

5<sup>th</sup> International Research Conference  
on Social Security

Warsaw, 5-7 March 2007



"Social security and the labour market: A mismatch?"

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**Lone Mothers at the Labour Market:  
Their Requirements and their Entitlement  
to Social Protection Measures**

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## LONE MOTHERS AT THE LABOUR MARKET (Their requirements and their entitlement to social protection measures)

### Summary

*Lone mothers are one of the most vulnerable groups at the labour market because, from an employer's perspective, they seem less prospective and reliable due to family obligations. Their conditions for work-family balance are complicated as they have to meet the needs for a sufficient income and for the care of their children mostly by themselves. Research carried out recently produced data that allow for comparing the employment and social support needs and the real situation of lone mothers with those of mothers (and fathers) from two-parent families. The three surveys used employ face-to-face interviews and are based on a random sample (1), and a quota sample (2), respectively. They raise data on both the real conditions and the attitudes on the studied topics of mothers and fathers from different family arrangements. The surveys were carried out in the Czech Republic in 2005 and 2006.*

Mothers of young children belong among the most vulnerable groups at the labour market. The situation of lone mothers is even worse when compared to other “parent-employees” because their conditions for work-family balance are more complicated and they need an assistance that is not available within their families.

They require support in their effort to find relevant jobs as well as in their need to balance the professional and family tasks. However, both the active employment policy and the social protection system do not have lone parents as their very special object. They may be even forced to make use of some family policy measures that make their labour market position worse.

Empirical researches carried out recently that included data on the reconciliation of work and family allow us to compare the lone mothers' requirements concerning social security support with their real strategies how to cope with their double task load as well as with the employers' approach to woman-employees who have special family duties.

### Demographical aspects: incidence and structure of lone-parent families

As a result of a long-lasting high divorce rate the share of one parent families in the Czech Republic is rather high and so far growing (see table 1). A synthetic indicator of the total divorce rate reached 47 % in 2005 (compared with 38 % in 1990; Zeman2006<sup>1</sup>). Demographers now expect a stabilisation of this indicator on this high level for future.

**Table 1 Development of the structure of households in the Czech population**

Census households*	1980	1991	2001	2010	2020	2030
Two-parent families with children	38,1	34,5	25,6	24,7	22,5	19,4
Couples without children	27,9	27,5	29,1	29,0	29,4	30,2
<b>One-parent families with children</b>	<b>5,3</b>	<b>6,3</b>	<b>8,0</b>	<b>8,0</b>	<b>7,5</b>	<b>6,8</b>
Other HH with more than one person**	4,5	4,8	7,4	7,4	7,9	8,4
One-person HH	24,2	26,9	29,9	30,9	32,7	35,2
Total	100,0	100,0	100,0	100,0	100,0	100,0

\* census HH = the smallest HH unit consisting of close relatives (partners, their children) or individuals

\*\* e.g. grandparents with grandchildren, adult siblings

Source: Kucera M., Bartonova D. 2004.

<sup>1</sup> The level of divorce rates in the Czech Republic is one of the highest in Europe.

However, the share of divorcing couples with children has been declining since the mid 1990s (there were exceptions in 1999 and 2000) and it was 63 % in 2004. Yet every year the number of these splitted families with dependent children exceeds 20 thousand. While in 1990 out of the divorced marriages almost 5 % had 3 and more children, in 2005 this share was 3 %. A proportion of divorced couples with children fell between 1990 and 2005 from 72 % to 61 %. The decreasing numbers of children in the divorcing families are determined mainly by the decreasing numbers of children in families generally and by a rise of divorces of older couples without dependent children, not by greater stability of marriages.

A share of children born out of wedlock has been rapidly increasing as well in the recent years. This share grew altogether between 1995 and 2004 from 16 % to 31 % (Czech Statistical Office, 2005). Only a part of these children live in single-parent families because numbers of cohabiting couples with children have increased as well. Exact data are not at disposal.

According to Census 2001 there were 2 910 thousand of so called “census family households”<sup>2</sup> in the Czech Republic, of which 20 % were one-parent families. The heads of these households were predominantly women - 85 %, most of them were divorced. In the structure of families with dependent children the share of one-parent families was 23.9 %. The share of one-parent families is the highest in highly industrialized regions – North West of Bohemia, Prague and central Bohemia and slightly less in northern Moravia (Silesia).

Single women are most often lone mothers at the age of 25-29, while within the age structure of divorced women the most frequent age cohorts include mothers aged 35-49 [Zivot 2004, p. 6]. In 61 % of one-parent families with a woman as a head there was at least one dependent child. If a man was a head of the family this number was 48 %. Families with dependent children lived in 49 % of all family households in 2001 and their structure by a number of children revealed differences according to family type (table 2).

**Table 2 Shares of households with dependent children by a number of children in 2001**

Number of dependent children	Two-parents families	One-parent family
1	43.4	64.6
2	47.4	29.8
3+	9.2	5.6

Source: Zivot 2004, p. 12

### **Statistics about education and economical activity of lone mothers**

Statistical data about education and economical activity of heads of one-parent families and that of partners in two-parent families reveal significant variation of their social and professional structures (table 3). At the same time there are differences by sex. Thus while in 79 % of two-parent families with dependent children both parents are economically active and only in less that 1 % both parents are inactive, in almost 18 % of one-parent families the parent has no earned income due to inactivity (Sociodemograficka 2005). Differences by sex are in a share of the self-employed (more men than women) and in a share of the unemployed (more women than men). The share of employers and the self-employed among economically active women in both one-parent and two-parent families is balanced at the level of 10 %.

Mothers in one-parent families are more often economically active than mothers living with a partner but at the same time they are more often unemployed. Social and economical status of lone mothers differs in dependence on the age of their children, which means on the extent of inevitable family obligations in care for a young child. 77,6 % of mothers of children up to 15 years of age are economically active and 21,7 % inactive (others are with

<sup>2</sup> Complement parts for them are one-person households and households of non-relatives.

unknown status) compared to 91,4 % and 8,3 % of women with older dependent children (Vzdelani 2004).

**Table 3 Women in families with dependent children by education and economical activity**

Education	Two-parent families		One-parent families		Economical activity		
	Two-parent families	One-parent families			Two-parent families*	One-parent families	
Basic, uncompleted	10.5	<b>24.3</b>			Employees	63.1	74.5
secondary without GCSE	37.4	34.8			Employers,	1.9	
secondary with GCSE	<b>40.3</b>	27.2	31.4		self-employed	6.4	
post-secondary, lower tertiary		4.2			others	3.1	
university	<b>11.3</b>	8.1			unemployed	6.9	<b>12.2</b>
unknown	0.5	1.4			non-active	18.2	20.2

Source: Census 2001, data published by CZSO

\* the rest to 100 % - unknown status

### Legal and policy basis for a support of one-parent families

There are no special measures within the system of **family benefits** devoted to one-parent families. However, two of three main social family benefits are means-tested and the testing formula favours these families in a way<sup>3</sup>. Each household is guaranteed at least a so-called subsistence minimum, which is calculated according to a structure of a household and thus depends on the number of adults and of children, and also on age of children<sup>4</sup>. This method favours larger families and single-parent families but this fact has also disincentive impacts on many of them, namely those where parents have lower education. They earn usually less money and thus their entitlement to social benefits together with the Czech income tax system make an employment not attractive. Longer inactivity then worsens their chances at the labour market.

Social incomes create a very important part of the lone-parent family budgets. According to the Family Budget Statistics<sup>5</sup> the share of one-parent families among the households with very low incomes (up to 1,4 multiple of subsistence minimum) is about 45 %<sup>6</sup>. The share of social incomes in these families is significant - 50 %. While in an average household of employees<sup>7</sup> with children the earnings reach 86 % of their family income, this share in low-income one-parent families is only 38 %. At the same time the social incomes equal to 9 % in average households (Statistical Yearbook 2005).

When using EU method of calculation of the poverty rate<sup>8</sup> there are 20-25 % of poor families with children in the C.R. The most endangered by poverty are one-parent families. About one third of them have incomes below poverty threshold after social transfers and

<sup>3</sup> These two benefits are: Child allowances (The beneficiaries are families whose income falls below the amount of three times the minimum subsistence level. The child allowance is administered at three levels that are commensurate with the family's income in the preceding calendar year. The amount is calculated as a factor of the minimum subsistence level amount for the child's personal needs.); Social allowances (The objective of the allowance is to assist families with low incomes. The right to receive the social allowance is tied to the care of dependent children and to a fixed family income limit. The family income must be less than 1.6 times the minimum subsistence level for the family in the preceding calendar quarter. The allowance gradually reduces as the family income increases).

<sup>4</sup> It is a sum of individual amounts for each member, which is in case of children rising with their age, and of an amount for the household depending on the number of its members

<sup>5</sup> See the details on the CZSO web site: [http://www.czso.cz/eng/edicniplan.nsf/o/3001-05-2004-metodicke\\_vysvetlivky](http://www.czso.cz/eng/edicniplan.nsf/o/3001-05-2004-metodicke_vysvetlivky)

<sup>6</sup> Both nuclear families and those with another person (other persons) in a household

<sup>7</sup> A head of a household is an employee

<sup>8</sup> A threshold of poverty stated as an income equal to 60 % of a medium income.

almost two thirds would have such low incomes before transfers<sup>9</sup>. Other most in danger type are families with 3 or more children, of which about one fifth are poor after social transfers or almost one half would be without transfers.

**Childcare leaves** ensured by a **Labour Code** exist in two forms – maternity leave and parental leave. The first one has been until recently only a mothers' entitlement<sup>10</sup>. Lone mothers are granted more favourable conditions for maternity leave. On the other hand, as maternity benefits are a part of social insurance they are lower in case of lone mothers with lower earnings. The maternity leave lasts basically for the period of 28 weeks but if the mother gives concurrent birth to two or multiple children, or, if such female employee is a lone mother, she is entitled to the maternity leave for the period of 37 weeks. Under this act the term lone mother means a woman who is unmarried, widowed or divorced, as well as any woman who has been alone due to another serious reason, unless she lives with a cohabiter. Parental leave is granted under the same conditions<sup>11</sup> for both parents and with no regard to the marital status or living arrangements of an employee. It lasts until a child reaches three years of age. During the period of parental leave a parent is entitled to a parental allowance, which is a part of the state social benefits scheme and which is not means-tested<sup>12</sup>. There is a discrepancy between an entitlement to the leave and to the benefit, which may be received until the age of four of a child. This discrepancy makes the decisions about the parent's all-day care and a return to employment rather difficult because employers have no obligations in favour of parents returning to work after the time limit of parental leave.

A female employee who is returning back to work after her maternity leave is guaranteed the same work position. An employee returning back to work by the termination of his/her parental leave is assigned the type of work agreed in the employment contract. This guarantee does not last, however, if an employee stays at home with a child after the termination of a parental leave and receives a parental allowance after the third birthday of this child.

Single parents have got some advantages in a system of **caring leaves** for employees (a part of a Labour Code). An employer is obliged to excuse absence from work of a male/female employee during provision of care for a sick family member or for a child aged fewer than ten. Employees who are living alone and look after a child are entitled to 16 days of paid leave in comparison with 9 days for other parents. They do not receive wage compensation but a social insurance benefit, the amount of which does not differ in dependence on marital status or family arrangement. The calculation formula reflects an income level but there is a ceiling favouring rather individuals with lower incomes.

The Labour Code also includes a set of provisions facilitating mothers of young children to reconcile work and family, such as working hours modifications, flexible working hours, different types of the time off (beside those above mentioned), special rules for employment termination and for business trips, prohibition of certain jobs, etc. There are no basic deviations for lone mothers with one exception: a special regulation concerning business trips and shifts for pregnant female employee and for a female/male employee caring

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<sup>9</sup> National conception of family policy, Ministry of Labour and Social Affairs of the CR, 2005; Trbola, Sirovatka 2006, p. 12

<sup>10</sup> A new health insurance scheme that passed through in the Czech Parliament in 2006 introduced a possibility for fathers to care for a child since his/her 6 weeks of age under the conditions of maternity leave. However, the relevant Act will be put in force later than it has been agreed for some legal reasons.

<sup>11</sup> Parental leave is provided to the mother of the child upon termination of the maternity leave and to the father as of the child's birth date, in the scope as requested by them, however no longer than until the time when the child reaches the age of three.

<sup>12</sup> If both parents use their parental leave concurrently, only one of them will be entitled to subsistence or benefits.

for children of stated age. This provision states different child's age limit, which is eight years of child's age in case of married or cohabiting parent, but for a lone parent it is 15 years<sup>13</sup>.

### **Position of lone mothers on the labour market and at a workplace**

There are two basic factors influencing a diverse position of lone mothers on the labour market and at a workplace besides their specific family background. These two factors are these mothers' different educational and occupational (professional) structure and their specific requirements concerning their jobs. The former differentiate them from both women and men in two-parent families. Concerning the latter, it follows from the fact that single parents are forced to be respectful to family obligations in searching for a job. As they are the only breadwinners the lone mothers tend to look for jobs that satisfy most of all financial requirements. At the same time they have to consider their limited and less flexible time budget. These objective conditions characterize majority of lone mothers but not all of them. The better-educated mothers put more stress on their professional aspirations. Nevertheless, in the eyes of many employers this potential disadvantage as well as a possibility of more often absence from work makes the lone mothers less prospective and reliable.

According to sample surveys the position of lone mothers is influenced by both **subjective and objective conditions**. The objective ones are namely their profession and qualification, situation on local labour markets and availability of day care provisions for their children. The main subjective conditions are value preferences and choices between work and family, professional aspirations, parental aspirations and building of individual's human and social capital. Besides there are other important preconditions like a willingness of (potential) employers to employ women generally as well as to employ lone mothers in particular.

The following analysis is based on data from three surveys: the *Generations and Gender Survey (GGS05)*, *Harmonization of Work and Family (HWF05)* and *Family and Employment (FE06)* (see details in „Sources“). For explanation of specific features of lone mothers' position we will compare data about lone mothers with dependent children mainly with data about married or cohabiting mothers with dependent children<sup>14</sup>.

The elementary difference between lone and other mothers is their **educational structure**, which favours married (cohabiting<sup>15</sup>) mothers. Lone mothers have more often only basic education and, at the same time, less often tertiary education (table 4). This fact multiplies their disadvantages at the labour market. Correspondingly in their professional structure the share of unskilled workers is higher, while the share of managers and higher professionals is lower than among married mothers or fathers (table 5). The middle positions are distributed in both groups similarly. These characteristics may explain part of the specificities of lone mothers' position that are common with general differences between more and less qualified labour force.

Disadvantages of lone mothers' position at the labour market are significant especially when they want to return after interruption of their careers due to care for young children during maternity/parental leave (see the following part). Once these mothers find a job their working conditions do not differ (markedly) from any other workers. It does not hold true,

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<sup>13</sup> These parents may only be sent for business trips outside the municipal constituency of their workplace or dwelling address only subject to their consent. Also, the employer only upon their request may shift them.

<sup>14</sup> In order to have a sufficient sample size for analysis from GGS data we did follow the official definition of dependent children. Under this definition a dependent child is aged up to 15 or is a student training for future profession up to 26 years of age. In our sample we did not controlled whether children up to the age of 18 are students because a vast majority of them are, and we included all of them among dependent children. In the two other surveys all children fulfil the official definition.

<sup>15</sup> In order to make the text simpler in the following text the term „married“ is used for both married and cohabiting persons. In the sample in GGS survey 87 % of mothers are married and 13 % of them live in cohabitation.

however, for the promotional prospects. Here the prospects of both lone and married mothers are generally worse in comparison with male labour force due to widely rooted gender differences.

**Table 4 Women in families with dependent children by education and economical activity in GGS data**

Education	Economical activity	
	Two-parent families	One-parent families
Basic	10.8	<b>16,8</b>
Secondary without GCSE	36.0	33,4
Secondary with GCSE	37.1	37,3
Lower tertiary, university	<b>16.1</b>	12,5

Source: GGS data

\* including women collecting parental allowance after parental leave

As regards the **economical activity** there are two distinctions. First, despite similar age structure of lone and married mothers in the sample<sup>16</sup> the latter are still more often on parental leave. This may be explained by a higher number of their children. Possible reasons of later start of maternity or of longer parental leaves of married women were not verified. The second and more important difference is the higher share of the unemployed among economically active lone mothers as compared with the married ones (12.4% or 18.0 % respectively). It is an indicator of vulnerable position of lone mothers at the labour market, more visible in comparison with the 4.5 % share of unemployed men among fathers of dependent children. The structure of the survey sample corresponds with the statistical data.

The unequal **promotional prospects** are clear from table 5, where lone mothers are the least represented in the highest positions. The participation in management by gender and family type was explored also in more details. Any managerial position is held by 15 % of lone mothers, 18 % of married mothers and by 30 % of married fathers. Gender inequality is more important here than a family arrangement.

**Table 5 Professional structure of parents of dependent children**

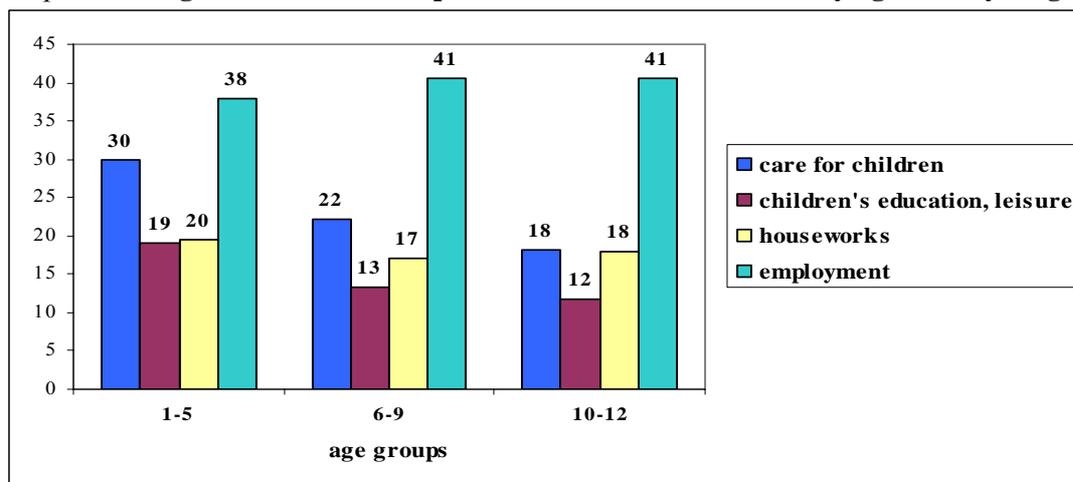
Groups by CS-ISCO-88	Lone mothers	Two-parent families	
		Women	Men
Legislators, senior officials and managers	3,0	<b>4,2</b>	<b>10.4</b>
Professionals	11,4	<b>14,8</b>	13.8
Technicians and associate professionals	26,7	24,7	17.5
Clerks	13,6	13,5	3.5
Service workers and shop and market sales workers	20,8	19,0	7.4
Skilled agricultural and forestry workers	1,3	0,6	0.9
Craft and related trades workers	6,4	5,9	<b>30.0</b>
Plant and machine operators and assemblers	5,5	7,0	<b>11.8</b>
Elementary occupations	<b>11,0</b>	7,6	3.1
others	0,4	2,7	1,6

Source: GGS data

<sup>16</sup> Both groups include women aged 20-64, frequencies by age groups are similar, while lone mothers are only slightly older

Differences between employed parents in one-parent and two-parent families exist in **working hours**. They are caused by both the mothers' or fathers' preferences and employers' approach to mothers of young children. Mothers of very young children have often to decide for shorter working hours in order to cope with difficulties of work-life balance. Although for the lone mother this challenge is more serious they more often work full time than the married mothers (94 % compared to 89 %) with an exception of very young children's mothers. The simple reason is that the former must take into consideration a potential (but real) fall of earning in case of part time work, which they cannot afford. The choice between care and work develops in dependence on children's age but working hours are numerous since a very young child's age (graph 1).

Graph 1 Average number of hours per week on selected activities by age of the youngest child



Source: FE06

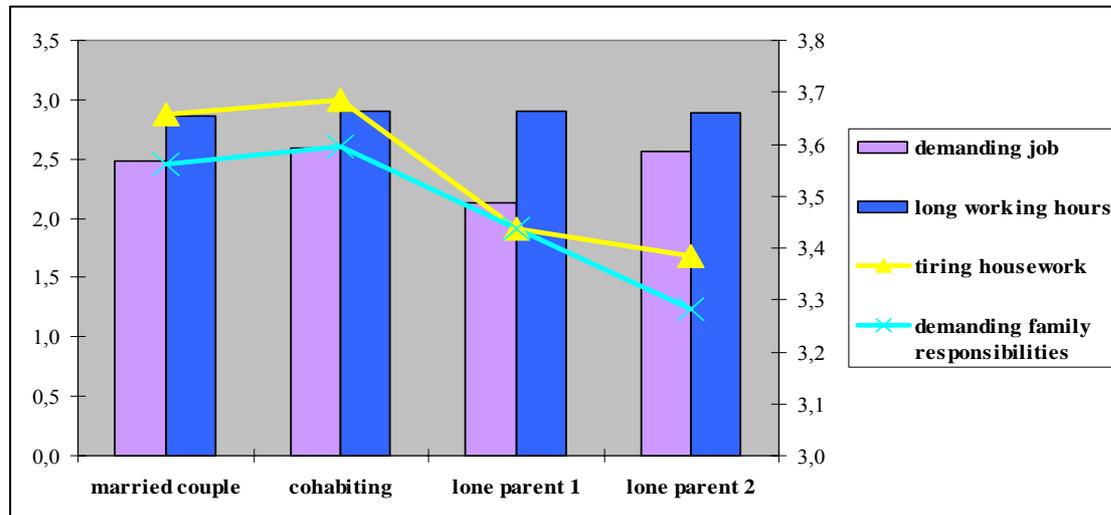
The above-mentioned **similarity of working conditions** may be illustrated by their reflections in people's attitudes or notions and by selected characteristics. For instance there is similar share of the self-employed in both groups of mothers. Both groups declare similar distributions of answers concerning a place of their work (outside home prevails), the work schedule, their entitlement to services or benefits that are either free or subsidised by the business or organisation. Measuring of a degree of satisfaction both with job security and with a current job generally revealed no significant differences either. Lone mothers declared only slightly lower feeling of job security. In both cases all women were somehow less satisfied than men.

Lone mothers' **dissatisfaction concerning employment** is a little bit more visible according to answers whether they would like to change company or start a business within the next three years. These mothers expressed this intention more often than both men and women in two-parent families – almost a quarter contrary to one fifth of married women and one eighth of married men. A range of reasons may be wide, but the most important might be that the lone mothers' choice of a present job was rather a subject to family responsibilities than to professional aspirations, or rather a subject to their chances at the contemporary local labour market conditions. Expectations concerning occupation of lone and married mothers are, however, more or less the same. "Good pay" and "good job security" are the most important issues for both groups of mothers (according to FE06 data) selected by 35 and 34 % of lone mothers and by 32 and 32 % of married mothers. The third most important issue (among 11 altogether) is "a job that meets one's abilities" (11 % and 10 % respectively).

While opinions concerning one's job and occupation do not differ between lone and married mothers (parents) significantly there is important dissimilarity in perception of ones'

successfulness in **reconciliation of work and family**. The graph 2 shows that lone mothers suffer rather from family responsibilities at the expense of the performance of their job. However, they found their job somehow more demanding from the point of view of work-family balance in comparison to married mothers as well.

**Graph 2 Tensions between work and family**



*Question: How often has each of the following happened to you during the past three months?*

- Items: a. I have come home from work too tired to do the chores that need to be done*
- b. It has been difficult for me to fulfil my family responsibilities because of the amount of time I spent on my job*
- c. I have arrived at work too tired to function well because of the household work I had done*
- d. I have found it difficult to concentrate at work because of my family responsibilities*

*Scale: 1.several times a week; 2.several times a month; 3.once or twice a month; 4.never*

*Note: lone parent 1 = she has a partner outside her household; lone parent 2 = without any partner*

*Source: GGS data*

### **Return to work after parental leave**

Czech system of family benefits together with reduction of day-care services for children fewer than 3 years of age during the 1990s supports prevailing notions of Czech women about reconciliation of work and family. Czech women prefer long parental leave (about 3 and a half a year on the average) and require such family allowances that would ensure sufficient financial sources during the leave. Lone mothers do not deviate from this common notion. Problems in returning to labour market following from long parental leave are underestimated.

In practice four fifths of lone mothers return to work by their child's three years of age. One third of them stays at home even longer (based on data from FE06). At the moment of the parental leave termination most women (re)start a job and majority of them enter a full time employment<sup>17</sup>.

From the individuals' point of view the return to work after parental leave is without problems for almost one half of lone mothers (44 % in FE06 data) while about one third of mothers declares problems that they are able to cope with quite successfully. These rather good findings are not general. The most significant are differences by education (more than 90 % of mothers with university education had no problems or only resolvable problems). Moreover, young mothers from two-parent families expressed even better experience: 57 % of them had no problems.

<sup>17</sup> According to FE06 data approximately 50 % of mothers with a child three years old entered a fulltime job, 20 % entered a part-time job, 20 % decided to stay at home with a child over 3 years of age, and the rest were still searching a job or found another solution.

Successive changes of qualification conditions for parental allowances that had been introduced during the last ten years created better chances for mothers/fathers to reconcile working and family life (these changes opened opportunities for employment during parental leave and created more equal conditions for mothers and fathers). However, at the same time these changes may worsen chances for coming back and participate on the labour market – they favour better educated women, with particular professions (e.g. enabling work at home or teleworking) as well as those living in bigger cities (with wider supply of vacancies). Duration of parental leave depends namely on educational level and occupation of mothers as well as on their professional and parental aspirations. Also important are family's economic conditions and accessibility of day-care provisions.

### **Attitudes toward social and family policy measures**

These attitudes are based on general value orientations and preferences of lone mothers<sup>18</sup>. Family and motherhood gain higher evaluations than profession, although they do not differ markedly. Nevertheless this general approach influences other attitudes. Lone mothers prefer family to work more often than the married ones; they prefer spending time with children to the time at work (41 % is not willing to work at the expense of family obligations). At the same time, an item “work as a basic source of income” prevails in evaluations of importance of particular aspects of employment for one's life (48 % of respondents agree in FE06 data, following most important item is “work as a means of independence” with 18 % of agreeing answers)<sup>19</sup>.

When lone mothers are asked to evaluate different social policy measures they give preferences to social benefits (namely maternity and parental allowances). Social services for families gain only a medium interest of all mothers. Day care services for children aged three and more are mostly evaluated well. The lack of day care provisions for younger children is not so much reflected with regard to low demand caused by prevailing preference to ensure the whole-day care for these children by mothers or other close family members.

To the aid of better reconciliation of work and family lone mothers miss mainly the following: family friendly approach of employers, higher earned incomes, wider supply of part-time jobs, support from (ex)partners. They would appreciate also more generous intervention from the government family policy (79 % of them evaluates it as insufficient). If they should choose between benefits and social services they find benefits to be more helpful. If they should choose between benefits and supporting employment policy measures they hesitate. There are some discrepancies in the declared attitudes, e.g. between a requirement for autonomy of families and requirements for more generous state assistance. These attitudes reflect at least two facts. These mothers are very well aware of the demands of reconciliation of work and family in their situation and they understand the necessity of having a gainful occupation. Many of them are also aware of low level of their earnings in occupations they mostly perform. On the other hand, the contemporary social policy measures have to some extent disincentive effects although the mothers find them insufficient.

### **Summary**

Lone mothers' position at the labour market reveals influence of both gender inequality and different family background. The former is in many aspects more important.

Flexible and modified working hours could help them better than part-time jobs under contemporary conditions. Although lone mothers appreciate advantages of part-time jobs they

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<sup>18</sup> In this part data from FE06 survey are used.

<sup>19</sup> 50 % of mothers from two-parents families agree with the first item, too, but only 8 % agree with the second one. For these mothers the second more important aspect is „to make use of their education“.

are also aware of disadvantages like often inadequate remuneration or consequences in social security provisions, promotional prospects etc. Therefore they require a wider offer of flexible working time or teleworking, etc. However 27 % of lone mothers have got an experience with part-time work, which is more than an average of all employed women in the C.R.

The position of lone mothers on the labour market is a result of both objective and subjective conditions. Examples of the latter are e.g. not exceptional passivity joined with scanty professional aspirations, preferences of passive receipt of state assistance. There are, however, pronounced differences by education. Better educated women are able to find effective ways of balancing work and family as they are more interested in their professional career. Nevertheless, their efforts may clash with gender prejudices of their managers.

Lone mothers evaluate an importance of education for employment and life but they do not participate in life-long learning activities. If they do so it is mostly under pressure of their employer.

Lone mothers are not convinced that having a job is a sufficient guaranty of their ability to secure a required standard of living of their family. Their educational and occupational structure causes a prevailing low level of incomes.

Lone mothers are dissatisfied in their jobs with promotion prospects, a level of earnings, with submitted services or benefits ensured by an employer and with an extent of overtime work. They are the most satisfied with their type of activity and working conditions.

#### Sources:

*The Generations and Gender Survey (GG5)*: was conducted in the Czech Republic in 2005.

The representative survey sample was made up of 10,006, respondents were aged 18-79.

The number of lone mothers with only dependent children was 331, the number of two-parent families with only dependent children was 1178.

*Harmonization of Work and Family (HWF05)*: The quota sample was made up of 1206 parents of children up to the age of ten as maximum. Survey was carried out in 2005.

*Family and Employment (FE06)*: The quota sample was made up of 500 lone mothers with children aged 4-12, 500 married couples with young children (3-7) and 500 married couples with children aged 7-12. Survey was carried out in 2006.

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## APPENDIX

### Selected family benefits' characteristics in comparison with other European countries

Benefit	Definition	Description in comparison with other European countries [Kofron, Sirovatka 2003, p.38]
Unemployment benefits	50 % the first 3 months 45 % the 4 <sup>th</sup> to the 6 <sup>th</sup> month* Maximum 2.5 multiple of subsistence minimum	Lower share (replacement rate) of average earned incomes
Child allowances	Income tested A sum depends also on an age of a child Entitlement for families with incomes up to triple the subsistence minimum	Low replacement rate for households with higher and average incomes (comparable with south-European countries). Comparatively higher replacement rate for households with low incomes (about subsistence minimum) - comparable with other European countries
Maternity benefits	69 % of a base calculated from individual's average earned income before maternity leave	Calculated the same way as health-insurance benefits contrary to many other European countries

\* people aged 50-55 are entitled to receive it from the 4<sup>th</sup> to the 9<sup>th</sup> month; for people older than 55 it is up to 12<sup>th</sup> month