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Support in cases of family breakdown: Needs, responses and impacts

Abridged report

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Support in cases of family breakdown: Needs, responses and impacts

Abridged report

Technical Commission on Family Benefits
International Social Security Association
Geneva

Summary

This report aims to address one of the priorities of the ISSA programme for the triennium 2020–2022: “The role of social security in promoting inclusive growth and social cohesion”. It focuses on incidents that can precipitate a breakdown in family relationships, such as divorce, separation or the death of a spouse or partner.

These incidents have become relatively frequent in family life. Indeed, for some thirty years now, family breakdown has been on the rise worldwide, with a fairly widespread increase in divorce and separation, in particular, resulting in a growing number of single-parent families. At the same time, widowhood, including early widowhood affecting women with dependent children, remains common in a number of regions.

The growing proportion of single-parent families resulting from family breakdown, whatever the cause, and their increased risk of poverty compared to “traditional” families, raise questions with regard to social protection mechanisms and the support they provide.

This report analyses the extent and development of family breakdown worldwide and seeks to highlight specific regional characteristics and variations.

It considers family policy interventions, such as benefits and services, that can be provided to support these families.

The report concludes by emphasizing the urgent need to develop guidelines in this area.

1. Family breakdown around the world

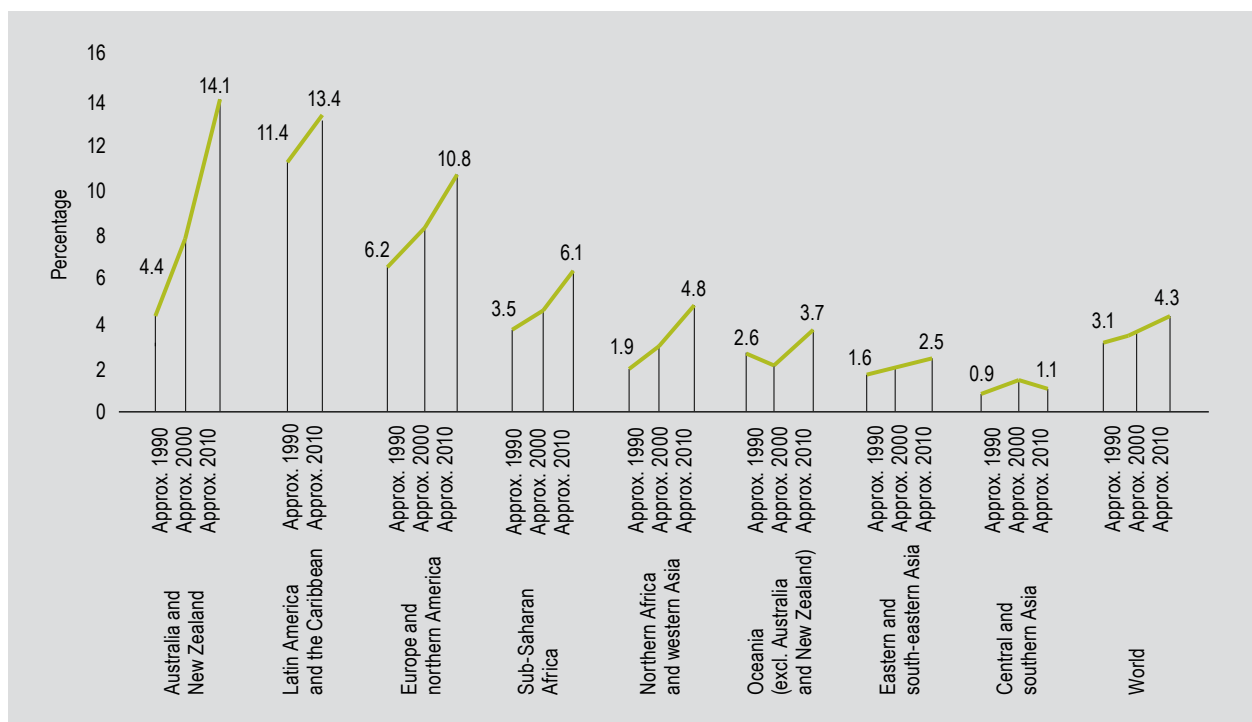
1.1. A long-term rise in family breakdown

1.1.1. Divorce and separation: an increasingly frequent cause of breakdown

A large majority of adults worldwide enter into marriage or a consensual union

Despite the later age of marriage and partnership formation, a majority of women and men worldwide still marry or form a consensual union. The proportion of women aged 45–49 who have never married is very low (4.3 per cent circa 2010) (figure 1) and consensual unions have become commonplace in most countries. Consensual unions were on the rise in almost all regions between 1990 and 2010 and are particularly prevalent in Latin America and the Caribbean, where over a quarter of women aged 20–34 are in a consensual union. Consensual unions are less prevalent in Africa, where about 10 per cent of women aged 20–34 live in such a union, and they are relatively rare in Asia, where the percentage of women aged 20–34 living in a consensual union is barely above 2 per cent (United Nations, 2011).

Figure 1. Proportion of never-married women aged 45–49 by region, circa 1990–2010



Source: UN Women (2019).

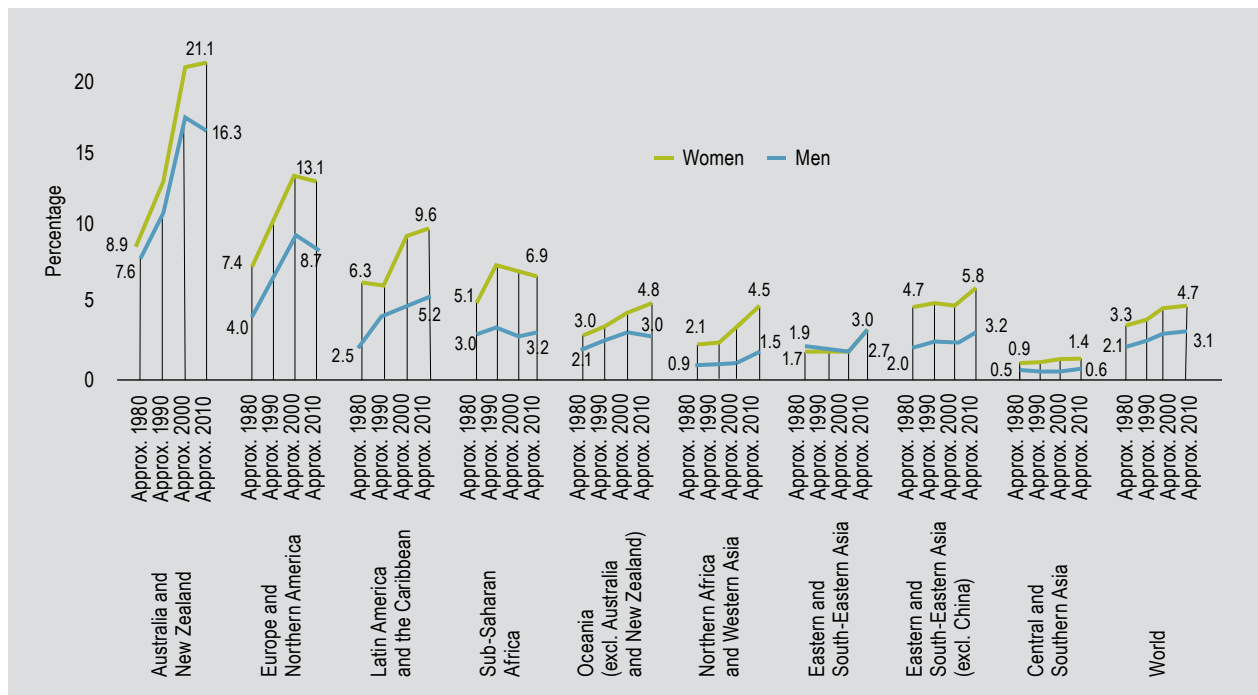
However, a growing number of marriages and unions end in divorce or separation

Worldwide, the proportion of adults aged 35–39 who are divorced or separated has doubled between 1970 and 2000, rising from 2 per cent to 4 per cent. However, there are significant differences between developed and developing countries, with the latter having slightly lower divorce rates in each age group.

A growing proportion of women are divorced or separated

The proportion of women aged 45–49 who are divorced or separated grew by an average of over 40 per cent across all world regions between 1980 and 2000. However, the scale and timing of this phenomenon vary between regions. Some regions witnessed a steep rise in divorce rates during the 1980s, followed by a period of stabilization or even a decline (Australia, Europe). In others, the increase in divorce rates began later, in the 2000s (Asia, northern Africa) (figure 2).

Figure 2. Proportion of divorced or separated persons aged 45–49 by region (1980–2010)



Source: UN Women (2019).

Levels of divorce and separation at the end of this period vary significantly between regions. The figure is very high in Australia and New Zealand (21.1 per cent), high in Europe and northern America (13.1 per cent), average in Latin America and the Caribbean (9.6 per cent) and sub-Saharan Africa (6.9 per cent), and low in northern Africa (4.5 per cent), eastern and south-eastern Asia (3 per cent) and central and southern Asia (1.4 per cent).

1.1.2. Family breakdowns linked to births outside of marriage or unions

In line with the postponement of marriage and consensual unions, births outside marriage have increased in some regions, especially in developed countries. About 15 per cent of births worldwide currently take place outside marriage, with significant variation between countries and regions. Over 60 per cent of births take place outside marriage in Latin America and over 40 per cent in Europe (but less than 1 per cent in some countries: China, India and most countries in northern Africa and western and southern Asia).

1.1.3. Family breakdowns linked to widowhood

Family breakdowns linked to widowhood are also frequent in a number of world regions and have a particular impact on women. In Africa, by the age of 55, over 20 per cent of women are already widowed, compared to less than 10 per cent of men, and by the age of 65 there are as many widows as there are married women, whereas among men the proportion of widowers is 10 per cent (Van de Walle, 2016).

There are said to be over 250 million widows worldwide (Loomba Foundation, 2015).

The proportion of widows among women of marital age is particularly high in developed countries, where the main cause of widowhood is the differing life expectancy between men and women. In developing countries, poverty, disease and conflict are the main causes of premature death in men and widowhood in women.

Early widowhood (at the age of 15–49) accounts for a significant proportion of widows in Africa, especially in Sub-Saharan Africa (28.6 per cent), South Asia and South East Asia (36.2 per cent and 20 per cent respectively) and central America (17.2 per cent). The proportion is lower in other regions, especially Europe (7.6 per cent), north America (5.2 per cent), the Caribbean (10.1 per cent), North East Asia (10.9 per cent) and advanced East Asia (8.1 per cent). In general terms, least-developed countries have a high proportion of widows among women aged 15–49 (accounting for 31.5 per cent of all widows in these countries), whereas the rate is much lower (4.5 per cent) among members of the Organization for Economic Co-operation and Development (OECD) (table 1).

As a result of these deaths, there are believed to be between 140 and 210 million orphans in the world. The regions with the highest number of orphans are Asia, Africa, Latin America and the Middle East. Since 1990, AIDS has led to a significant number of children being orphaned, especially in southern and eastern Africa. Regions currently in conflict are witnessing the most significant growth in the number of orphans. A large proportion of the global orphan population live in underdeveloped or developing countries.

The death of a child is also a cause of family breakdown which has psychological repercussions on the whole family and can be a source of parental insecurity and poverty.

Table 1. Widows age cohorts regional averages as percent of total widows, 2010

Region	Under 15	15–19	15–49	15–59	60+
North Africa	0.020	0.100	18.1	40.0	60.0
Middle East	0.060	1.000	28.7	41.9	56.1
Sub-Saharan Africa	0.100	0.500	24.5	43.6	55.8
Central Asia	0	0.100	16.8	27.5	69.9
South Asia	0.100	1.300	36.2	54.1	45.7
East Asia and Pacific	0.010	0.200	14.0	34.3	65.5
South East Asia	0.010	0.200	20.0	39.5	60.4
North East Asia	0	0.010	10.9	26.1	73.9
Advanced East Asia	0.006	0.020	8.1	22.1	77.9
Pacific Islands	0	0.300	10.6	40.5	59.3
Anglo Pacific Islands	0	0.080	4.8	13.0	86.7
Caribbean	0	0.200	10.1	24.2	75.7
North America	0	0.100	5.2	13.1	86.9
Central America	0	0.200	17.2	33.6	66.4
South America	0.040	0.200	13.6	29.2	70.8
Europe incl. Russia	0.001	0.020	7.6	18.4	81.5
West Europe	0.001	0.010	3.8	11.6	88.4
Scandinavia	0	0.001	2.6	9.3	90.7
Eastern Europe incl. Russia	0.001	0.020	10.6	23.8	76.1
OECD High Income countries	0.001	0.020	4.5	12.8	87.1
Least Developed Countries	0.100	1.000	31.5	51.1	48.5

Source: Loomba Foundation (2015).

1.2. The rise in single-parent families

Worldwide, a large majority of children under the age of 15 live with two parents. However, single-parent families have become common in all world regions. Single-parent households are particularly common in Africa (30 per cent) and in Latin America and the Caribbean (27 per cent). They are less common in Asia (13 per cent). They account for 21 per cent of all households in Europe (table 2).

Table 2. *Percentage of households with children under age 15 with just one parent present, circa 2010*

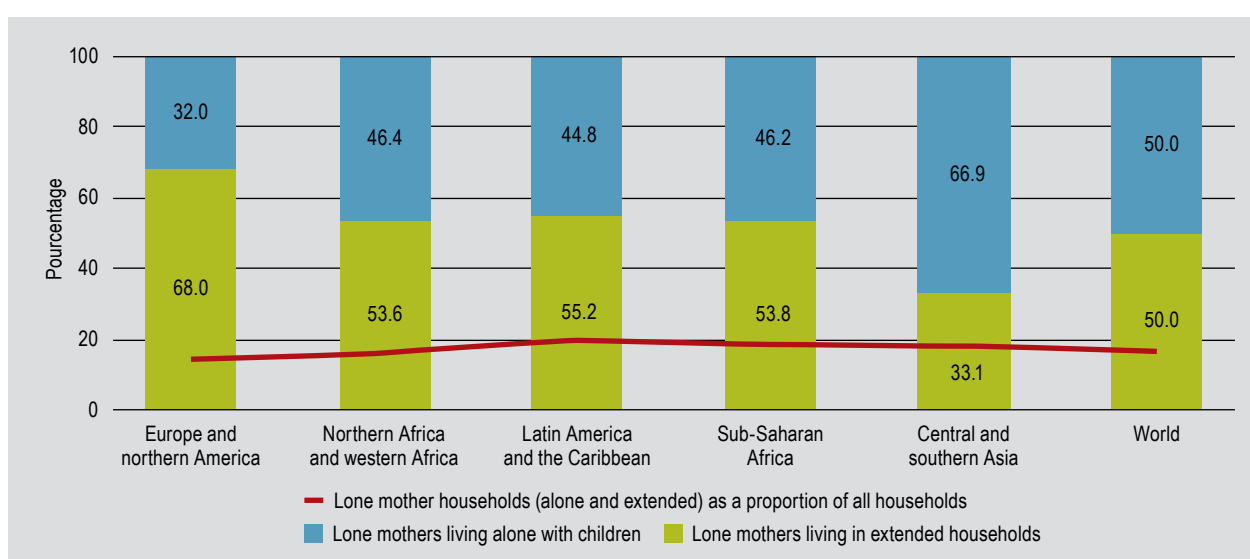
	One parent present (mother)	One parent present (father)
Africa	23%	7%
Latin America and the Caribbean	24%	3%
Northern America	24%	4%
Asia	11%	2%
Europe	18%	3%

Source: UN (2017).

Households headed by a lone father are rare and account for between 2 and 4 per cent of households with children in almost all regions.

Very young lone mothers are a feature of some specific regions (sub-Saharan Africa, Latin America and the Caribbean), as a result of fathers not acknowledging paternity, or childbirth without prior cohabitation of the mother and father. Older mothers also account for a proportion of single parents: 11 per cent of lone mothers in the world are aged over 60. In these cases, the cause is more likely to be widowhood.

At a global level, half of lone mothers live in extended households (50 per cent) (figure 3), with significant variation between regions. The proportion of lone mothers living in extended households is particularly high in central and southern Asia.

Figure 3. *Lone mothers by living arrangement and region*

Source: UN Women (2019).

1.3. The financial impact of family breakdown

1.3.1. The financial impact of divorce and separation, in particular on women

Studies show that women tend to lose out more than men in the event of a separation. This is in particular due to a distribution of assets at the time of separation which is less favourable to women, who in some countries cannot hold property in their own name. It also arises from the unequal division of paid and domestic work between men and women during the period of cohabitation and the more frequent breaks in education and employment on the part of women, which make it harder for them to find work after the separation. Women also take longer to form a new relationship following separation, which can be an important factor in coming out of poverty. This places women at a higher risk of poverty than men following a separation and the levels of extreme poverty among divorced/separated women are twice those recorded for men.

1.3.2. The financial impact of bereavement

There are still a significant number of countries where women cannot inherit property with the same rights as men, be recognized as heads of the family or household, or take up a job or profession. This can lead to financial insecurity upon the death of their partner. In some states, women may be subject to confiscation of assets or “property grabbing” and cannot transfer entitlements to benefits upon the death of their partner. In some countries they are particularly exposed to sexual violence, stigmatization and isolation from the community, and excluded from access to communal goods and legal entitlements. In many parts of Africa, for example, marriage is the sole basis for women to acquire social and financial entitlements, which are lost in the event of divorce or widowhood.

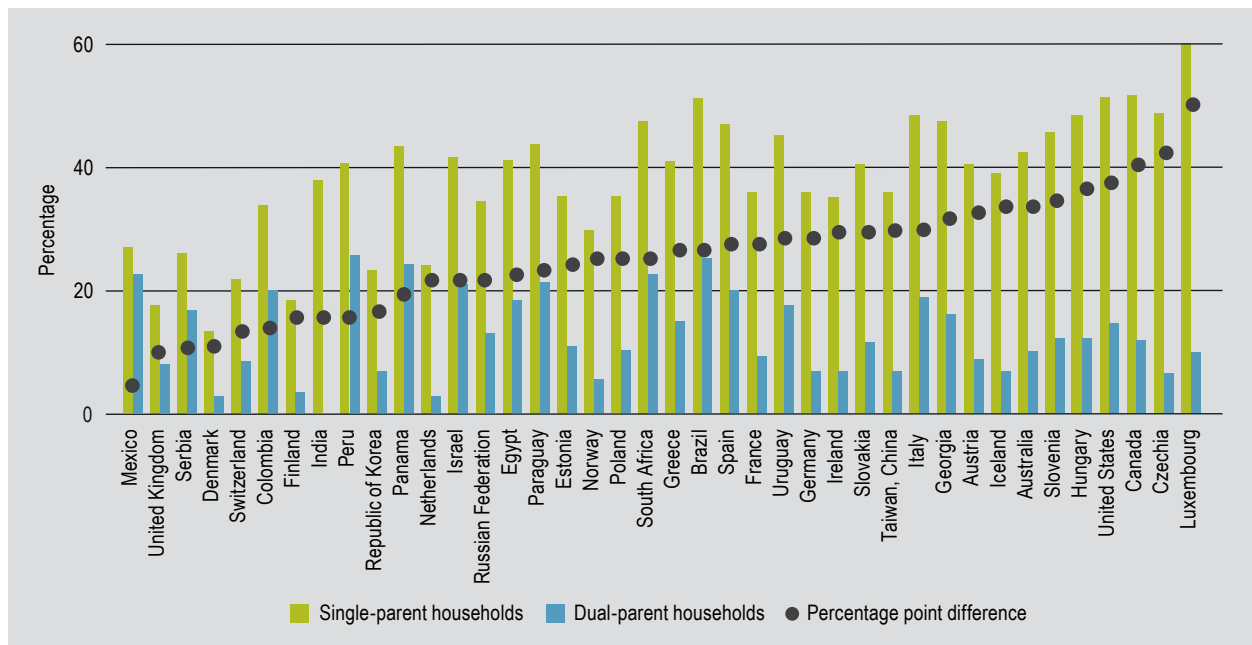
In 2017, UN Women reported that of the estimated 285 million widows worldwide, 115 million were living “in deep poverty, in fragile conditions and vulnerable to abuse”. Some 9.6 per cent of widows in developing countries were reported to be living in extreme poverty.

1.3.3. Higher risk of poverty in single-parent families

Whatever the cause of family breakdown (separation, bereavement, or fathers who do not acknowledge paternity or cohabit with the mother), single-parent households are at a particularly high risk of poverty (figure 4).

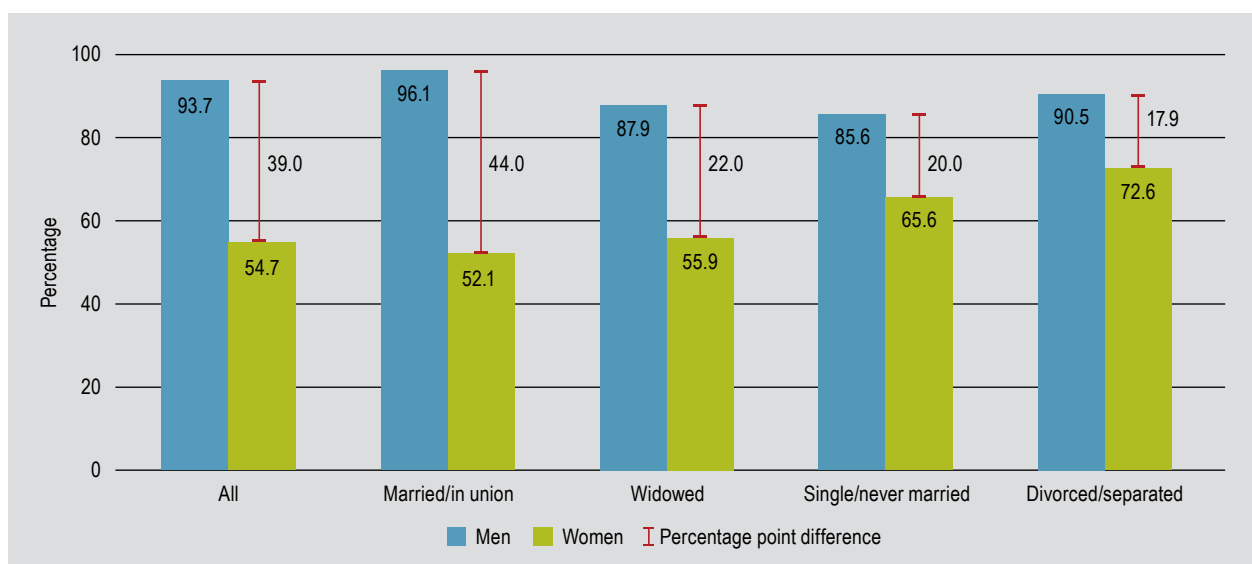
Female heads of household are more likely to be in employment than mothers living in a couple, but they are the only source of household income and are less likely to be in employment than men (figure 5).

Figure 4. Poverty rates in lone-mother and dual-parent households with children 6 years of age or younger (selected countries, latest available year)



Source: ONU Women (2019).

Figure 5. Labour force participation rate among individuals aged 25–54, by sex and marital status (global, latest available year)



Source: UN Women (2019).

2. Assistance available for families experiencing a breakdown

Providing support for families going through a breakdown is an important challenge. The assistance can take several forms: a transfer of entitlements to social protection, financial support, maintenance payments and help to recover them, supported return to work (access to childcare services) and support to maintain relationships with both parents (family mediation, meeting spaces, etc.).

2.1. Transfer of entitlements to social protection

The rising number of divorces raises particular concerns with regard to the pensions of divorced women who have not been in paid employment. This is partly due to the lack of acquired pension rights in their own name, and partly because they cannot benefit from derived rights linked to a partner's pension.

Countries can be divided into three groups based on the way in which they handle the risk of divorce in relation to pensions: countries where there are no specific pension rules for divorcees, countries where the risk of divorce is addressed by sharing pension entitlements between spouses, and countries where the risk of divorce is addressed by survivors' pensions which pay the surviving partner a proportion of the pension of a deceased spouse (Choi, 2006).

As regards survivors' pensions (the third group of countries), at a global level, the vast majority of countries surveyed by the World Bank which make provision for survivors' pensions have not extended this cover to surviving ex-spouses (Sakhonchik, Katsouli and Iqbal, 2019). In some countries, benefits are only extended to ex-spouses if a court has ordered maintenance. Within the OECD, most countries do grant survivors' pensions to surviving ex-spouses. However, the OECD suggests that survivors' pensions are not justified in cases of divorce, as former partners are not confronted with the same need to adjust their outgoings (OECD, 2018).

The first group of countries does not make any specific provision for pensions following a divorce. The second group depend on sharing pension entitlements between divorcees, as an alternative to survivors' benefits. This involves pooling the pension entitlements built up by the two spouses during the marriage, which are then split between them at the point of separation. This approach has the advantage of enabling the spouse with the lesser entitlement to obtain a higher pension at the point of settlement, during the lifetime of the ex-partner. The entitlement also endures in the event of a subsequent remarriage.

2.2. Cash benefits available to single-parent families

A number of countries, particularly in the OECD, acknowledge the specific needs of single-parent households in their welfare benefits systems, whether through minimum benefit levels, housing benefit, tax credits, family benefits or subsidized childcare. An uplift may be applied to the benefit level or cap, or specific benefits may be created to target single-parent families.

Cash benefits, in particular family benefits, do have a significant effect in terms of reducing poverty in single-parent families. However, in no country do they reduce the level of poverty of single-parent families to the level found in families with two parents.

Benefits available for single-parent families may be universal, targeted within universal systems, or targeted. Countries that apply targeting within universalism seem to achieve the best results in terms of reducing poverty among these families (Morissens, 2018).

Specific cash benefits can also be made available to support widows. This is important in Africa where widows account for a significant proportion of single-parent families. In this regard, widows' pensions can provide a safety net. Some countries also provide support upon the death of one or more children.

2.3. Measures to support the payment or recovery of child maintenance

2.3.1. Child maintenance obligations and support with claims and recovery

A growing number of countries provide for child maintenance payments which must be made to the parent with care by the non-resident parent. These maintenance systems are an important resource for single-parent families and do reduce the risk of poverty. However, in countries where these systems exist, a significant proportion of payments go unclaimed (usually by the mother). Non-payment of child maintenance is also very common in regions where child maintenance is a statutory entitlement.

There are also policies to support the recovery of unpaid child maintenance in a number of states in Europe (France, the United Kingdom, Sweden) and also in Oceania (Australia, New Zealand) and north America (the United States of America, Quebec) (Skinner, Bradshaw and Davidson, 2008; Collombet, 2022). Various levels of support are possible. For example, a recipient may be supported to enforce payment herself, a public body may take steps on behalf of the recipient, or the public body may enforce payment as a surrogate, in cases where the maintenance payment has already been advanced in the form of a benefit.

However, many countries do not have any mechanism to assist with the recovery of maintenance payments.

2.3.2. Guaranteed maintenance schemes

Some OECD countries have also introduced guaranteed maintenance schemes. These systems are quite common in European countries (found in Germany, Denmark, Finland, France and Sweden) but are absent in anglophone OECD countries such as Australia, Canada, the United States of America, New Zealand and the United Kingdom.

2.3.3. Financial intermediation schemes

In some parts of the OECD, such as Australia, France and Canada (Quebec), there are financial intermediation schemes involving a public child support agency. These schemes enable the up-front collection of maintenance payments from the paying parent, preempting any non-payment, and an automatic transfer to the receiving parent (Collombet, 2021).

2.4. Support for job retention or return to work

2.4.1. Maternity and parental leave

Paid maternity and parental leave, supplemented by a guaranteed return to work, help to enable mothers to re-enter the labour market after childbirth (as long as the period of leave is not too long). The effect of parental leave on the ability to rejoin the labour market is positive in almost all countries (Van Lancker, 2018).

However, leave policies are still less developed in low income countries. In OECD countries, even where parental leave is available, single-parent households are less likely to take up full-time parental leave than couples (Van Lancker, 2018).

2.4.2. Childcare and out of school services

The availability of childcare facilities may be even more significant than parental leave in enabling women to re-enter the labour market. However, the cost of childcare is a particular challenge for single-parent families. This explains why, in many countries, single-parent families make less use of childcare than families with two parents.

Access to good quality out of school care is also an important issue for single-parent families, since parents' working hours often extend beyond the school day. Within Europe, only a few European Union countries have sufficient out of school services to meet demand, and the quality of out of school provision varies between Member States.

Business policies to enable flexible working can also support the reconciliation of work and family life, which is a particular challenge for single-parent families.

2.4.3. Professional support

A range of professionals, such as family mediators and social workers, may be involved in supporting people who are going through a family breakdown.

2.5. Help to maintain a parental relationship and support for parents following the death of a child

2.5.1. Maintaining a parental relationship following parental separation

Parental separation leads to upheaval for both parents and children, and can require multiple readjustments which are often difficult or even conflictual. This can include a breakdown in the relationship between the child and the parent who does not have custody, and yet the maintenance of this parental bond is important for the child's well-being.

Family mediation services aim to improve communication between family members, diffuse conflict between the parties and maintain personal relationships between parents and children. For example, following a family separation, they can support former spouses to find ways to deal with the consequences of separation, such as an agreement on shared custody or the level of child maintenance. The use of these services is usually optional. In some countries, mediation is compulsory or is an alternative to court proceedings.

The provision of neutral spaces with the support of qualified staff to enable contact between a child and a parent without custody can also be helpful in maintaining parent-child relationships in more challenging situations. In France, these services are described as child-parent meeting spaces.

2.5.2. Help for parents following the death of a child or spouse

Help for parents faced with the loss of a child (or spouse) can include financial assistance to meet the costs arising, time off for respite and the availability of targeted social support.

Leave from work following the death of a child helps parents to cope with bereavement and subsequently return to work. Parental bereavement leave is available in Europe, for example, where the period varies from two to ten days. Employment rights are protected during leave and the leave is paid by the employer, generally at a level close to previous earnings. In addition to specific bereavement leave, many countries extend maternity or parental leave in cases of stillbirth or if a child is born but subsequently dies during the leave period.

Various measures can be put in place to support families experiencing the death of a child, in particular to assist with administrative procedures following the death:

- automatic transmission of the notification of death in order to reduce the need for further reporting (i.e., the automatic transfer of information by the civil registration office to notify welfare benefits agencies of the death);
- social support provided by social workers (assistance with administrative procedures, support groups);
- dissemination of information.

3. Recommendations

On the basis of this analysis of the options available to support and assist families in the event of a family breakdown a number of recommendations can be made regarding social protection, both for social security policy and for social security agencies:

3.1. Social security policy

- Arrange for a transfer of social security entitlements upon the death of a partner. Ensure that women are not excluded from social security if a relationship breaks down.
- Provide cash benefits to support widows and, more broadly, for single-parent families.
- Develop childcare services and provide priority access for single-parent families.
- In countries where maintenance is payable following a relationship breakdown, provide support to collect these payments and/or a payment guarantee.
- Develop services and assistance to help maintain parent-child relationships and to support parents following the death of a child.

3.2. Social security agencies

3.2.1. Management of welfare benefits (information, extension of entitlement, etc.)

- Ensure that welfare recipients are systematically informed of the help available for families going through a family breakdown.
- Extend entitlements to benefits following a bereavement.

3.2.2. Staff management (provisions to support employees of these agencies when dealing with family breakdown)

- Make arrangements to support the staff of social security agencies with their response to family breakdowns.

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