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***Family, work and welfare.
Present and future challenges***

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“While the High Level Group does not call for a natalist policy, allowing couples to have the number of children they desire in each Member-State would create a virtuous circle in that it would bring confidence and dynamism in our societies, improve the old age dependency rate and thus sustain the pensions system and the health care system and increase the potential economic growth through the working-age population.” (High Level Group, 2004: 65).

... experience shows that Member States having comprehensive policies to reconcile work and family life for both men and women show higher fertility rates as well as higher labour market participation of women.

European Commission, *Communication on equality between women and men 2005* (2005c: 3)

For the thirty years after 1945 when European countries designed their social models, policy communities assumed that “full employment” meant both employment of *only half* the population and a labour market that provided wages sufficiently high to meet the needs of a family of two adults, several dependent children and perhaps an elderly relative or two.¹ Policy design followed directly from these two assumptions, including ways of providing care for dependents at home and the norms for sharing family responsibilities among women and men as well as with the state. These were also, of course, the years of the last “baby boom.”

When in the 1970s women began to make claims for gender equality many adaptations were made. Directives from the European Union promised protection against discrimination in the labour market, and many countries tacked onto their existing social model proactive policies to counter stereotypes and encourage the full integration of women into employment and entrepreneurship as well as their full inclusion into public life. Services and other supports for reconciling work and family life were extended, including public support for child care and extension of maternity and parental leaves.

Important as these adjustments have been – and as generously as they have been advanced in several Member States – this vision of “equal opportunities” has only partially worked to integrate women equally into the labour market and to allow families to reconcile their work responsibilities and family projects. In part this is because the economic, social, political and demographic conditions that informed the understandings of work and family that informed social policy through the 1980s have shifted significantly. There is now a set of what are termed “new social risks,” resulting from income and service gaps in post-industrial labour markets.² Compared to the labour market of the industrial era, there has been a loss of well-paid and traditionally male jobs in production and an increase in low-paid and often precarious service sector jobs, with many families falling into the category of the “working poor.” This is one social risk - that of inadequate income security despite holding a job. There has also been an

¹ This is the “male breadwinner model” described, *inter alia* by numerous works following Jane Lewis (for example, Lewis, 2001). For the need for new social architecture as it disappears see, *inter alia*, Esping-Andersen *et al.* (2002) and Jenson (2004).

² For analyses using the concept of new social risks see, among others, Bonoli (2005), Taylor-Gooby (2004), Jenson (2004; 2007), Armingeon and Bonoli, 2006: Chapter 1.

increase in the female employment rate and virtually all adults are now expected to be actively engaged in employment. Such changes in employment plus family transformations generate a higher risk of low-income and precariousness in several ways. For example, lone-parent families headed by women are significantly more likely to be in low-income. In addition, restructuring of labour markets and transformations of family and demography create challenges to traditional public as well as private assumptions about provision of social care.

As policy communities come to understand the import of the new social risks, their attention has turned to the work-family-fertility nexus as a key component of a new policy paradigm taking shape in much of Europe and Canada.³ Imbalances in this nexus are feared as threats not only to social programmes but also to the very economic dynamism of Europe, as the first quote above makes clear. Too often, however, policy diagnosis and analysis stops too soon, prescribing better access to parental leaves and child care as the major, if not only, way to rebalance the relationship. For example, as the second citation above suggests, both women's employment and fertility rates will be high where families can "reconcile work and family."⁴

In this paper I suggest that such a limited prescription reflects an inappropriate narrowing of thinking about family policy. It removes from the policy domain diagnoses and prescriptions for income security and expressions of horizontal as well as vertical solidarity that shaped family policy after 1945. The main claim made here is that the work-family-fertility linkage is driven by more than the availability of parental leaves and/or child care in the first years of a child's life. Behaving responsibly, families calculate over a much longer term. It is important, therefore, to pay as much attention to market earnings, income transfers and supports such as low-cost housing security when thinking about family, work and fertility. Women's earnings, moreover, are particularly important, and this for two reasons. Many families with children depend on two incomes in order to stay above the poverty line; two-earner families are significantly less likely to be among the working poor than are couple families with one income (Peñas-Casas and Latta, 2004: 142). Secondly, transformations in family norms have brought an increase in lone-parent families in many countries over the past decades (OECD, 2006: 243). The risk is therefore higher that mothers will find themselves being the primary support for the family. Women likely consider this risk when making their fertility decisions.

The argument this paper makes is that fertility choices respond to much more than calculations about whether parental leaves and child care services will be available in the first few years of a child's life. In particular, they are also very likely to respond to women and their partner's calculations about their capacity to raise a child successfully, and specifically their likelihood of remaining out of poverty while doing so.

Is there enough work? Is there enough income?⁵

³ This paradigm, that we have labelled a LEGO™ paradigm, is not discussed here. For further discussion see Jenson (2007) or Jenson and Saint-Martin (2006).

⁴ While some, such as the Green Paper on Demography, mention "women's access to high quality employment" or that access to housing is important (European Commission, 2005b: 13; 2) there are few concrete policy proposals beyond measures for reconciling work and family life.

⁵ Some material in the rest of the paper is drawn from Jenson (2006).

Women's rate of labour market activity is climbing, while men's remains stagnant. Contemporary European economies depend upon high employment rates, and therefore upon women being in work. This change marks increased access by women to what has become the major institution for assuring not only income security but also social inclusion and autonomy. It also reflects efforts within Europe to "activate" working-age populations, a commitment that brings a redefinition of "full employment" from its Keynesian meaning of the male half of the population to employment of virtually all adults, and renders inoperable long-standing assumptions about the best mix of public and private responsibility for care. But being "in work" does not mean that earnings are sufficient to remain out of poverty. Three-quarters of the working poor are women; many women in a wide range of European countries have access only to low-paid work or to part-time work. Indeed, "women's jobs" are often both low-paid service jobs *and* part-time.

There are two important dimensions of employment that are likely to affect the work-family-fertility nexus. One is that stubborn inequalities in women's and men relationship to the labour market continue, and women therefore often lack the economic autonomy that might allow them to think about having children. A second is the income effects of having children.

Stubborn gender inequalities

On all measures of success in the labour market women still do less well than men.

Table 1 Differences in labour force situation and education, by sex EU 25, 2003		
Percentage of group:	Women	Men
Labour force participation aged 15-64	61,2	77,4
Employment rate, aged 15-64	55,1	70,9
Unemployment rate, aged 15 +	10,0	8,3
Youth unemployment, aged 15-24	18,5	18,4
Long-term unemployment, aged 15 +	4,5	3,6
Very long-term unemployment, aged 15 +	2,6	2,0
Living in a jobless household, aged 18-59	11,4	9,0
Early school leavers, aged 18-24	14,0	17,9

Source: European Commission, 2005a: 105-16.

As Table 1 shows, women are more likely to be unemployed, they are more likely to be unemployed for the long-term and they are more likely to be unemployed for the very long-term. They are also more likely to live in a jobless household. These negative gender gaps exist *despite* the fact that women are less likely than men to prematurely halt their investment in their human capital and leave school early.

After several decades of recognition by the European Union and many Member States that labour market segregation and outright discrimination work against women's full integration into the labour force and of actions intended to overcome them, improvements are hard to identify (European Commission, 2005c: 1-5).⁶

- The wage gap has not narrowed in a decade. For EU15, Eurostat reported an average gap of 17% between men and women's wages in 1995 and by 2003 the average had declined to ... 16% (European Commission, 2005c: 4).
- Gender segregation in the labour market remains high, both at occupational (18%) and sectoral (25%) levels. Less than one third of managers are women (European Commission, 2005c: 5).
- Low-wage work is overwhelming done by women. Of those classified as the working poor in the EU 15, fully 77% were women. Whereas only two of every five (42%) wage-earners are female, full three-quarters of low-wage earners are women. In several Member States (Germany, the Netherlands, Austria and the United Kingdom), women's share is greater than four of every five low-paid workers (Peña-Casas and Latta, 2004: 34-35).

Differences in earnings can follow from several conditions: lower wages, shorter hours, or both. In their review of the literature on the working poor Peña-Casas and Latta (2004: 35) explode the myth that the reasons women's income is low is because their job is for fewer hours:

“It must be stressed that the fact that women often work part time does not provide a full explanation for their high percentage in the low-paid category. Women still earn on average 20% less than men for the same work, and the European labour market is very gender segregated, both horizontally and vertically. Women are 1.3 times more likely to have a low rate of remuneration.

This increase in part-time work is attributable in large part to the expansion of the tertiary sector in which labour markets are increasingly non-standard with respect to hours and to benefits.⁷ Second, it has also been promoted in policy circles (since the 1970s in the Nordic countries) as a way to reconcile work and family life. When asked, women explain their part-time jobs by the fact that they have responsibilities for child or adult care. These two reasons together – secular expansion of a sector traditionally highly feminised and encouragement of part-time work for women with young children – have resulted in a form of work which is significantly gendered and increasingly not very well paid.⁸

⁶ Research reported as recently as 2000 finds that “employers systematically choose to employ women at lower wages than men, based on the assumption that their commitment to work is secondary to their commitment to home and the family” (Peña-Casas and Latta, 2004: 35).

⁷ The improved conditions for part-time workers, following from the 1997 EU Directive (97/81/EC) on part-time work, have not eliminated the problem of low pay or insufficient hours.

⁸ Part-time work is concentrated in the same sectors as low-paid work. It too is “particularly common in the health, education and services sectors” (European Foundation, 2005: 4). Unless otherwise noted, the data on part-time work are from European Foundation (2005).

Having children is a risk: Household composition and the working poor

It has long been known that women's labour market success (income and benefits) in both the short and the long terms are negatively affected by having children. As Janet Gornick and Marcia Meyers (2006: 9) report:

... when mothers are employed, compared to fathers they average fewer hours in paid work and they are more likely to take leaves and/or career breaks to care for children or other family members. Employed mothers are also less likely than their male counterparts to work in upper-echelon occupations or jobs and they command lower earnings. And because the overwhelming majority of solo parents are mothers, employment reductions associated with single parenting continue to be experienced almost entirely by women. These employment reductions have significant and lasting consequences for women's career progress and their labor market earnings.

Lone-parent families are also likely to have a lower rate of full-time employment than in the labour force as a whole (83% as compared to 90% of persons aged 25-49) (Lehmann and Wirtz, 2004: 4), which partly could account for their low-income rate. But, on average across the EU women heading such families were more likely than prime child-bearing age women in couple families to work full-time.

In addition, to these effects for individual earners, which underpin some of the patterns described above, families with children are more likely to be found in the category of "working poor" than comparable families without children. Families with children and only one earner are particularly at risk (Peña-Casas and Latta, 2004: 40-41). Of lone-parent households, 22% are classified as working poor. Of households with children composed of more than one adult but only one earner 20% are among the working poor. In other words, the rate of working poor is very similar in all types of households with children and only one earner. On average, it is only families with two earners that are well protected from poverty; one earner is simply not enough.

The impact of children is clearly mitigated, however by public policy. Across the EU 15 in 2001, families in which at least one adult was working and at least one child was present were 14% more likely to be poor than a similar family *without a child*, if the family was headed by a lone-parent and 11% more likely in couple families. In contrast, in couple families with two employed adults, children increased the rate of working poverty only 2% (Peña-Casas and Latta, 2004: 42). These statistics vary widely across Member States, however. Five of the 15 (Denmark, Greece, Ireland, Finland, and Sweden) used public policy to reduce the rate of being working poor among lone-parent families, such that they actually had less of a chance of being poor than did single individuals without children. In contrast, in other countries the risk was much higher. In Germany the "impact of children" for a lone-parent family with one income was 24%, fully 28% in Spain, 19% in the UK, 13% in Italy, and so on. Such policy effects were by no means as visible among couple families with one employed adult, however. Only in Denmark were such families less likely to be among the working poor than couple families with one earner and no children.

One way to interpret these findings is: if both parents cannot remain in employment, the presence of a child or children is likely to throw a significant number of couple families into working

poverty. The effect of having children is slightly greater for lone parents, but the most important difference is among families with one and those with two earners.

Why not focus on lone-parent families?

Much discussion about modernising social models focuses on the situation of lone-parent families, by far the largest number of which are headed by women. This is obviously the case in the United States, where “welfare mothers” were the target of reformers and in Canada, where lone-parent families are identified as one of the groups “at-risk of poverty.”⁹ Why not do the same here?

The answer is found in, among other places, analyses such as those of UNICEF, which wrote: “... the overall effect of lone parenthood on child poverty rates is small” (UNICEF, 2000: 11). UNICEF arrived at this conclusion after a thought-experiment which involved assuming that all countries had the same proportion of lone-parent families. It calculated that child poverty rates and the ranking of countries – its “league tables” – would hardly change if each country had one in ten families headed by a single parent.

Analysis by Förster and Mira d’Ercole (2005: 34) comes to a similar conclusion: “In many countries, however, it is not living in single-parent households *per se* that increases poverty, but rather the employment status of the parent. On average, the poverty rate for single parents (at 32%) is three times higher than for all families with children; however, among those where the single parent is jobless, the poverty rate reaches 57% (while it falls to 21% among those where the parent is employed).”

The problem is not the *type of family* but the *type of household*. Households with only one earner are at significantly greater risk of being among the working poor.

Secondly, the problem is not the *type of family* but the *type of worker*. Women are significantly more likely than men to be among the working poor, even when they work full-time

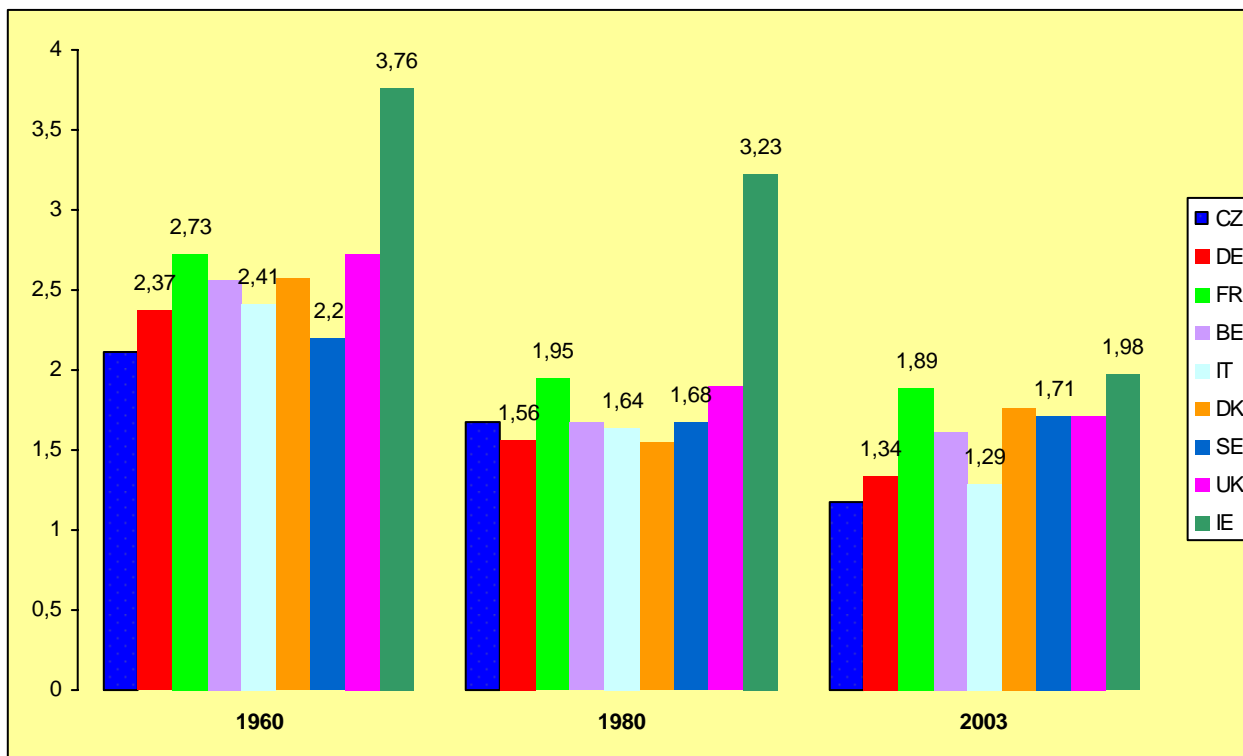
What does this work-family-gender combination have to do with fertility?

Fertility decline in the European Union

Falling birth rates are a world-wide phenomenon, but in the EU (as in most other OECD countries) fertility rates are below the replacement level of 2.1. Fertility patterns have experienced dramatic change over the last four decades, throughout Europe.¹⁰ No matter their

⁹ Nine percent of families with dependent children are lone-parent families in Europe, although in Sweden the number is almost one-quarter (Lehmann and Wirtz, 2004: 3).

¹⁰ All the data in this section, unless otherwise indicated are from Fahey and Spéder (2004).



welfare regime and no matter their female activity rates, the drop in fertility is systematic across the board.¹¹

In the EU the decline has been going on for several decades, but it is only in the last five years or so that a major political concern has taken shape. All Member States of the EU 25 have a fertility rate below 2.1 (that is the rate necessary to reproduce the population).¹² Overall, this decline represents a gigantic reduction in what was once a major social risk – that of unwanted pregnancy and the inability to provide for all one's children. Such capacity to exercise choice (due to effective and accessible birth control) marks a huge improvement in women's lives and a significant increase in their capacity for autonomy. It enables parents to judge whether they have the means needed to bring a child into the world.

There is, however, a dilemma. Many worry that the European Union's future as an economic and political force in the world and its quality of life may be in danger.¹³ Social models have always depended on population growth. Falling or low fertility rates may cause economic growth to

¹¹ The drop in fertility rates is, of course, a very widespread phenomenon, in both the OECD and the global South. Demographers debate the reason, but most point to large-scale secular trends such as: falling infant mortality rates; rising levels of women's education; knowledge about as well as access to reliable contraceptive methods.

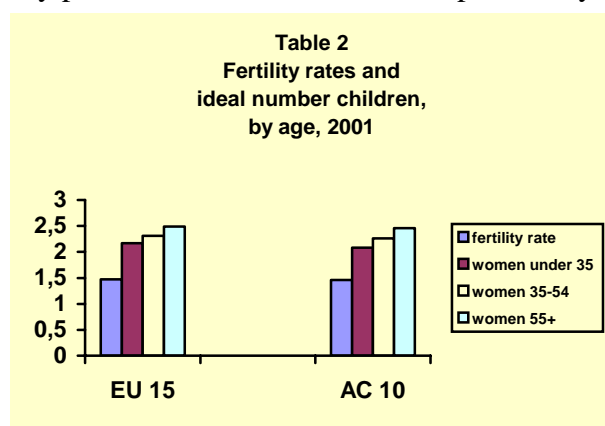
¹² In 1960 only Hungary and Latvia had a fertility rate below that bar (European Commission, 2005b: 23). Fertility rates in the EU 15 have been below population replacement level for three decades. Currently they are at two thirds of the 2.1 benchmark. In the 10 new Member States the collective fertility rate is slightly lower than that of the EU 15. In 2001 the fertility rate of EU 25 was 1.46. The range in EU 15 was from 1.89 (Ireland and France) to 1.22 (Spain). Two-thirds of the 15 were above the mean, and five countries were below: Germany (1.34), Austria (1.32), Greece (1.3), Italy (1.25) and Spain. Of the 10 enlargement countries, only Malta and Cyprus were above the average, and seven were below (Fahey and Spéder, 2004: 9). 2001 is the last date for which complete data are available. The 2005 social protection report (European Commission, 2005a: 102) has provisional and estimated numbers for 2002 and 2003, showing little change in the pattern.

¹³ The report from the High Level Group on the Lisbon Strategy chaired by Wim Kok emphasised the importance of the demographic challenge for the Lisbon Strategy: ageing could cause potential annual growth in GNP in Europe to fall, with all that might entail for entrepreneurship and initiative.

falter, government budgets may be stretched to pay for pensions and health services, and there may be too few adults of working age to provide care and support for older people. On the other hand, however, the right and ability of individual women and couples to control their fertility is not only widely supported but also viewed as a private matter in which governments have little right to intervene. It is also accepted as a prerequisite of women's emancipation, and as a basic feature of modern European civilisation.

In order to move beyond the macro-micro dilemma, some policy experts have advanced the notion of the *fertility gap*. This involves lining up the results of surveys and fertility rates. When this is done – and despite the fact that women of prime child bearing age hope to have fewer children than their older sisters and mothers¹⁴ – there is a numerical *gap* between women's stated fertility aspirations (the ideal number of children)¹⁵ and the reality of slumping fertility rates. In addition, the gap seems to be widening. The numerical distance between young women's fertility aspirations and the number of children is growing.¹⁶

Data such as these have been widely cited as evidence that women are having fewer children than they might if services were available for easier reconciliation of work and family. From this perspective, then, governments would not be overriding the autonomy of women and families if they promised to share some the responsibility for children.



The policy objective is to close this widening gap as the quote from the High Level Group at the start of this paper makes clear. They seek a virtuous circle in each Member State in order to ensure the well-being of Europe's society and economy.

The situation is not so simple, however. Demographers have examined this gap in detail and their data and conclusions point to the need think more deeply about the reasons

for any gap between aspirations and behaviour as well as about its size.

A thorough study is available, based on the Eurobarometer as well as standard demographic measures. It was, moreover, designed directly to assess the usual European hypotheses about how to confront the demographic challenges. The conclusions, based on 2001 data, are worth citing at length (Fahey and Spéder, 2004: 56-57).

¹⁴ Again, no matter the level of public services available or their access to the labour market, in 24 countries the women now of prime child-bearing age aspire to fewer children than their older sisters and mothers hoped for. Only young French women hope to have more children than women over 55 identify as the ideal number (Fahey and Spéder, 2004: 27).

¹⁵ The questions asked in the Eurobarometer are: "And for you personally, what would be the ideal number of children you would like to have or would like to have had?" and "Generally speaking, what do you think is the ideal number of children for a family?" (Fahey and Spéder, 2004: 26).

¹⁶ Women and men agree almost completely on these matters. "Among men ... the decline in fertility ideals is found in all countries. Generally speaking, patterns of decline differ little by gender. Men have slightly lower ideal family sizes than women, but the difference is slight" (Fahey and Spéder, 2004: 26).

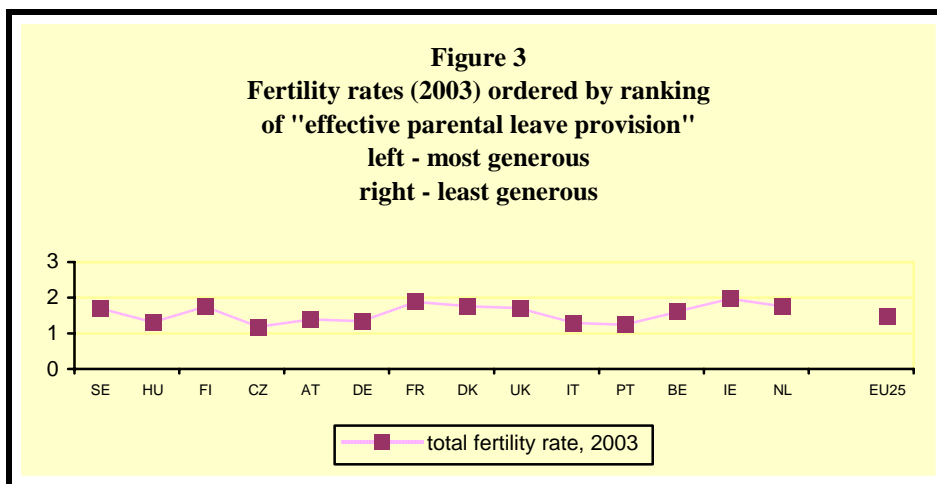
The fertility gap in detail

Despite falling family size ideals, there is a gap between ideal and actual family size: people's ideals are generally higher than their attainment. Furthermore, evidence from the present data indicates that the gap between ideal and actuality has widened over recent decades, particularly in the EU 15 and to some degree also in the AC 10.

From this, it might be tempting to conclude that the pressures which prevent women from realising their fertility ideals are on the increase and, therefore, that falling fertility can at least partly be seen as an indication of narrowing options when it comes to family formation. However, a closer look at the data cautions against accepting this interpretation too readily. The widening gap between ideal and actual fertility turns out to be a consequence of a falling incidence of over-attainment of fertility rather than a rising incidence of under-attainment. It therefore reflects an increase in women's ability to avoid excess childbearing rather than a decrease in their ability to reach their ideal family sizes. ...

The gap between ideal and actual fertility is itself a complex thing, since it is an average arising out of an amalgam of quite different components. It is made up of a majority (something over half of those with completed fertility) who attain their ideal number of children, a minority (usually around one third) who fall short of that ideal, and a smaller minority (usually between 10 and 15 per cent) who over-attain their ideal: they have more children than they would want. This third group is important because it reminds us that the gap between ideal and actuality is not always on the deficit side but can arise also on the excess side. From a quality of life perspective, where the freedom to choose the style of life that best suits oneself is the central issue, the problem of attaining fertility ideals is two-fold rather than one-fold. It is a problem of too much *and* too little rather than just of too little.

Analyses such as these obviously inject a note of caution into the thinking about the fertility gap. In addition, examination of other data document that the correlation between programmes for reconciling work, family and fertility is not as linear as some policy communities might assume or suggest.

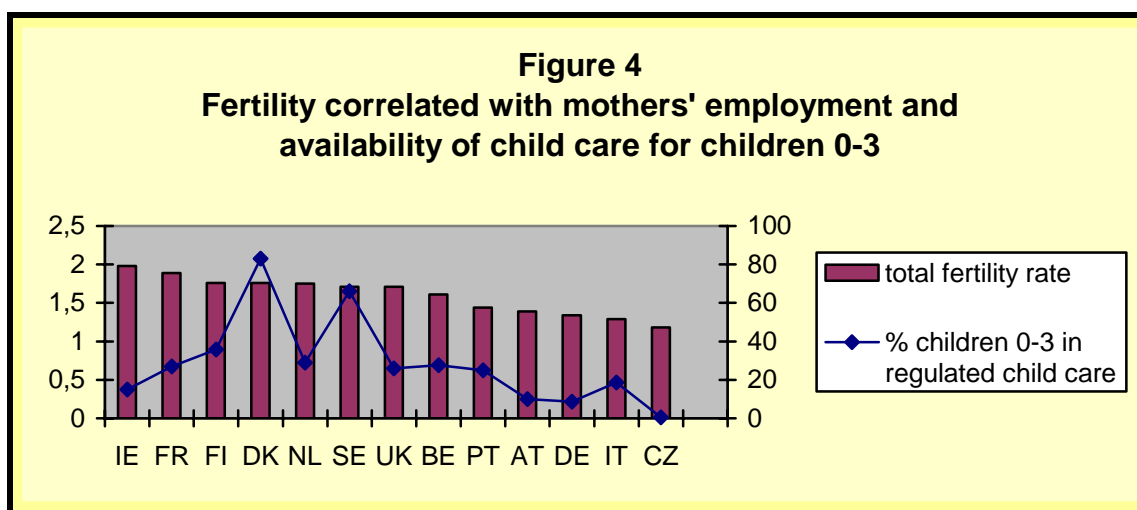


Sources: fertility (European Union, 2005a: 103)

Ranking of member states by parental leave provision (OECD, 2006: 25)

The correlation between the generosity of parental leave provisions and fertility is not a strong one as the graph above shows. Ranking countries according to their effective generosity of their parental leave provisions (length, benefits) shows that effectiveness may correlate with higher (Sweden, Finland, for example) or lower (Czech Republic for example) fertility. The country with the highest fertility rate (Ireland) is second to last in the parental leave league tables while France (second highest fertility rate) is only in the middle of the pack.

The correlation between fertility and access to quality child care services does demonstrate something of a pattern. Where fertility is low, so are services (the countries on the right), but the reverse is not true. Where fertility is high, services are also low. In essence it is only Denmark and Sweden that have both high fertility and high levels of service. It is, therefore, something of an act of faith that improving services where they are now quite limited would generate levels of fertility comparable to those of France, Ireland and Finland.



Sources: fertility (European Commission, 2005a: 103).
children in child care and employment rates (OECD, 2006: 245).

Such findings point to the fact that family policy – rather than only programmes and benefits for reconciling work and family – involves a complicated basket that goes well beyond services and benefits in the early years. Effective family policy also involves, perhaps most importantly, some confidence of income security throughout the whole of childhood and adolescence. This can come from market income, to be sure. But, it can also be provided in the form of income transfers to families with children, to cover some of the costs of raising children. “Family allowances” are the most usual programme for achieving this goal

This is, indeed, what Europeans themselves say when they are asked about the reasons for the gap between their fertility aspirations and the number of children they had. It is obvious that they are thinking about their fertility decisions with a longer time horizon than the “early years.”

The Eurobarometer has asked about factors influencing fertility decision in the whole EU a number of times. In 1989, for example, the four main factors mentioned as influences were (in this order): uncertain economic prospects; lack of housing; consequences of women working; availability of child care (cited in Gauthier, 2000: 7).

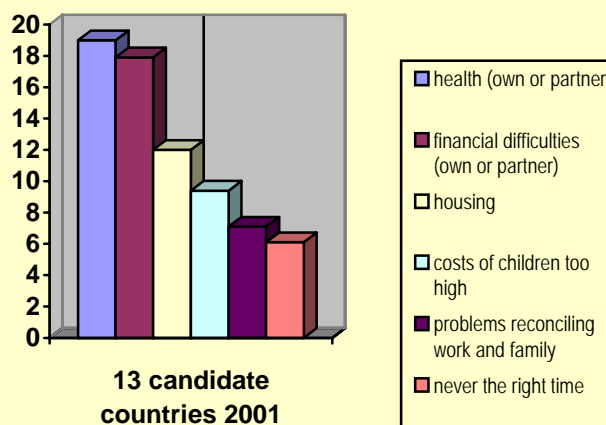
Another set of data also comes from the Eurobarometer. It is data from 2001, unfortunately available only for the 13 countries that were candidates to join the Union at that time (Fahey and Spéder, 2004: 40).

Here the results are dramatic. Health reasons (a large number no doubt related to either male or female infertility) is the major reported reason for a gap, and this for one in five respondents. After that, however, financial concerns top the list either in general (18%) or because children are costly (an additional 9%). Finding adequate housing was mentioned almost twice as often (12%) as was the category of reconciling work and family life, which included access to child care (7%).

Thirdly, when Europeans were asked to identify what should be governments' priorities in supporting families and family life, the top of the list was occupied most frequently by the "fight against unemployment" (Fahey and Spéder, 2004: 73ff). In six of the EU 15 it is first on the list, and for fully 12 of the 15 it is among the top three factors mentioned. Flexible working times and better child care are tied, being at the top for three countries each.¹⁷ In what are now the 10 new Member States, in contrast, the fight against unemployment made the top of list only in two of the 10, while four put child allowances highest (an item that topped the list nowhere in the EU 15). Child allowances are, of course, a policy instrument to increase income security.

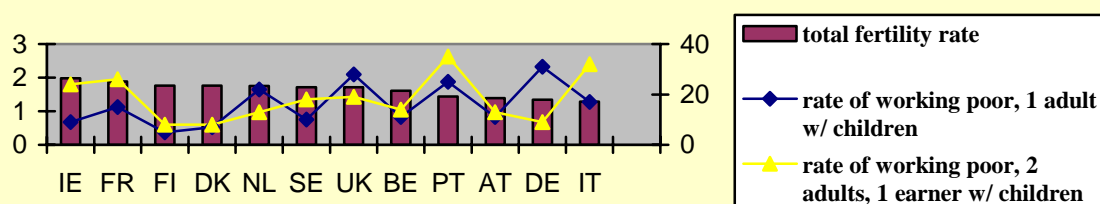
Further evidence of the income-fertility linkage is provided by the next graph. Here we see that in the Nordic countries the risk of being among the working poor once children arrive in the household is less than it is among low fertility countries. This is the case for lone-parents as well as one-earner couple families. This suggests, in other words, that countries that mitigate the costs children are those that also have higher fertility rates (although again Ireland and France do not fit with this conclusion). Mechanisms for doing so are family allowances, low-cost housing and other forms of income support.

Figure 5
Reasons for gap between number of children and fertility aspirations at 20



¹⁷ The countries putting child care as the highest priority are two with good services (Sweden and Finland) and one with improving services (the UK). In contrast, respondents in the countries with the lowest fertility rates among the EU 15 (Spain, Italy and Greece) did not put services among the top three priorities and for the other two located below the mean of the fertility rate (Austria and Germany) child care services arrived in third place among the top three government priorities.

Figure 6
Fertility correlated with being working poor,
by family type, 2001



Sources : fertility – European Commission (2005a: 103)
 Rates of working poor - Peña-Casas and Latta (2004: 41).

Of course, one way to ensure income security is to encourage two-earner families. The activation focus of the EU's Lisbon and post-Lisbon employment strategies do just that. But, as we have seen, women also know that they are at risk of falling into low income if the couple breaks up and they have a dependent child. Therefore, for many, their calculations depend on curve for lone-parent families in the graph above. Others know that because there are not adequate child care services available, they may well find themselves on the second curve, and they too hesitate.

Conclusion – there is no silver bullet

What does all this mean? A first and key conclusion is that there is no one magic instrument to rebalance the work-family-fertility nexus.

The Barcelona targets for child care spaces must be met,¹⁸ because child care is needed by parents and children, it is good for children, and it supports parents. It is a legitimate instrument for promoting women's equal inclusion in the labour force and helping to ensure greater security. There are strong labour market reasons as well as reasons of gender equality to promote good quality early childhood education and care. *Alone*, however, it is unlikely to prompt much change in fertility practices.

Policy design, moreover, counts immensely in these matters. All child care spaces are not equal; they do not all provide the same level of early childhood education and care for children and of support for parents' labour force participation. All parental leaves (even if paid) do not provide the same level of support to parental labour market activity and access to quality jobs. There is a need for much more attention to design and its consequences, in bench-marking processes both at the national and European level.

Increasing access to healthy and safe housing is a policy objective appropriately identified as a key factor (see for example, European Commission, 2005b). It is also mentioned frequently by

¹⁸ The EU targets are to provide childcare by 2010 to at least 90% of children between 3 years old and the mandatory school age and at least 33% of children under 3 years of age. Report of the Barcelona European Council, 15-16 March 2002, p. 12. Available on: http://europa.eu/european_council/conclusions/index_en.htm

Europeans in public opinion surveys as one of the major factors influencing their fertility decisions (usually coming above work-family reconciliation matters). Therefore, ensuring access to good housing is needed as part of the policy mix.¹⁹

If, however, the main objective is to create a virtuous circle in which people will choose to have more children, then an even larger perspective is needed, one that addresses the underlying financial insecurity which many Europeans – and many European women – face. They report, whenever they are asked, that they lack confidence in bringing children into a world in which their own economic prospects are uncertain.

Finally, actions to ensure income security of families must recognise there is a rapidly changing labour market as well as transformation of families. Part-time work, for example, is favoured by many employers in the service sector. It constitutes both an opportunity and a threat to women's security. It is an opportunity when it allows flexibility for balancing work and family responsibilities at the times when the latter are most demanding. It is, however, menacing to women's current – and future – well-being when it becomes a feminised ghetto, with low wages, without opportunities for career advancement, and with no chance of moving to a full-time job. Nor does it do much for families with a only one potential earner available.

¹⁹ For example, the High Level Group on the Future of Social Policy (2004: 66) did just that, listing housing as one of three public policies needed to ensure better reconciliation of work and family life.

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