

## Research Article

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# Social Class, Life Events and Poverty Risks in Comparative European Perspective

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**Abstract:** In this article I examine the role of social class for poverty transitions. Social class has traditionally been an important predictor of social inequalities, but it is sometimes argued that it has lost its relevance for explaining precariousness and economic risk in contemporary societies. This paper reviews the debate regarding the relevance of social class, the literature on life course dynamics as well as the tensions and links between the social stratification framework and the dynamic perspective on economic risk. In the empirical part I assess the importance of life events as predictors of poverty in combination with social stratification variables. The results show that the risk of experiencing poverty triggering life events is not equally spread across populations, but rather varies across welfare states and linked to social class, gender and education level. Secondly, random effects discrete-time hazard models in thirteen European countries show the relative importance of life course events and social stratification determinants as predictors of poverty entry.

**Keywords:** social class, poverty, life course, European welfare states, economic risk, individualization

## 1 Introduction

It is sometimes argued that, in light of recent societal change in industrialized and post-industrial nations, the importance of social class has diminished (Beck, 1992; Clark & Lipset, 1991). The predominant work pattern has shifted from stable manual manufacturing work to more flexible working arrangements, predominantly in the service sector. This insecurity and flexibility is also visible

in family life. The traditional married family life is on its decline and, instead, living forms have diversified. Divorce has increased in virtually all western societies over the last decades (Kiernan, 2004). With growing flexibility and precariousness in the labour market, increasing divorce rates and the diversification of family forms, there is more scope for economic insecurity. Some sociologists have argued that economic risk has become less predictable, has spread to the middle classes and is less well explained by social class. Some studies on poverty dynamics have emphasized the importance of life course events as immediate predictors of poverty entry. Life transitions such as leaving the parental home, divorce, the birth of a child or losing one's job indeed increase an individual's poverty transition risk (T. DiPrete, 2002). This article reviews the literature questioning the relevance of social class in light of increased dynamics of economic insecurity. Special attention is focused on the tensions and links between the social stratification framework and the life course framework. In the empirical part, I assess the importance of the life event approach to poverty in combination with the traditional social stratification approach on the basis of a comparative analysis of the European Community Household Panel.

## 2 Social Change and the Role for Social Class

Social stratification refers to the social structure through which different actors have unequal access to valued resources, services and positions in society (Kerbo, 2000). Traditionally, the social stratification of a society is measured in terms of the distribution and structure of occupational positions in that society. According to the theoretical background, people's occupations are assessed on the basis of their prestige, social status or the social class they belong to. An important dimension of social stratification is the persistence of an existing social stratification structure over time. Marger (2005) argues that the stratification pattern in a society remains

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in place for many generations. He speaks about structured inequality and refers to the solidification of inequality through the working of social institutions such as the government and the education system, or the legitimizing influence of ideologies. According to Duncan (1968) social stratification refers to the persistence of positions in a hierarchy of inequality, either over the life time of a birth cohort of individuals or between generations.

The main question in this article is whether social change towards more flexible life courses poses a challenge for the relevance of social class in determining life chances. The period from the second half of the 20<sup>th</sup> century onwards is indeed characterized by rapid social change in several fields. Many authors argue that we live in a new era, which is known under various names: post-industrialism, post-Fordism, reflexive modernity or the risk society. All of these terms have a slightly different focus but the main idea is that the principles guiding the industrial period have lost their relevance (Crouch, 1999). The manufacturing industry with its Fordist organizational procedures is on its return in Western European economies. Increasing globalization has resulted in the relocation of typical manufacturing jobs to other parts of the world, while new jobs have been created in the service sector. An additional element of the change refers to the decreased stability of the life course. The predominant work pattern has shifted from stable manual manufacturing work to more diversity in work forms and an increased share of flexible working arrangements. This means that people are confronted with part-time and fixed-term working arrangements as well as the risk of unemployment. This insecurity and flexibility is also visible in family life. Divorce rates have been rising and there is a pluralization in the ways people live together (Kiernan, 2004). Some commentators have argued that the life course has become less stable and predictable, and a cohort analysis by Brückner and Mayer found evidence of a de-standardization of the life course in the family domain but less so in the areas of education and employment (Brückner & Mayer, 2004).

Some authors argue that these and other social changes have undermined class divisions (Bottero, 2005). Clark and Lipset (1991) triggered the debate with their article 'Are social classes dying?'; in which they assert the fragmentation of classes. They find evidence for their statement in the political, economic and family sphere. Among others, the decrease of class voting, growing wealth and differentiated consumption patterns are signs of classes fading away. Several authors have continued to debate classes in subsequent years (See, for instance: Pakulski & Waters, 1996). Beck (1992) also argues for the

disappearing significance of classes, which he bases on the increased individualized character of present-day societies. Some authors question whether social classes still have a structuring impact on contemporary inequalities. The reasons are sought in labor market transformation as well as processes of individualization (Kingston, 2000).

In light of these criticisms, some scholars have argued that alternative dimensions have arisen next to or in substitution of the social class concept (Hradil, 1987). Post-modern authors speak of a shift from production to consumption, from the social to the cultural sphere and from life chances to lifestyles (Crook, Pakulski, & Waters, 1992). Other researchers emphasise the independent role of ideologies, social movements and cultural practices and focus on the importance of social movements, such as feminism and environmentalism (Grusky, 2001a) or the role of race and gender (Grusky, 2001a). But also within the domain of social class research, new avenues have been explored. The traditional manual/non-manual occupational divide is disappearing, and low skilled, routine non-manual occupations obtain similar or even lower incomes than people in blue collar occupations, and this pattern is largely similar across different Western European countries (Crouch, 1999). Furthermore, researchers now differentiate between the occupational groups within these two broad categories, and the analysis of smaller occupational groups has been recommended (Jonsson, Grusky, Di Carlo, Pollak, & Brinton, 2009).

### 3 Is There Tension Between the Dynamic Study of Poverty and the Social Stratification Perspective?

The social change of recent decades forms the background for new economic insecurities. It is striking to see that both in the labor domain, as well as the family sphere, life seems to have become more uncertain. In this section I review research findings on poverty dynamics and its repercussions for the question whether some of the most central aspects of social stratification: persistence and consistency, are under fire (Caplow, 2003; Grusky, 2001b).

It has often been argued that the occurrence of poverty should be studied from a life course perspective. According to this perspective, the experience of a poverty spell is understood as a passage in a person's life trajectory. The focus on dynamic and life course aspects of poverty is not new. One of the pioneering social scientific works on poverty, that of Seebohm Rowntree (1902) in the English town of York, reported a life cycle of needs and

resources for working class people. He finds that a typical working class life is characterized by five alternating periods of deprivation and comparative wealth. The periods of hardship are: childhood, early middle life with childrearing and old age after work retirement. The periods in between are characterized by relative wealth. Rowntree is also clearly aware of the longitudinal implications for reporting on poverty figures for social policy purposes. He states that *‘The proportion of the community who at one period or other of their lives suffer from poverty to the point of physical privation is therefore much greater, and the injurious effects of such a condition are much more widespread than would appear from a consideration of the number who can be shown to be below the poverty line at any given moment’* (Rowntree, 1902, pp. 169-172). Apart from Rowntree’s account, poverty researchers have paid relatively little attention to the temporal aspect of poverty experiences for much of the 20<sup>th</sup> century. The most established accounts of the longitudinal dimension of poverty have focused on downward careers into long-term poverty or the intergenerational transmissibility of poverty (Leisering & Walker, 1998).

With the availability of mature socio-economic household panel data and the advancement of longitudinal research techniques in the 1980’s, a major upsurge in the attention to poverty mobility over the life course has *come to light*. Researchers started to study poverty spells as well as the events associated with poverty entry and poverty exit (Bane & Ellwood, 1986; Biewen, 2006; Cappellari & Jenkins, 2002; S. P. Jenkins & Rigg, 2001; Vandecasteele, 2010). They found that there is more mobility into and out of poverty than previously thought and events such as change of job, divorce, unemployment or leaving the parental home can lead to the risk of becoming poor (DiPrete & McManus, 2000; T. A. DiPrete, 2002; Fouarge & Layte, 2005; S. Jenkins, 1999; Polin & Raitano, 2014; Vandecasteele, 2011).

Some authors have argued that in the light of current societal evolutions in industrialized nations, an understanding of the life course dynamics of poverty has meant that the importance of social stratification has diminished. More and more people have a life course which deviates from the standard biography (Beck, 1986; Beck & Beck-Gernsheim, 1996). Because there is a wide range of possible life trajectories, there is also a diversification of the ways into poverty and, hence, heterogeneity within the population of poor people (Berger, 1994). Authors such as Ulrich Beck see the latter as a sign of the weakening of the hierarchical model of social stratification (Beck, 1992). He argues that traditional structures of social inequality are losing their relevance because ‘old’ vertical inequality

is supplemented by new horizontal inequalities, “beyond classes and stratum” (Beck 1986:121). In their study on social assistance claimants in Bremen, Leisering and Leibfried see a tendency towards *democratization* of the poverty risk. They think that poverty has become a social risk, not only for marginalized groups in society, but increasingly for a larger section of society. The poverty risk transcends social boundaries, so that many people run the risk of becoming poor, at least temporarily (Leisering & Leibfried, 1999). Mayer (1991) argues that proponents of the individualisation debate have replaced ‘inequality’ with ‘life course’ as the chief structuring principle of society.

However, on the basis of empirical findings, several researchers have refuted the end of the class thesis for poverty outcomes. Layte and Whelan (2002) questioned the validity of the democratization and biographization aspects of poverty. They have shown that traditional social stratification variables, such as social class, education and employment status, are still important predictors of poverty duration outcomes. The inequality in poverty risk between manual working class and non-manual class didn’t diminish when data from 1989 was compared to figures from 1995. Pintelon, Cantillon, Van den Bosch and Whelan (2013) have shown that the relevance of social class remains relevant for a whole range of social risks across the European Union. Albertini (2013) shows that the relevance of social class for income inequality has remained strong since the 1970’s in Italy. Some authors have demonstrated that the interaction between life events and social class speaks for a continuous importance of social class (Vandecasteele, 2011; Whelan & Maitre, 2008). In the following sections of this article, I will examine empirical evidence of the social stratification context in which poverty triggering life events occur and the importance of social stratification in combination with life events as poverty triggers.

## 4 Research Questions

In this paper, the focus lies on the interrelationship between social class and poverty triggering life events. Household composition changes and household employment situation changes have been found to be predictors of poverty dynamics. In the existing literature, the structural context in which these life course events lead to poverty entry has received less attention. Not everyone is at an equal risk of experiencing these events and not all persons experiencing the triggering events do consequently experience a transition into poverty. Thereby,

I follow the argument of Walker (1994, 1998), who claims that for a good understanding of the processes leading to poverty, it is necessary to investigate the effect of both the structural context as well as the effect of poverty-triggering life events. According to Walker's perspective, researchers should understand the structural context in which poverty-triggering life events occur as well as investigating which structural factors mediate the process by which a life event becomes a poverty trigger (Walker, 1998). The following theoretical model is used (Vandecasteele, 2012):

In order to better grasp the effect of social stratification determinants and life events on poverty risks, two research questions are formulated:

1. What is the risk of experiencing one of the risky life events? This risk differs according to national context and the social class position. The specific labour market and welfare constellation of a country as well as the economic cycle can influence the risk of certain events to occur. Unemployment, for instance, is less likely in countries with an extensive low wage labour market and minimal unemployment protection, but more likely in a recession for instance. Also people from different social classes will be more or less likely to experience a certain life event. We can, for instance, expect that unemployment will be more likely to occur among certain occupational groups in decline, for instance, in the manufacturing sector.
2. In a second question, I will look at the importance of social stratification and life events as explanatory determinants of the poverty risk in different European countries. As we have seen above, several authors have observed tension between two explanatory frameworks and I will assess whether social stratification determinants are still relevant poverty triggers in the context of a life course explanation of poverty.

The life course events under study are, on the one hand, changes in household composition (partnership dissolution, birth of a child, leaving the parental home) and on the other hand changes in the household employment situation (a household member loses a job). Social background variables in this study are: social class, gender and education level.

## 5 Data and Method

The analyses for this paper are performed on the European Community Household Panel Survey (ECHP). The ECHP-Panel comprises 8 waves and in the first wave, i.e. in 1994, a sample of 60,500 nationally representative households – i.e. approximately 130,000 adults aged 16 years and over – were interviewed in the (former) 12 member states.

The questionnaire covers a broad range of socio-economic variables, such as individual and household income situation, employment aspects, training and education issues, household composition... (CIRCA, 1998-2005). The ECHP-dataset is particularly useful for my purpose because of its longitudinal approach and its harmonized data. More recent data could be found in the successor of the ECHP, the EU-Silc data. However, examining the effects of partnership dissolution and leaving the parental home is highly problematic in the EU-Silc due to the fact that not all countries followed the split-of household consistently. Iacovou and Lynn (2013) show that there are large cross-national differences in the extent to which households were followed after partnership dissolution and leaving the parental home. Since these two variables are the core of my analysis, I decided against using the EU-Silc for this analysis. The panel structure makes it possible to link individual life course events like for instance poverty entry, leaving the parental home, child birth in the household or

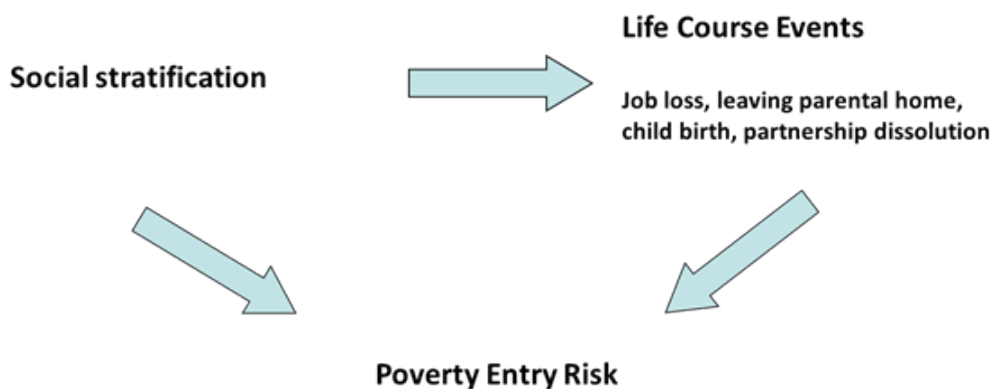


Figure 1: Conceptual model

partnership dissolution. Although the ECHP panel covers 8 years, in this study only the first 7 waves will be used, i.e. from 1994 till 2000. The reason is the time lag in annual income measurement in the ECHP-survey (A. Debels & L. Vandecasteele, 2008). The annual income components refer to the previous wave, and as such annual income is not available for the last wave. For this study, 13 European countries will be included in the analyses: United Kingdom, Germany, Denmark, the Netherlands, Belgium, France, Ireland, Italy, Greece, Spain, Portugal, Austria and Finland. For Germany and the United Kingdom, respectively the integrated SOEP-dataset and the BHPS-data are used. National variation in poverty dynamics and social stratification can be linked to the type of welfare regime. For this purpose, Esping-Andersen's welfare regime typology (1990) will be used and complemented with a Southern European regime (Arts & Gelissen, 2002). In this study, the following countries are considered to belong to the Conservative welfare regime: Germany, Belgium, France and Austria. The Social Democratic regime consists of Denmark, the Netherlands and Finland whereas the Liberal regime is represented by Ireland and United Kingdom. Finally, the Southern European regime consists of Italy, Greece, Spain and Portugal.

The *life course events* under study are on the one hand changes in a person's household composition (childbirth, partnership dissolution, young adult leaves parental home) and on the other hand changes in the household employment situation, when a household member loses his/her job. The life event childbirth occurs when there are new born children in the household in year T. Under partnership dissolution, I understand both marital break-up and break-up of a co-habitation partnership. Partnership dissolution of an individual's household occurs when there was a partnership-dissolution between last year (T-1) and the current year (T), among the people belonging to the same household during last year (T-1). Another life event occurs for young adults of maximum 35 years old when they have left the parental home between T-1 and T. Job loss in the household is an employment related life course event. It occurs when one or more household members have lost their job between last year and the current year. *Social class* is based on the Erikson, Goldthorpe & Portocarero typology. Ganzeboom's and Treiman's conversion tools have been used to construct the typology on the basis of ISCO88 codes, supervisory status and self-employment status. Where information on ISCO88 is missing, the main activity status of a person is imputed. The following classification is obtained:

- Higher professional (I)
- Lower professional (II)

- Routine non-manual occupations (III)
- Manual supervisors & skilled manual (V-VI)
- Semi-unskilled manual & farmers (VII)
- Self-employed (I and IV)
- Long-term unemployed or inactive

Social class schemes are typically based on the occupational structure and do not provide a position for the unemployed/inactive. Empirical researchers faced with this problem have mostly determined the social class position on the basis of the last occupation. This practice was followed wherever unemployment/inactivity state lasts less than 12 months. However, it has been shown that especially longer-term unemployment or inactivity affects poverty and deprivation (Whelan, Layte, & Maitre, 2003). Therefore, a separate category for the long-term unemployed and inactive was added. The latter is operationalized as being more than 12 months in inactivity or unemployment. This is consistent with the definition of long-term unemployment of the International Labour Organisation (ILO, 2005).

Further variables of interest are gender and education level. Education level has three categories: high education level, i.e. recognised third level education (ISCED 5-7), average education level, i.e. second stage of secondary education (ISCED 3-4) and low education level, i.e. less than second stage of secondary education (ISCED 0-2).

Social class, gender and education level are measured with the household head, defined as the main breadwinner in the household. I follow the so-called dominance principle (Breen & Rottman, 1995; Erikson & Goldthorpe, 1993) because when people live together in a household, they usually pool resources and share life chances. Moreover, poverty is measured at the household level too. Thus, it could be expected that the social stratification characteristics of the main breadwinner have the strongest impact on the household income. Despite the fact that many of the relevant variables are measured at the household level, the unit of analysis is the individual at consecutive time points. The reason for this is that the individual is the only stable entity in a longitudinal perspective. The household is not a suitable unit of analysis because its size and composition can change over time when individuals die and are born or move between households.

The *poverty* threshold is set at 60 per cent of the median equivalized household income in a certain year and a certain country. Movements below the poverty line are seen as a poverty entry. The analysis is performed on poverty entry as the outcome variable of interest. This variable is used for two reasons: (1) firstly it fits more

directly with the concept of economic risk as a change in someone's economic position over the life course, (2) the longitudinal approach allows for a more direct assessment of the effect of life events on changes in poverty status.

The research technique chosen for in these analyses is the random effects discrete-time hazard model. Logit models are presented for the effect of life events and social stratification determinants on the outcome variable poverty entry. I will model the conditional probability of becoming poor during time interval T, given that the person is currently in a period of non-poverty. And therefore, the analyses are performed on a subsample of persons 'at risk' of poverty (i.e. the ones that did not yet enter poverty before year T). It is possible to write the model in the following equation form (Allison, 2004; Steele, Kallis, & Goldstein, 2005):

$$\text{Log}\left(\frac{p_{iT}}{1-p_{iT}}\right) = \alpha + \beta x_{it} + \mu_i$$

The log odds of poverty entry is estimated, and the regression equation consists of a general intercept  $\alpha$ , a number of time dependent covariates  $x_{it}$  with coefficient  $\beta$ , and an individual-specific part  $\mu_i$ . The individual-specific part  $\mu_i$  represents unobserved (or unobservable) person-specific poverty risk factors that are not included as coefficients in the equation.  $\mu_i$  is assumed to be normally distributed and to be independent of the  $x_{it}$ . The technique of random effects discrete-time hazard analysis is chosen because it has a number of advantages. (1) The technique corrects for bias resulting from omitted variables at the individual level, also known as unobserved heterogeneity. (2) Repeated events per individual can be taken into account. A Hausman test is performed to check the assumption of independence between the random part  $\mu_i$  and the  $x_{it}$  variables. The coefficients of the random effects model and the fixed effects model are not significantly different from each other and we conclude that the model assumption is met.

## 6 The Incidence of Life Events by Social Class and Welfare Regime

In this article, the relative and combined effect of both life course events and social stratification determinants on the risk of poverty entry is assessed. However, in order to get a complete picture of these effects, it is interesting to first explore how the occurrence of life course events is spread over the different social groups. It is namely the case that the poverty triggering effect of the life course events under study will depend on: (1) the person's risk of experiencing the life course event and (2) the chance that the life course events leads to poverty entry for that person. If certain social classes have a higher chance of experiencing the negative life course events, then their poverty risk will be higher.

In the tables 1 till 4, the descriptives showing the risk of experiencing the four different life course events is given for a number of selected social stratification groups and welfare regimes. The tables show the incidence of the life event to occur between t and t+1 for people who are not in poverty at time point t. For this first exploratory exercise, descriptive statistics are used, which are not controlled for variables such as age and household composition.

Table 1 shows that job loss in a time frame before the recession was most prevalent in the Southern European countries, followed by the countries of the Conservative welfare state. The incidence of job loss differs according to the education level of the household head, with households with low educated household heads having a higher risk of job loss. This effect is particularly strong in the Conservative and Southern welfare regimes. As for the social class differences, we find that the manual class has the highest job loss risk in the conservative, liberal and Southern welfare regime, while the routine non-manual class faces the largest risk in the Social-Democratic regime.

In Table 2 we look at the event of leaving the parental home for non-study purposes. Firstly, we see that this event

**Table 1:** Incidence of job loss (N= 67323) according to characteristics of household head and welfare regime

		Social-Democratic	Conservative	Liberal	Southern
<b>Social class</b>	Professional	3.15	3.41	2.29	4.25
	Routine non-manual	5.19	5.32	2.66	7.76
	Manual	4.49	6.71	3.42	8.78
<b>Education</b>	High education	3.02	3.44	2.12	4.46
	Low education	3.74	5.22	2.98	6.71

Source: ECHP, 1994-2001, initial sample persons, percentages, pooled-country analysis

occurs most frequently in the Southern European countries and least likely in the Social-Democratic countries. Previous research has shown that young people wait much longer to leave the parental home in Southern European countries, while students generally move out before finishing their studies in Scandinavian countries. Furthermore, for this event we do not find strong differences between the social stratification groups. We see that leaving the parental home after studying is more frequent for young people where their parents belong to the routine non-manual and manual classes. This can be expected as many of them will enter the labour market at younger ages and therefore not move out before finishing studying.

The occurrence of partnership dissolution shows a fairly similar picture over the different welfare regimes. Compared to job loss and leaving the parental home, this event has a relatively small likelihood and it seems somewhat more prevalent in the Liberal welfare regime,

while being least likely to occur in Southern European countries. The educational and social class differences in risk of partnership dissolution show a similar picture in the four different welfare regimes. Firstly, there are no large differences according to education level. Furthermore, the routine non-manual class has the highest risk of experiencing partnership dissolution in the four regimes under study.

The findings, with respect to child birth in Table 4, show the largest child birth rates in the Social Democratic countries and the lowest in the Conservative and Southern countries. There is no strong differentiation according to educational level but the manual classes have the highest likelihood of childbearing in all welfare regimes. Here we need to keep in mind that we are examining the incidence of child birth among people who are not income poor. If we examine the whole population then the distribution would be different.

**Table 2:** Incidence of leaving the parental home (N= 9148) according to characteristics of household head and welfare regime

		Social-Democratic	Conservative	Liberal	Southern
<b>Social class</b>	Professional	0.58	1.36	1.29	1.85
	Routine non-manual	0.93	1.69	1.69	2.03
	Manual	0.81	2.07	1.43	1.92
<b>Education</b>	High education	0.74	1.39	1.27	2.01
	Low education	0.69	1.92	1.49	2.01

Source: ECHP, 1994-2001, initial sample persons, percentages, pooled-country analysis

**Table 3:** Incidence of partnership dissolution (N= 1294) according to characteristics of household head and welfare regime

		Social-Democratic	Conservative	Liberal	Southern
<b>Social class</b>	Professional	0.97	0.88	1.23	0.63
	Routine non-manual	1.55	1.00	1.81	0.73
	Manual	0.73	0.69	1.12	0.42
<b>Education</b>	High education	1.06	0.88	1.37	0.63
	Low education	0.83	0.63	1.15	0.50

Source: ECHP, 1994-2001, initial sample persons, percentages, pooled-country analysis

**Table 4:** Incidence of child birth (N= 16806) according to characteristics of household head and welfare regime

		Social-Democratic	Conservative	Liberal	Southern
<b>Social class</b>	Professional	0.97	0.88	1.23	0.63
	Routine non-manual	1.55	1.00	1.81	0.73
	Manual	4.41	3.77	3.72	3.52
<b>Education</b>	High education	4.00	3.13	2.91	2.73
	Low education	3.98	3.92	3.45	3.23

Source: ECHP, 1994-2001, initial sample persons, percentages, pooled-country analysis

## 7 The Relative Importance of Life Course Events and Social Stratification Determinants as Predictors of Poverty Entry in European Countries

In this paragraph, the effects of life course events and social stratification determinants on poverty entry are studied in different European countries. According to the individualization literature, poverty is associated with specific events and periods in the life course, and less bound to traditional social stratification boundaries. In what follows, the relative importance of both life course events and social stratification determinants on the poverty entry risk is studied. This is done in a two-step process. In Table 5, a step-wise model is presented in which first the effect of social class, gender and education level is examined. In subsequent models I add the effect of

socio-demographic variables and the life events in a step-wise fashion. This allows for an examination of whether the effect of social class plays directly, or indirectly through the route of certain social classes being more likely to experience certain life events.

Model 1 in Table 5 indicates that the higher- and lower professional-managerial class as well as the skilled manuals show smaller risks of moving into poverty whereas the self-employed and long-term unemployed (and occupationally inactive) show a higher risk of poverty entry than the routine non-manuals. These effects only change crucially for the skilled manuals (with the coefficient getting insignificant), when we add gender and educational level of the household head to the analysis (Model 2) although the effect of the professional managerial class gets smaller and the effect of the self-employed and long-term unemployed/inactive gets bigger. Concerning educational level, the effects are in the

**Table 5:** Random effects model for poverty entry

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
<b>Social class</b>								
Routine non-manual (Ref.)								
Higher professional-managerial	-1.841*** (0.045)	-1.228*** (0.046)	-1.175*** (0.046)	-1.176*** (0.046)	-1.161*** (0.046)	-1.172*** (0.046)	-1.165*** (0.046)	-1.150*** (0.046)
Lower professional-managerial	-1.240*** (0.037)	-0.872*** (0.038)	-0.841*** (0.038)	-0.842*** (0.038)	-0.833*** (0.038)	-0.839*** (0.038)	-0.838*** (0.038)	-0.828*** (0.038)
Skilled manual	-0.086*** (0.032)	0.014 (0.033)	-0.040 (0.033)	-0.041 (0.033)	-0.056* (0.033)	-0.038 (0.033)	-0.026 (0.033)	-0.039 (0.033)
Unskilled manual	-0.047 (0.034)	-0.019 (0.035)	-0.080** (0.035)	-0.079** (0.035)	-0.090*** (0.034)	-0.075** (0.035)	-0.068** (0.035)	-0.073** (0.034)
Self-employed	0.587*** (0.030)	0.666*** (0.031)	0.772*** (0.031)	0.771*** (0.031)	0.767*** (0.031)	0.774*** (0.031)	0.772*** (0.031)	0.770*** (0.031)
Long-term unemployed	0.913*** (0.026)	0.808*** (0.027)	0.971*** (0.032)	0.969*** (0.032)	0.979*** (0.032)	0.968*** (0.032)	0.970*** (0.032)	0.973*** (0.032)
<b>Gender of household head</b>								
Couple with male household head (Ref.)								
Single male household		0.248*** (0.036)	0.221*** (0.037)	0.226*** (0.037)	0.288*** (0.037)	0.180*** (0.037)	0.191*** (0.037)	0.220*** (0.037)
Single female household		0.875*** (0.028)	0.804*** (0.028)	0.808*** (0.028)	0.850*** (0.028)	0.766*** (0.029)	0.780*** (0.028)	0.792*** (0.028)
Couple with female household head		0.514*** (0.026)	0.517*** (0.026)	0.518*** (0.026)	0.496*** (0.026)	0.519*** (0.026)	0.531*** (0.026)	0.514*** (0.026)
Other		0.088*** (0.029)	-0.011 (0.030)	-0.018 (0.030)	-0.050* (0.029)	-0.026 (0.030)	-0.025 (0.030)	-0.087*** (0.029)



continued **Table 5:** Random effects model for poverty entry

	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
<b>Education level household head</b>								
High education level (Ref.)								
Average education level		0.784*** (0.033)	0.750*** (0.033)	0.751*** (0.033)	0.737*** (0.032)	0.749*** (0.033)	0.747*** (0.032)	0.736*** (0.032)
Low education level		1.493*** (0.032)	1.586*** (0.032)	1.587*** (0.032)	1.558*** (0.032)	1.585*** (0.032)	1.579*** (0.032)	1.553*** (0.032)
<b>Live events</b>								
Childbirth in the household				0.226*** (0.041)				0.216*** (0.041)
Job loss in the household					0.748*** (0.020)			0.749*** (0.020)
Partner dissolution						0.630*** (0.053)		0.651*** (0.052)
Leaving the parental home							1.220*** (0.052)	1.265*** (0.052)
<b>Control variables</b>								
Age household head			-0.066*** (0.003)	-0.065*** (0.003)	-0.069*** (0.003)	-0.066*** (0.003)	-0.054*** (0.003)	-0.056*** (0.003)
Age <sup>2</sup> household head			0.001*** (0.000)	0.001*** (0.000)	0.001*** (0.000)	0.001*** (0.000)	0.000*** (0.000)	0.000*** (0.000)
Nr of ec. active persons in household								
1 (Ref = 0)			0.040 (0.029)	0.040 (0.029)	0.061** (0.029)	0.034 (0.029)	0.049* (0.029)	0.065** (0.028)
2			-0.592*** (0.033)	-0.587*** (0.033)	-0.497*** (0.032)	-0.594*** (0.033)	-0.576*** (0.033)	-0.479*** (0.032)
3 or more			-0.658*** (0.038)	-0.652*** (0.038)	-0.585*** (0.037)	-0.667*** (0.038)	-0.610*** (0.038)	-0.543*** (0.037)
Number of children in the household								
1 (Ref = 0)			0.660*** (0.025)	0.646*** (0.025)	0.658*** (0.024)	0.657*** (0.025)	0.698*** (0.025)	0.680*** (0.025)
2			0.957*** (0.028)	0.936*** (0.028)	0.980*** (0.027)	0.955*** (0.028)	1.010*** (0.028)	1.013*** (0.028)
3 or more			1.649*** (0.038)	1.615*** (0.039)	1.676*** (0.038)	1.646*** (0.038)	1.703*** (0.038)	1.697*** (0.038)
<b>Constant</b>	-3.484*** (0.045)	-4.723*** (0.054)	-3.016*** (0.092)	-3.059*** (0.092)	-3.103*** (0.091)	-3.021*** (0.091)	-3.423*** (0.094)	-3.567*** (0.093)
<b>Variance decomposition</b>								
Individual level standard error	1.700	1.680	1.575	1.575	1.531	1.570	1.561	1.515
Intra class correlation	0.468	0.462	0.430	0.430	0.416	0.428	0.426	0.411
N time points	470,413	470,413	470,413	470,413	470,413	470,413	470,413	470,413
N individuals	128,356	128,356	128,356	128,356	128,356	128,356	128,356	128,356

Standard errors in parentheses

\*\*\* p&lt;0.01, \*\* p&lt;0.05, \* p&lt;0.1

Controlled for country

expected direction: the risk of poverty entry is higher, the lower the educational level of the household head. Also in line with the theoretical background, the risk of moving into poverty is smaller for couples with a male household head compared to every other household composition (single male household, single female household, Couple with female household head, Other). Model 3 shows that the risk of moving into poverty decreases the more persons are economically active in a household and increases with the number of children in the household. Looking at the different life course events (Model 4-8) we can see that every life event increases the risk of poverty entry. Leaving the parental home seems to be the riskiest life event for moving into poverty while a child birth in the household shows the lowest risk of poverty entry compared to the other life events. As the effects of social class do not crucially change when integrating socio-demographics and certain life events into the analysis we can see that they still play a direct role when explaining poverty entry.

Table 6 presents odds ratios for the different predictors of poverty entry in 13 European countries. Generally, it can be stated that both social stratification determinants and life course events are important predictors of poverty entry. This means that the risk of poverty entry is indeed influenced by the experience of risky events during the life course. But this does not mean that the risk of poverty entry is not stratified according to traditional social stratification determinants. In what follows, the most important findings will be elaborated on.

For what concerns the social class stratification of poverty risks, we see that the higher and lower professional classes in all countries have a lower odds of poverty entry, compared with the routine non-manual class. The self-employed and long-term unemployed/inactive generally have higher risks of poverty entry, compared with the reference category of routine non-manual, except in the United Kingdom where the effects are not significant. For the poverty entry odds of the manual classes, the effect differs between countries. In France and Portugal, there is a clear difference between manual and non-manual classes in the sense that manual classes have higher poverty entry odds than the non-manual classes. Also in Spain and Greece we find that at least one of the manual classes have higher poverty entry risks than the routine non-manual class. Yet, with the exception of France and these Southern European countries, the traditional manual/non-manual divide is not found in the data. In a large share of the other countries under study, the odds of poverty entry for the skilled and unskilled manual classes do not differ significantly from the routine non-manual class. In the United Kingdom, Germany, Belgium

and Denmark the skilled and/or unskilled manual classes even have significantly lower odds of poverty entry, compared with the routine non-manual class. The results so far indicate that, with the exception of France and some Southern European countries, the manual/non-manual divide is not very meaningful with respect to poverty risks. It is more opportune to state that, within the non-manual classes, there is a distinction between on the one hand the professional classes for whom the poverty risk is clearly low, and on the other hand the routine non-manual class which shows a relatively higher vulnerability to poverty. Overall, the social class stratification of poverty entry is characterised by the presence of three broad groups: (1) a particularly vulnerable group of self-employed and long-term unemployed/inactive, (2) a middle group of people within the manual and routine non-manual classes, and (3) the professional-managerial class, which is at low risk of poverty entry. The finding that the risk of poverty entry of manual and routine-non-manual classes is mostly similar can be seen as a sign of a widening of the risk of poverty entry over a broad middle group of manual and non-manual occupational groups.

Furthermore, there is a clear effect of gender which interacts with partnership status. Couple households with a male household head have the smallest risk of becoming poor. In almost all countries under study, single female households, single male households and couple households with a female household head have higher odds of becoming poor, compared with the reference category of couples with a male household head. Single female households are especially vulnerable to the risk of poverty entry. In the pooled European model, the poverty entry odds ratio of persons in a single female household is higher than the odds ratio of persons in a couple household with female head, and this is also the case in the majority of separate country models. So, especially single women (and their children) have a high likelihood of being confronted with the risk of poverty. This result confirms findings from previous research (Christopher, England, McLanahan, Ross, & Smeeding, 2001). In almost half of the countries under study, living in a single household also affects the risk of poverty entry for men. In the United Kingdom, Ireland, Germany, France, the Netherlands, Finland and Denmark, persons in a single male household have a higher poverty risk, compared with couple households with a male household head. This effect could not be found in any of the Southern European countries under study. On the contrary, in Italy, Spain and Greece the risk of poverty entry for persons in a single male household are significantly smaller than for the reference category of male-headed couple households.

Table 6: Logit results of the country models for the effect of social stratification determinants and life events on poverty entry, selected odds ratios (Random effects models)

	EU	UK	IRE	GER	FR	BE	AU	NL	FIN	DK	IT	SP	PT	GR
<b>Gender of household head</b>														
Couple with male household head (Ref)														
Single male household	1.24***	1.37*	1.48**	2.30***	1.38*	0.74	0.69	1.36*	2.37***	2.39***	0.72**	0.66***	0.81	0.61**
Single female household	2.16***	2.79***	2.17***	3.18***	2.21***	1.30*	2.31***	1.88***	3.76***	2.68***	1.33**	1.67***	2.21***	1.39***
Couple with female household head	1.65***	2.05***	1.39**	1.93***	1.02	1.47**	2.77***	2.85***	1.46***	2.40***	1.73***	1.31**	2.76***	1.56***
Other	0.92**	1.89***	0.95	1.27	1.95***	0.93	1.51**	3.49***	1.33	2.47*	0.60***	0.40***	1.07	1.22**
<b>Education level household head</b>														
High education level (Ref.)														
Average education level	2.05***	1.35*	3.10***	1.87***	2.27***	3.32***	1.84**	2.76***	1.48***	1.90***	1.76***	2.23***	1.01***	1.71***
Low education level	4.59***	2.28***	5.29***	4.56***	4.02***	5.36***	4.99***	4.35***	2.44***	3.08***	4.97***	5.00***	2.67***	5.93***
<b>Social class</b>														
Routine nonmanual (Ref)														
Higher professional-managerial	0.32***	0.15***	0.35***	0.28***	0.26***	0.37***	0.39***	0.29***	0.39***	0.29***	0.49***	0.27***	0.46**	0.33***
Lower professional-managerial	0.44***	0.28***	0.49***	0.42***	0.45***	0.31***	0.53***	0.37***	0.55***	0.46***	0.42***	0.52***	0.34***	0.52***
Skilled manual	0.96	0.27***	0.82	0.76**	1.40**	0.70	0.83	0.98	1.00	0.42***	1.02	0.97	1.55***	1.28*
Unskilled manual	0.93*	0.50***	0.97	0.89	0.99	0.54**	0.94	0.96	0.98	0.48***	1.05	1.27**	1.39**	0.70**
Self-employed	2.15***	0.76	1.85***	1.16	2.59***	2.35***	2.97***	3.67***	1.70***	2.59***	1.57***	2.42***	3.11***	2.78***
Long-term unemployed-inactive	2.60***	1.31	4.41***	3.11***	3.00***	3.04***	3.28**	1.44*	3.61***	1.65**	1.84***	3.33***	2.40***	2.39***
<b>Life events</b>														
Job loss in the household	2.11***	1.77***	1.65***	2.95***	1.47***	1.73***	1.49***	1.90***	2.33***	1.48**	2.37***	2.02***	1.91***	2.06***
Leaving the parental home	3.50***	6.08***	1.33	4.45***	4.82***	1.80	2.06**	6.61***	5.86***	6.60***	2.06***	1.93***	0.85	1.46
Partnership dissolution	1.91***	2.06***	3.17***	3.06***	2.69***	2.25***	1.27	2.47**	2.71***	1.16	1.53*	1.10	1.86***	1.14
Childbirth in the household	1.24***	1.58**	1.05	1.54**	0.98	1.14	1.07	0.99	0.78	0.42**	1.74***	1.62***	1.21	1.18
<b>Control variables</b>														
Age household head	0.95***	0.93***	1.00	1.05***	0.95***	0.94***	0.93***	0.91***	0.91***	0.84***	0.99	0.94***	0.88***	0.92***
Age <sup>2</sup> household head	1.00***	1.00***	1.00	1.00***	1.00*	1.00*	1.00***	1.00***	1.00***	1.00***	1.00	1.00***	1.00***	1.00***
Nr of ec. active persons in household														
1 (Ref=0)	1.07*	0.39***	0.51***	0.97	0.96	1.34*	1.03	0.59***	0.91	0.47***	1.69***	1.66***	1.08	1.14
2	0.63***	0.11**	0.33***	0.59***	0.41***	0.35***	0.51***	0.23***	0.92	0.18***	0.97	1.57***	0.63***	0.92
3 or more	0.59***	0.08***	0.22***	0.36***	0.55***	0.39***	0.20***	0.84	1.21	0.18***	1.40***	1.44***	0.27***	0.93
Number of children in the household														
1 (Ref=0)	1.95***	1.78***	2.18***	1.75***	2.32***	1.39*	2.00***	3.52***	1.76***	0.97	2.10***	2.58***	1.50***	1.62***
2	2.70***	3.26***	3.30***	2.00***	4.13***	1.51**	3.62***	4.03***	1.84***	0.81	3.02***	3.32***	3.45***	1.80***
3 or more	5.27***	6.56***	6.40***	4.44***	7.45***	3.18***	6.65***	7.93***	3.49***	3.22***	6.31***	6.83***	6.94***	3.64***
<b>Variance composition</b>														
Individual level standard deviation	1.430	1.254	1.040	1.220	1.727	1.361	1.509	1.211	1.136	1.272	1.562	1.358	1.457	1.315
Intra class correlation	0.383	0.324	0.248	0.311	0.475	0.360	0.409	0.308	0.282	0.330	0.426	0.359	0.392	0.344
N individuals	128356	7334	7947	12051	12117	5775	6835	9858	7544	5178	16550	15674	10264	11229
N time points	470413	29980	26231	50318	47277	19038	23376	35424	21147	17768	64344	56850	38834	39826
Log likelihood	-101783.13	-5008.89	-5992.25	-7543.33	-9175.77	-3810.45	-4172.52	-5592.50	-4724.90	-3192.86	-15501.37	-14182.22	-9180.66	-11112.57

\* p ≤ 0,05 \*\* p ≤ 0,01 \*\*\* p ≤ 0,001

(\*) Controlled for country

The reason for the latter effect is probably related to the Southern European tendency to live in larger household units. Particularly young people are less likely to live in single households than in the rest of Europe as they live much longer in the parental household. In this context, Aassve, Billari, Mazzucco and Ongaro (2002) found that young people in Southern Europe tend to wait for financial security before leaving the parental home.

The effect of education level of the household head is clear and one-dimensional. In all countries under study, people living in a household with a middle educated household head have significantly higher odds of becoming poor compared with the reference category where the household head is high educated. This effect is even stronger for people in a household with a low educated household head. For the pooled European analysis, the poverty entry odds of people with a low educated household head are 4.59 times higher than the poverty entry odds of persons with a high educated household head.

Furthermore, the effect of certain life course events on poverty entry is studied. Overall, experiencing the events 'job loss in the household', 'leaving the parental home' or 'partnership dissolution' does lead to an increase in the odds of an individual's poverty entry in the majority of the countries under study. The effect of leaving the parental home is relatively large in most countries. The odds ratios on the effect of this event are generally higher than for the other life course events. The poverty-triggering effect of childbirth, on the other hand, is relatively small and only present in the United Kingdom, Germany, Italy and Spain. In all three of the Social Democratic welfare regimes, the odds for poverty entry after childbirth are smaller than one – although only significantly so in Denmark. These findings show that childbirth is definitely not a poverty trigger in the Social Democratic countries under study. It appears that the Social Democratic welfare state is very effective in protecting families with new-born children.

## 8 Conclusion

The purpose of this paper was to assess the structuring effect of life course events and traditional social stratification determinants in the prediction of poverty entry chances. Therefore, I first investigated the social stratification context in which critical life events occur. In the second step, the relative importance of the life event approach to poverty entry versus the social stratification perspective was assessed in a statistical model predicting the poverty entry risk.

We have seen that some of the life course events are more likely to occur for certain social groups and in certain institutional contexts. This is the case, for instance, for job loss, which poses the highest risk in the Southern European countries and the Conservative welfare regime, as well as for the low educated and the routine non-manual as well as manual classes. Also leaving the parental home after studying occurs more frequently for the routine non-manual and manual classes, because young people from professional backgrounds generally study longer and move out of the parental home before finishing their education. For other events, such as partnership dissolution, there are no particularly strong differences according to social position. Childbirth on the other hand occurs most frequently for the higher educated and the professional social class, except in the Conservative welfare regime. There are thus no indications that the life events under study are only limited to the lower social strata.

Random effects models in 13 different European countries showed that both life course events and social stratification determinants are fruitful predictors of one's poverty entry chance. Transitions in a person's life course *such as* job loss in the household, leaving the parental home and partnership dissolution do have an important effect on the poverty entry chance in the majority of countries. Especially the effect of leaving the parental home is substantial. Childbirth on the other hand only affects poverty entry odds in a part of the countries under study. The poverty triggering effect of these life course events shows the importance of the life course perspective on poverty experiences. According to some authors, contemporary poverty is largely related to risky events and transitions during the life course, and traditional hierarchical social stratification determinants lose their impact. But the analysis has shown that next to life course events also social class, gender and household type as well as education were found to be important poverty entry predictors in this paper. This shows that the poverty entry hazard is not 'democratic', and is related to both life course events and traditional social stratification determinants. Generally speaking, single female households and people living in a household with a lower educated household head have a high poverty entry chance. Also, people with an unemployed or self-employed household head are especially vulnerable to the poverty entry risk in the greater part of the countries under study. With respect to the effect of social class on the poverty entry hazard, results differ between the countries. France and a number of southern European countries show the typical manual/non-manual distinction whereby the non-manual

classes, including the routine non-manual class, have significantly lower poverty entry odds than the manual classes. In the majority of other countries, the higher and lower professional classes have a significantly lower poverty entry risk than the routine non-manual class, but there are no differences in the poverty entry risk between the routine non-manual and manual classes. This finding suggests that there is a considerable middle group in society who have similar poverty entry chances and for whom social class divisions are thus less important in predicting poverty entry chances. We could say that there are signs of a broadening of the poverty entry risk in the large group of manual and lower non-manual classes.

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