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After II World War all western European countries gave rise to processes of strong economic development and built effective systems of social protection (welfare states): the promise was to eradicate poverty and to give everybody the possibility to reach a stable and secure social position. Indeed, this period is called "les trente glorieuses." For a long time, those people following standard social trajectories – getting an educational qualification, finding a stable job, forming a family based on a gender division of tasks – were protected against standard social risks: the term "standardization," i.e. the fact that a very large proportion of the population went through very similar life courses, describes this period of European history well [Mayer, 2001].

The mid-1970s marked the end of the 30 year trend of uninterrupted economic growth, and the rise of unemployment that followed, started to threaten the solidity of this European social model: it was more and more unrealistic to imagine that people would have a life-long career without interruptions, therefore the costs of welfare protections inexorably increased. However, the belief of the soundness of the model remained widespread among both the people and the political elites.

Nowadays, just over 30 years later, it is more and more clear that such a model is not able to maintain its promises: in the last decades inequality has grown and it is evident that poverty is structural, but the most striking change is that all over Europe people have a negative perception of the possibility of the European model to guarantee social inclusion and wellbeing for everybody. As Robert Castel [2003] discusses in his book on social insecurity there is a paradox in the fact that the more the institutions against insecurity are strengthened, the more the feeling of insecurity grows: we expect to receive protections against risks that will never be eliminated. The point is that social heterogeneity strongly increased in the last 30 or 40 years, with the consequence that social risks are less predictable than in the past, i.e. that the likelihood to be subjected to one of these risks is greater.

In the book edited by Costanzo Ranci this point is developed in a systematic way, starting from a theoretical framework based on the concept of "vulnerability" and analysing the many facets through which vulnerability manifests itself in the lives of Europeans. Accordingly, every chapter of the book deals with a peculiar aspect of vulnerability (family, income, employment, housing, disability, transition to adulthood) using ECHP databases (1997-2001) and sharing a similar frame of analysis. Of course, this approach gives the book a uncommon systematic structure, even if the results of the various chapters are not always perfectly consistent.

In the first chapter ("Social Vulnerability in Europe") the editor draws the theoretical framework employed by the contributors. The founding idea is that the erosion of the fundamental foundations of the Twentieth century industrial society gave birth to "new social risks," exposing significant shares of the population to "vulnerability" defined as "a situation that is characterized by a state of weakness which exposes a person (or a family)

to suffering particularly negative or damaging consequences if a problematic situation arises. Vulnerability does not necessarily identify trajectories of impoverishment or social exclusion, but rather a high degree of exposure to serious damage" [p. 16]. According to Ranci, the "old risks" were basically referred to the labour market, i.e. the risk of exclusion from it or of a low income career, while "new risks" stem out of a more complex set of factors: the spread of "integrated poverty," the diffusion of inadequate housing conditions, the widespread diffusion of insecure and temporary jobs, the difficulties that households face in reconciling work and childcare, and finally the increasing dependency of the elderly. Actually, vulnerability is the outcome of an insufficient integration of the three main institutions for social inclusion in modern societies: work, family and welfare provisions. More explicitly, the strong increase in the heterogeneity and plurality of both family preferences, organizations and careers, and job regulations, exposes individuals and households to a greater uncertainty and instability during their life courses, while welfare state regulations are often inadequate to give the support needed.

This interpretative approach is valuable and deserves the attention of all scholars working on these issues, but a deeper discussion of the discontinuity between the two historical models of structuration of social integration (fordist and post-fordist), both at macro and micro levels, would have strengthened the frame. Even though it is widely shared in the literature what kind of changes caused the shift from fordist to post-fordist society, however I am not completely convinced that the "new risks" are really completely new. The lack of (sufficient) material resources for an acceptable standard of living stands as the fundamental risk, and the main way to obtain such resources is to have a (good) job. As affirmed in chapter 4 by Curatolo and Wolleb [p. 83], "social class, even if it is classified under the heading of "old" social risks, is still an important factor of inequality in income distribution", and the same authors conclude [p. 84] that "these results do not support the hypothesis advanced in the literature that social risk is distributed across the entire income scale". The point is that probably the basic mechanisms that foster vulnerability remained the same, but they act through new or more complex pools of factors than in the past, particularly at the micro level, i.e. when the macro mechanisms become "real" situations of vulnerability or poverty.

The empirical analysis proposed in the various chapters of the book are really stimulating and rich in detailed explanations of such mechanisms, not least for the courageous territorial approach splitting the largest countries in subnational regions (France, Germany, UK in 4 regions, Italy and Spain in 3).

The book is divided in three parts: the first is dedicated to the theoretical frame and to the methodological aspects; the four chapters of the second part explore from different points of view how vulnerability is produced; the third part of the book is based on multidimensional analysis of vulnerability.

The first chapter of the second part (Pavolini and Ranci) discusses one of the more important changes of the last decades in European societies, i.e. the decline of the male breadwinner model (MBW: one income earner and strong gender division of labour within the household), typical of the fordist era, substituted by a greater variety of family assets. The main result is that the decline is common to all European countries, but that responses are varied: in the French-Danish area dual-earner households are widespread,

as it is in the Scandinavian one, but with a greater diffusion of singles; the Anglo-Dutch area is characterised by the emergence of the "one-and-a-half" households (one full-time earner and one part-time), while in the Germanic one the various solutions are all increasing, except the MBW. It is interesting to underline the subnational differences in the Mediterranean countries, with the southern regions (southern Italy and Spain except for Madrid and Eastern Spain) characterised by the still large presence of the MBW model, and the rest of the Mediterranean area where the diffusion of the dual-earner model is quite strong (32% vs. 19%).

In the chapter on "Income Vulnerability in Europe" (Curatolo and Wolleb) a very stimulating analysis of vulnerability and poverty is developed. Firstly, the authors show how inequality and poverty have a different diffusion in the European countries and within countries: for instance, in Northern Italy only 3.9% of the population is hit by poverty, while in the South this figure grows to 22.4%. The analysis become more original when the authors define as vulnerable the households affected by temporary (isolated episode) and persistent poverty. We discover that about 80% of European households have never experienced poverty episodes, 9.4% only one episode, 7.1% two or three, and 4.1% four or five. The persistence of poverty (4 or 5 episodes) is more common in Southern European countries, with the partial exception of Spain. Finally, longitudinal analysis reveals that vulnerability and poverty are explained by the same variables, even if with different magnitude, and that "traditional" factors (relationships with the labour market, household type, education, social class) strongly explain individual and household exposition to these risks.

The chapter on "Unstable Employment in Western Europe" (Fellini and Migliavacca) shows the diffusion of unstable employment in Europe, one of the main driving factors of vulnerability and uncertainty. Instability of work is connected to household condition: "Having a partner in stable employment, rather than one in casual work, or having one or more adult children unemployed or in unstable unemployment generates different dynamics and impacts" [p. 109-110]. The authors demonstrate that about 1/3 of households is hit by temporary work or unemployment, but more than half of them also has at least one stable worker, while 12% are strongly weak (only unstable workers and/or unemployed). These last households are more likely to fall below the poverty line.

The chapter on "Housing Deprivation and Vulnerability in Western Europe" (Palvarini and Pavolini) widely discusses the housing conditions of the European households. The authors adopt a multi-dimensional approach, distinguishing 4 forms of housing deprivation (unaffordability, overcrowding, housing inadequacy, quality of the neighbourhood, and insecurity of tenure), calculating indexes for each of them, and finally combining these indexes in a typology of housing deprivation. It results that about 75% of European households does not suffer housing deprivation, while only 3.5% experiences all the conditions of deprivation.

Rarely is disability included in the studies on poverty and vulnerability, even if it is absolutely evident that "serious disability is one of the most critical events that a human being can experience" [p. 159] with a strong impact on households. The chapter on "Disability and Caregiving: A Step Toward Social Vulnerability" (Costa and Ranci) shows that in 1 out of 10 households at least one dependent person is present and how this reduces living standards and destabilizes family arrangements.

The first chapter of the third part of the book concerns the event of leaving the parental home by young adults. Micheli and Rosina show how the timing and patterns of this transition have changed in the last decades asking four questions: 1) does breaching the "norm" on family exit produce more marked vulnerability?; 2) in what countries does the type of occupancy of the dwelling more strongly influence the vulnerability of young adults?; 3) does having a partner with an income reduce vulnerability everywhere, while having a baby increase it? 4) where does the absence of family capital increase vulnerability? Through the implementation of logistic regression models, the authors answer these questions with really insightful evidence, demonstrating how the patterns of family formation are influenced by recent socio-economic changes, but also that regional variations of adaptations depend on long-lasting cultural norms.

The chapter by Ranci and Migliavacca ("Social vulnerability: a multidimensional analysis") brings together all the factors already analysed in the previous chapters, showing their interdependence and offering a synthetic picture. The authors calculate a multi-dimensional index of social vulnerability collapsing the different sources of vulnerability - income, work, housing, dependence, difficult reconciliation of work and childcare – and discovering that about half of European households is not affected by any form of vulnerability, while 8% is in severe hardship. The remaining 40% is exposed to one or more of the risks considered, which is a really surprising large share of households.

The final chapter tries a whole explanation of social vulnerability implementing a multilevel statistical model processing separately a set of first level variables (family characteristics) and a second one (contextual factors distinguishing 26 macro-regions). At the first level the authors (Ranci, Fiore and Pavolini) confirm the findings of the previous chapters: the structure of the household, the number of incomes, the level of education, and the position in the social class structure are all factors that have an impact on household vulnerability. What is more interesting is that the authors find that the coverage offered by the welfare state does not have a significant impact on vulnerability, largely exceeded by territorial variables (regional GDP per capita). The very interesting conclusion is that the main driving force that generates individual unequal exposure to vulnerability is the area where one lives, and that welfare policies can only have a limited impact on this. This conclusion challenges the hypothesis and findings of the research literature on welfare policies and, if confirmed by other studies, will require an afterthought both of the theoretical frame of analysis and of the policy approach to inequality in European societies.

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