

Care in Europe

Equality between women and men



MEDIUM-TERM COMMUNITY
ACTION PROGRAMME
ON EQUAL OPPORTUNITIES
FOR WOMEN AND MEN



JOINT REPORT
OF THE "GENDER
AND EMPLOYMENT"
AND THE "GENDER
AND LAW" GROUPS
OF EXPERTS



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Care in Europe

Francesca Bettio and Sacha Prechal
in collaboration with Salvatore Bimonte, and Silvana Giorgi

Revised September 1998

Acknowledgments

This report is based on the work of the following experts from two European groups, on "Gender and Employment" and "Gender and Law" of the medium-term Community action Programme on equal opportunities for women and men (1996-2000):

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The contents of this publication do not necessarily reflect the opinion or position of the European Commission, Directorate-General V, Employment, Industrial Relations and Social Affairs.

**Medium-term Community Action Programme
on Equal Opportunities for women and men
(1996-2000)**

Care in Europe

**Joint Report of the "Gender and Employment"
and the "Gender and Law" Groups of Experts**

European Commission

**Equal opportunities for women and men
and matters regarding families and children
(DG V/D/5)**

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Country acronyms

A	=	Austria
B	=	Belgium
D	=	Germany
DK	=	Denmark
E	=	Spain
F	=	France
FIN	=	Finland
GR	=	Greece
I	=	Italy
IS	=	Iceland
IRL	=	Ireland
L	=	Luxembourg
N	=	Norway
NL	=	Netherlands
P	=	Portugal
S	=	Sweden
UK	=	United Kingdom

Preface

THIS reports looks at the way European countries cope with needs for care services, where care is defined as excluding medical and educational services. The countries covered include Iceland and Norway besides the fifteen Members States, and care provisions are examined mainly from the perspective of the working population, women in particular.

This study is conceived as a preliminary mapping of existing care provisions which might serve to identify gaps in information alongside gaps in provisions. As a mapping exercise it is necessarily incomplete at this stage. Data are often missing or deficient and several important issues related to care and care policies are largely, though not entirely, neglected. One such issue is the pay and employment conditions of workers in the care industry. A second issue is the role of the so called "third sector" or "non profit sector" i.e. the Church and private charities. A third issue is differential provisions for lone parents compared with provisions for "typical" families.

Since, moreover, the report adopts the point of view of the working population, universal provisions are given less attention than provisions specifically aimed at workers, which may distort the picture of countries where most provisions are universal in character, for example the Nordic countries. A further cause for distortion is the decision to take the private sector as reference, given that public sector employees have access to better care provisions as a rule.

Nevertheless the picture that emerges does offer an overall, if preliminary, view on this intricate and complex field. An attempt is also made to broadly assess the current level and mix of provisions from the point of view of female workers, since

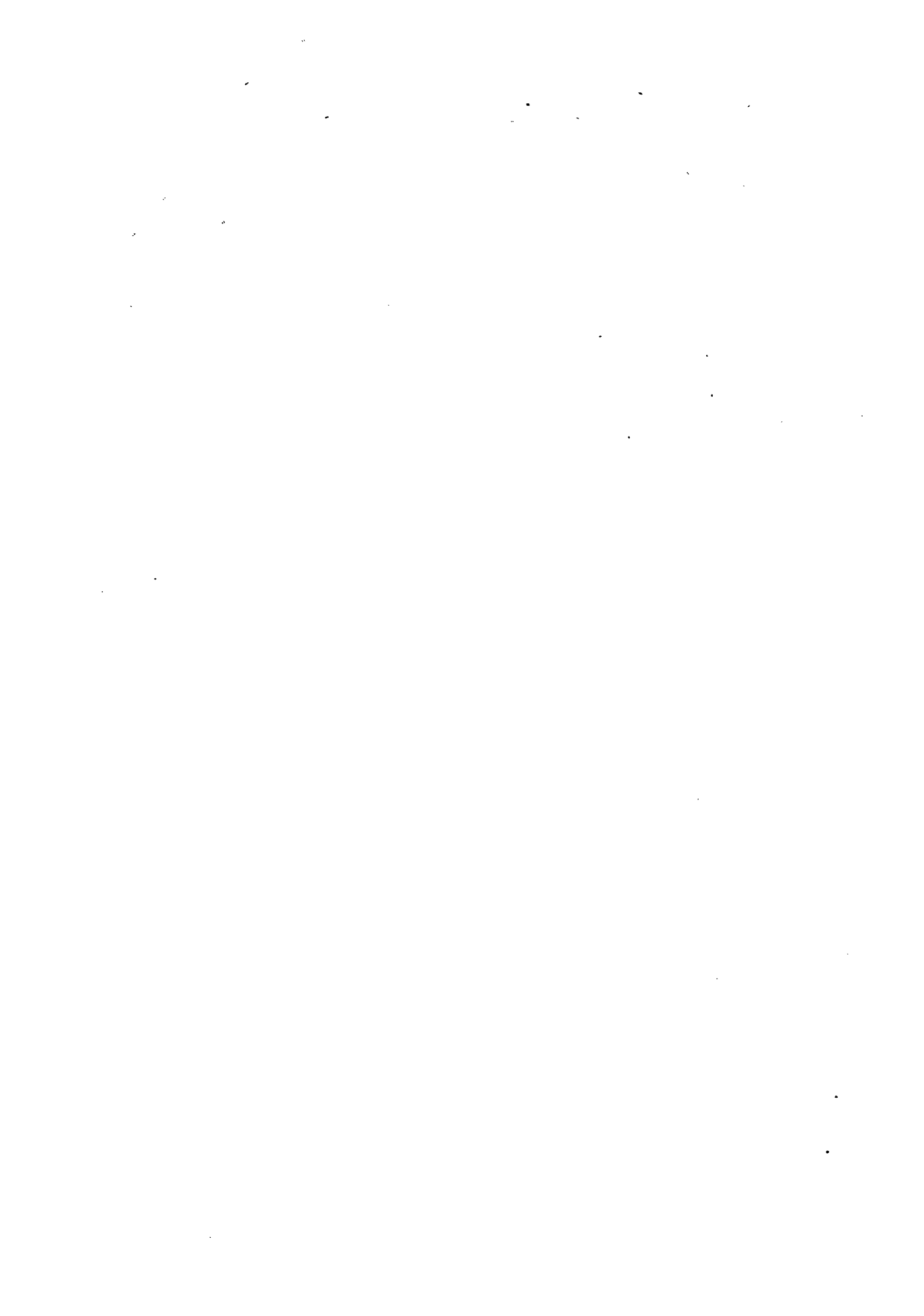
the actual burden of care work still rests mostly on women and continues to affect their employment and pay prospects.

Any attempt to review care arrangements with an eye to their impact on female employment runs a risk that the present report may not have been able to elude: namely, it may address issues in the organisation of care as if they were women's only issues. Needless to say, the attempt to encourage men to play a greater role in care activities, paid or unpaid, formal or informal, is one of the chief concerns that have inspired this report, but it is difficult not to fall into the trap of emphasising a "female friendly" rather than a "gender balanced" organisation of care when so many problems - and prospects - in the organisation of care disproportionately affect women. This is meant to be a warning to the reader rather than a disclaimer.

The European Commission's groups of experts on "Gender and Employment" and "Gender and Law" have contributed to this report. Each pair of national experts has drafted a national report which has provided the basis for this document.

Detailed information on single care provisions is assembled in Part II: for each country an "Assessment Table" is presented where national provisions are briefly described and commented upon in a broadly standardised format.

Part I provides a synthesis and an overview. Unless stated otherwise, information in Part I is generally taken from the national reports, but explicit references to national reports have been omitted as a rule, in order to avoid a cumbersome presentation of a relatively short text.



Part I

Chapter I

Current and future needs for care

FEWER children and more older people is an equation which adds up to possibly increasing, and certainly changing, needs for care; and it is an equation that will challenge European social policy for the next fifteen years or so.

Demographic projections of the population offer figures on the proportions that the growth and the change in the needs for care are likely to assume in the near future. Care needs may be approximated by an overall index of dependency, i.e. the share of the overall population requiring daily assistance. An ideal index would add the shares of small children (below age 10), of the frail older people (persons older than 75) and of the disabled/handicapped, since all these qualify as likely

dependants. Small children obviously require daily assistance, but even among older people "the prevalence of disabling conditions increases sharply after age 75, and the consequent loss of independence in daily activities leads to corresponding growth in the need for care" (quoted from OECD, 1996b:18)¹.

Because of limitations in the data the index we use only considers small children and the frail older people, thus omitting disabled persons in central age groups². This is not, however, a serious limitation if we are interested in trends in dependency over time rather than levels³.

Future trends show a moderate increase in dependency: the combined share of

1. The conventional, overall index of dependency sums the share of children (population) below age 20 and of older people above age 75. We use a more restrictive definition here, because after age 10 care provisions are less frequent and are closely intertwined with educational provisions, which are beyond the scope of this report.

2. Estimates of the share of the disabled population are available for only a handful of countries, and they vary widely according to the definition of disability used. If we consider strictly handicapped persons, estimates vary from 6% of the total population in Spain (1986) to around 12% in Germany or the UK (1991) (table 1). An unknown number of these handicapped are comprised among children and the frail older people; indeed, the majority are likely to be found among the frail older people, so that we would double count if we added up the three groups.

3. We are, of course, assuming that the incidence of the disabled on the population of central age groups is not likely to vary greatly over the next ten years or so.

Table 1
Number of people with disabilities

Type of handicap	Deficiencies		Impairment		Handicap	
	N/1000	% of total population	N/1000	% of total population	N/1000	% of total population
Country						
Belgium			1.193,5	11,9 (1992)		
Denmark	1.542,3	36,7 (1991)	505,9	12,2 (1987)		
Germany					9.963,7	12,5 (1991)
Greece			959,4	9,3 (1992)		
Spain	7.695,6	19,9 (1986)	5.743,3	15,2 (1992)	2.312,1	6 (1986)
France			5.909,5	10,3 (1992)		
Ireland						
Italy			7.289,4	12,6 (1991)		
Luxembourg						
Netherlands	4.690	34,9 (1987)	2.779	20,7 (1987)	1.852,8	11,5 (1987)
Portugal					1126	9,5 (1992)
UK	17.871	31 (1991)	10.377	18 (1991)	6.649	12,1 (1991)

Source: Eurostat, 1995b

Eurostat definitions are as follows:

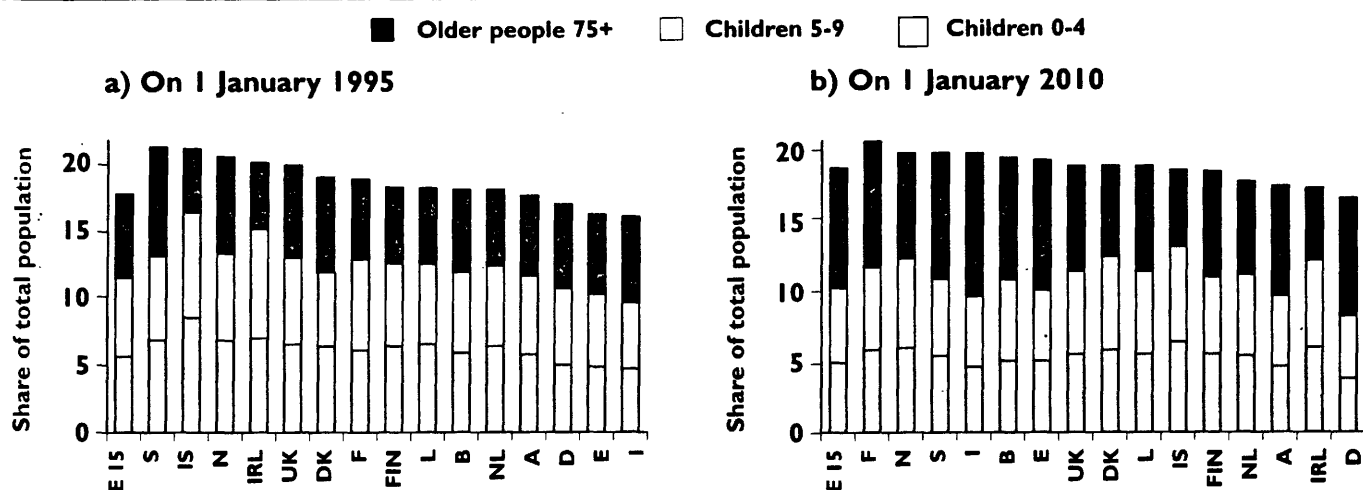
1) Deficiencies: includes all losses or alteration of anatomical, psy-

chical or physiological functions. This loss or alteration can be temporary or definitive.

2) Impairment: the inability to accomplish an activity in a way considered as normal by another human being.

3) Handicap: as usual.

Chart 1
Small children and frail older people



Source: Eurostat, 1997a

small children and the frail older people on the total population of 15 European countries is projected to increase from 17.8% in 1995 to 18.6% in 2010 (amounting to 3 additional millions: chart 1).

More striking than the overall increase in dependency is the change of balance between young and old dependants. Due to the decline in fertility on the one hand, and medical achievements on the other, by the year 2010 Europeans will probably comprise 1.5 children below age 10 for every frail older person, compared with 1.8 children in 1995. In other words, the frail older people will soon make up 45.3% of "core" dependants in comparison with 35.4% in 1995.

Countries that have experienced a critical fertility decline in recent years will probably witness the highest increase in the dependent population. If we rank European countries by the above index of dependency in 1995, and repeat the exercise for year 2010, countries widely known for their low fertility at present jump from bottom to top positions in the intervening period. Italy, for instance, jumps from 15th to 4th position and Spain moves from 14th to 5th position. Conversely, countries that still record relatively high fertility rates, like Iceland and Ireland, are projected to record the lowest overall index of dependency by the year 2010 (chart 1).

Whether the above figures will translate into growing demands for care is a question currently engaging the scientific community, and no clear answers have as yet emerged. On the one hand older people of the future will be healthier and better educated than those of the present; on the other, more of them will be "singles" and unable to rely on family help because of increasing instability in family patterns. Moreover, since they are healthier, more of them will live through their 8th and 9th decade, when care needs intensify even for the fittest.

The problem is that the past is a poor guide for future predictions in this case. The demands of a more educated and fit population past their seventies may go well beyond assistance to encompass community and social activities, further learning, sport and entertainment in contexts adapted to their needs. If care is thus conceived, there are fewer doubts that current demographic trends will imply greater demands.

In this scenario of growing and changing needs for care, informal, unpaid care cannot be relied upon to fill the widening gap. The vast majority of informal carers are, of course, women, mothers (natural, in law, grandmothers) for their children, and daughters (natural or in law) for their parents. Both mothers' time and daughters'

time are projected to decrease, for different reasons. Mothers' time will continue to shrink in Europe on account of increasing female participation. Daughters' time will continue to shrink because of the contraction of the female population aged 46-64 with respect to the population over age 70.

Take the increase in female participation first, i.e. the likely squeeze in mothers' time. Even in a "conservative" scenario, the labour supply projections produced by the IFO institute (quoted in Rubery, 1996: 271-78) yield substantive increases in female participation by the year 2005 for core age women (aged 25-49) in EU12.

This increase will be shared by Southern European and Continental countries, the former especially, while participation in the Nordic countries is projected to decline.

The squeeze in daughters' time is evident from the Eurostat projections of the pop-

ulation: by the year 2010 there will be roughly 1.6 middle-aged "daughters" (aged 46-64) for each "parent" older than 70, compared with 1.85 in 1995⁴. Since, moreover, the "daughters" of the future are more likely to be in work than those at present, a further contraction of their time for care must be anticipated.

Given growing needs on the one side, and shrinking female potential for informal care on the other, a laid-back, wait-for-the-emergency policy option would be myopic and probably unfeasible. What is needed is a two-pronged approach aimed at expanding formal care provisions on the one hand while simultaneously tapping the "male potential" for informal care.

In order to help identify priorities and gaps in this respect we shall discuss in sequence (i) which countries in Europe rely more heavily on informal care, especially by women and (ii) how different countries fare with respect to formal provisions for care.

4. Of course "daughter" denotes woman and "parent" denotes person. Because projections are not broken down by sex, the ratio given in the text is that of the respective age groups in the total population. The figures in the text must therefore be treated with caution.

Chapter 2

Informal care and formal provisions of care in Europe

2.1 Informal care in Europe

DO European countries differ widely in the extent to which they rely on informal care services? The immediate association that comes to mind is between informal care and strong family ties. However, if we infer the strength of family ties solely from the nature of the legal obligations placed on families, this association holds only in part.

In all the member countries there exists a general obligation of parents to care for their children. The duty of care usually ceases at the age of majority, but the obligation of financial support may continue.

As far as care of adults is concerned, three different situations can be described. The obligation to provide care is, in principle, imposed on the nuclear family in Austria, Belgium, France and Germany⁵. In Italy, Spain and Greece the obligation to support relatives is imposed on the extended family.

No legal obligations to provide care for adult relatives exist in Iceland, Ireland, the UK, Denmark, Finland, Norway, Sweden and the Netherlands. A legal obligation exists in the latter country, but it is not enforced in practice. Also in Austria adult children have a financial obligation to pay for the care needs of their parents, but nor is this obligation enforced.

These differences in legal obligations are partly reflected in the importance assumed by informal female care in member countries. We rank below EU12 countries on the basis of five indicators of the

amount of informal care services provided by women (chart 2). These indicators consider:

- a) the incidence of part-time for family reasons among female workers⁶;
- b) the share of women working full-time (more than 30 hours per week) who care for children under 16 on a daily basis;
- c) the inactivity rate among women aged 25-59;
- d) the share of older women (grandmothers) who care for children on a daily basis weighted by the hours per day devoted to this task;
- e) the share of full-time women (more than 30 hours per week) who care for other people on a daily basis (mainly the sick and the old) weighted by the hours per day devoted to this task.

These five indicators can be standardised and averaged out to yield a "league table" of countries according to their use of informal female care. For each indicator, standardisation entails setting the highest value to 100 and expressing the remaining values as percentages of the top value. By way of illustration, if we take the inactivity rate of among women between 25 and 59 years of age, the highest rate is 64% in Spain and the lowest is 28% in Denmark: on the standardised scale Spain measures 100 and Denmark 44.

The standardised values thus obtained are reported in Chart 2. When they are averaged out, the following final ranking of countries is obtained⁷:

5. It should be noted that the circle of persons supposed to provide care is a somewhat broader than the nuclear family in the sense of parents and children in Austria (where it includes grandparents, for instance), Belgium and France

6. In more precise terms this is the share of all working women who have chosen to work part-time for family reasons (not the share of female part-timers who have made this choice on account of the family).

7. Averaging out stands for calculating the simple average of indicators a-e for each country, and the simple average gives each indicator equal weight.

- 1) Italy
- 2) Greece
- 3) Spain
- 4) Netherlands
- 5) Ireland
- 6) Germany
- 7) United Kingdom
- 8) Belgium
- 9) Luxembourg
- 10) Portugal
- 11) Denmark
- 12) France

Denmark ranks in penultimate position, while at the opposite extreme Southern European women apparently spend more time on informal care activities than do other women in Europe (although Portugal is a notable exception). These findings are consistent with the North-South divide in family obligations. On the other hand, France and Belgium rank lower than Denmark and the UK, respectively, despite much weaker family obligations in the latter countries. Finally, the Netherlands ranks fourth, just after Italy, Greece and Spain, despite the fact that in Southern European countries legal obligations are placed on the extended family, not just the nuclear family.

It is hardly surprising to find that the association between the nature of family obligations and the amount of informal care provided by women is not particularly close, for at least two reasons. First, differences in legal obligations are not so marked as far as children are concerned. As we shall illustrate below, moreover, policy choices regarding childcare do not necessarily match the nature of family obligations. French and Belgian women, for instance, can rely much more on public services for children than British, Dutch or German women, who have mainly developed a strategy of part-time to cope with family and work. We shall also argue below that the enforcement of individual rights to some standards of care perhaps correlates more closely with efficient provisions

of formal care than with the precise nature of obligations placed on the family.

The persistence of the gender gap in informal care is indicative that factors other than the character of legal obligations determine the importance and the intra-family allocation of informal care tasks services to a significant extent. Although legal obligations on the family are addressed to either parents or all family members, men still share care activities very unevenly.

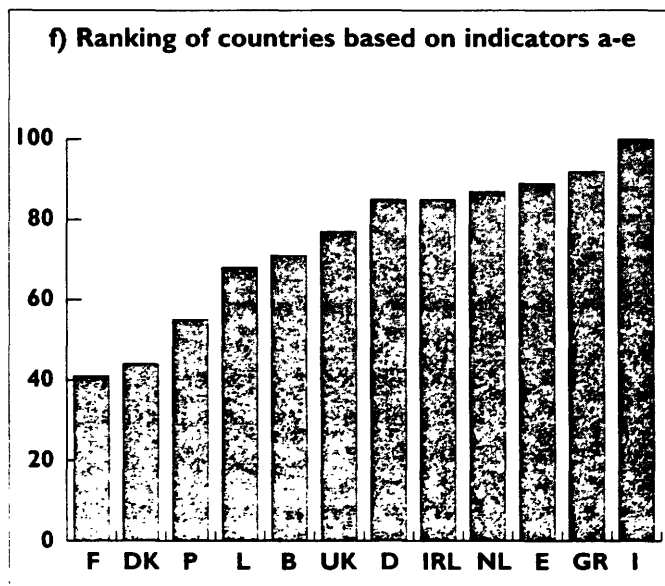
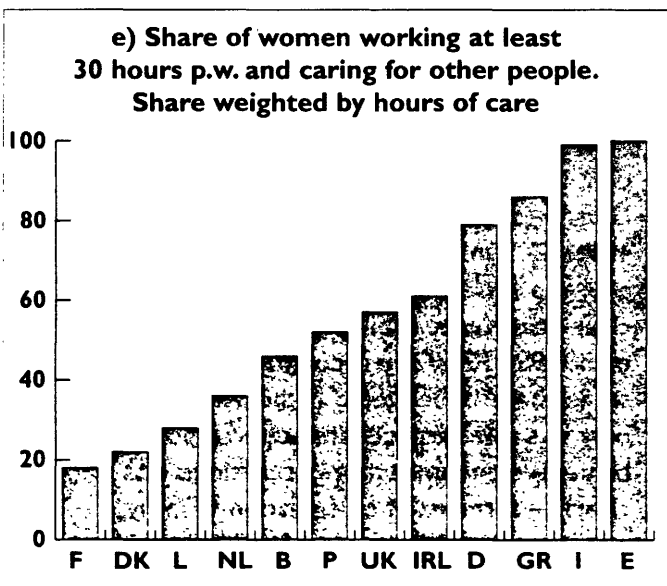
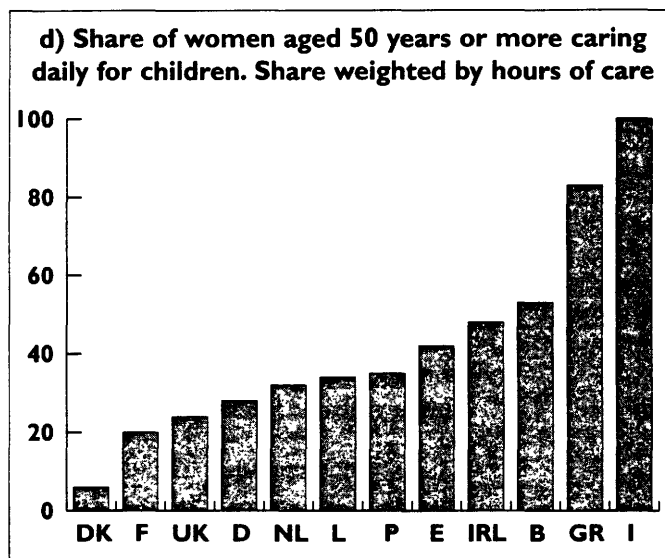
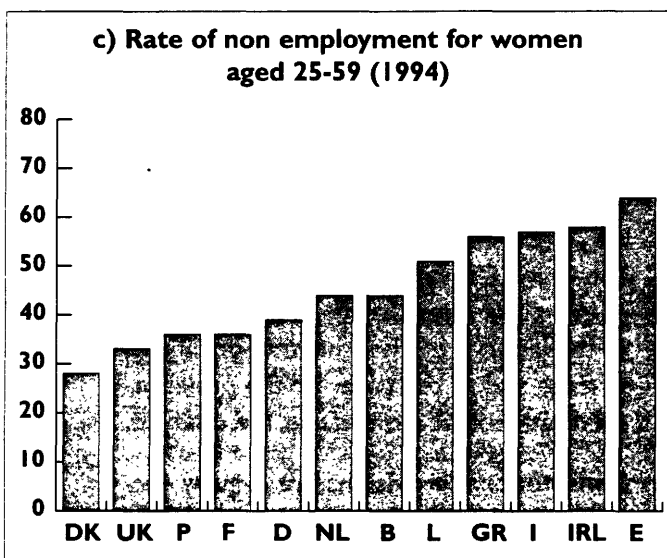
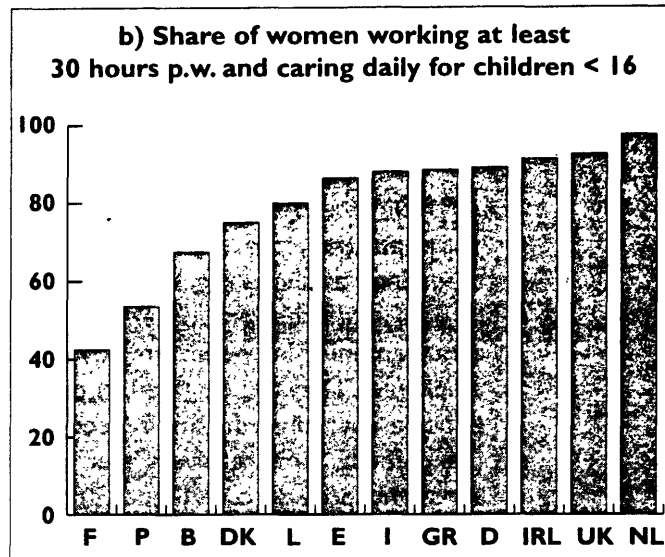
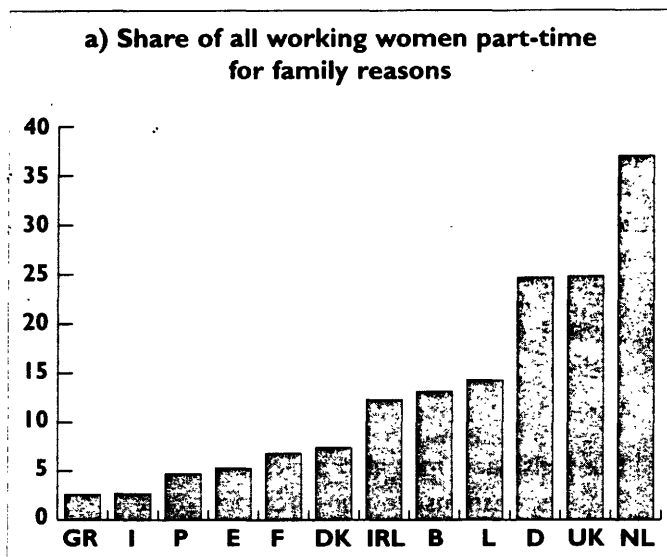
By way of example, take the case of two full time parents, each working more than 30 hours per week and caring for a child 16 years of age or less. In 8 out of the EU12 countries (Germany, Greece, Spain, Ireland, Italy, the Netherlands and the UK) roughly 90 to 100% of the women in such a couple spend an average of 5 hours per day on caring for children, whereas the share of caring men ranges from an isolated peak of 82% in the Netherlands down to the low 43-54% in Greece, Spain and Italy. And those men who care devote only 3 hours per day to doing so⁸.

Yet the figures in this example are particularly favourable to men. Male partners of full-time female workers are likely to "help out" more. Also the task of child minding is more frequently shared by men than, say, taking care of older parents. Finally, the example refers to young fathers, and domestic responsibilities are more equally shared in younger generations.

This brief excursion into the figures on informal care work suggests that, although there are important differences among European countries, the sharp gender differences in informal care are common to them all, albeit in different proportions. Above all, the average care burden is still high for working women, and consequently almost no country can afford to confront the imminent changes in care needs by continuing to rely on the unpaid services of women.

8. Based on Eurostat (1997b: 5)

Diagram 2
Indicators of informal care in Europe



Source: Eurostat, 1997b (data are available for EU 12 countries only)

2.2 Formal provisions of care

2.2.1 The overall framework

FROM the perspective of the working population, formal care provisions can be defined as those regulated by law, collective agreement or other contractual arrangements between employers and employees. They are targeted, in principle, either on persons who are in need of care (henceforth "care receivers") or on persons who provide care (henceforth "care providers" or "carers"), and they can be classified into the three distinct categories of "time-off", "money" and "services". These comprise respectively:

- provisions concerning working conditions, in particular leave, career breaks, reduction of working time etc.
- monetary benefits, including specific payments during leave, social security, social assistance and tax allowances, subsidisation of domestic services
- benefits or services provided in kind, e.g. home care services for older people, nursery places for small children.

A semantic distinction should be drawn between the terms "home care" and "domestic services". By "home care" we mean a variety of services delivered at home by public institutions and/or publicly supervised non-profit organisations (for a fee or for free). Services range from cooked meals to laundry services to personal counselling, assistance, legal services and others besides. By "domestic care services" or "household based care" we mean care activities carried out by a family member – paid or unpaid – or a domestic helper. Both can be publicly subsidised but, unlike domestic care services, home care is organised as well as supervised by some public body.

Family versus state obligations. A number of aspects are important for understanding and assessment of the insti-

tutional and legal frameworks of care provision in the states considered. The first is the issue of family versus state obligations. We noted earlier that, although all countries impose a general obligation on parents to care for children, only some of them legally require members of the nuclear or extended family to care for adults.

The legislation may also indicate that the State is responsible for providing care, indeed this type of provision is often set forth in a country's Constitution. However, the relevant Articles do not usually establish an enforceable obligation. Instead, they are programmatic in nature, expressing an intention or setting policy directions. This type of constitutional provision is not cognizable by the courts (cf. explicitly Article 45 of the Irish Constitution). The Greek Constitution is an exception. The relevant provisions serve as touchstones in the review of the constitutionality of statutes and as the basis for the preferential treatment of, for instance, the disabled.

Constitutional provisions are vaguely formulated and as a rule require further (legislative) action to acquire effect. In this respect, too, there exist considerable differences. For instance, duties to provide certain type of care for older people and the disabled are explicitly imposed upon local government in Iceland, Finland, Sweden, Denmark, Norway and the Netherlands⁹ (cf. also Millar and Warman, 1996:37). On the other hand, in the UK and, to a lesser extent, Ireland, there is no clear state responsibility (Millar and Warman, 1996:35). Other countries may lie somewhere in between, in the sense that only in some respects are state responsibilities – sometimes more, sometimes less clearly – formulated in legislation¹⁰. Finally, mention should be made of the recognition by the German Constitution of the

9. The fact that the duty is imposed upon local government does not rule out a high degree of regulation at the central level, which guarantees fairly uniform standards, e.g. in Denmark.

10. E.g. the statutory duty of care imposed on Health Boards in Ireland under the Child Care Act for children at risk, or pre-school care in France (Millar and Warman, 1996: 8)

role to be played by private non-profit care institutions (like churches) in the provision of care.

The character of entitlements. A second set of issues concerns the character and the allocation of entitlements. Entitlements may be granted to care receivers or to care providers, but a crucial distinction concerns whether or not they are granted as rights. Legal rights are safeguards for the individual, since s/he has thus a clearly defined legal position which is predictable and, as a rule, enforceable in law. From the point of view of legal certainty this is very important, since otherwise an individual's position depends on assessment by another person (social assistance authority) or his/her consent (employer): for instance, the granting of the Finnish informal care allowance for older people and the handicapped is at the discretion of the Municipal Welfare Board.

A further important issue is whether or not the benefits that an individual may receive are means tested. For example, financial support can be means-tested against the income / means of the person concerned (e.g. the *Allocation Compensatrice* in France or the nursing home subvention in Ireland) or against the family income (e.g. benefits for the working-age disabled in Denmark and France (Millar and Warman, 1996: 34) or the *Prestation Spécifique Dépendance* in France). A means test, in particular one conducted on family income, implies that the person is not treated as an independent, autonomous individual, since his/her situation is also determined by the situation of his/her family.

Whether or not entitlements are granted as a right, they are often granted on the ground of dependency. The notion of dependency varies considerably across and even within countries. In point of fact, the question of who is to be considered to be a dependent person is primarily a matter of the legislative provisions which apply to a particular case: each item of legislation gives its own definition. The way in which the notion differs across countries is illustrated by the following examples¹¹:

Austria: the notion refers generally to persons who have a legal relationship of dependency with those legally obliged to support them, provide them with care, etc.

Denmark: children under 18 are regarded as dependants.

Portugal: dependants are those persons who cannot provide for their own needs (children, disabled or older people in need of care for reasons of age and illness);

Spain: dependants are relatives, or sometimes also cohabiting persons, who cannot provide for themselves;

France: "le besoin d'une aide permanente et constante d'une tierce personne, pour assurer les actes essentiels de la vie ou le besoin d'une surveillance régulière" qualifies a person as dependant. In general, "la dépendance est un stade normal de vieillissement";

Netherlands: the most prominent dependant in Dutch social law is the non-earning spouse/partner and children;

Greece: definitions vary but there are common elements:

- children: custody by the care provider, unmarried status, young age or disability (social legislation) plus maximum income of the child (tax legislation);
- close relatives: old age or disability, maximum income of the relative plus residence with taxpayer.

Balance of provisions. A striking feature of formal care provisions in the countries covered is the imbalance between provisions for children and those for adults, especially older people. This will be evident from the discussion below, and it is a clear indication that the overall architecture of care provisions lags behind structural change in the demand for care.

Transparency of the legislation. From the point of view of the individual, it is crucial for the relevant legal provisions to be transparent and accessible. Unfortunately, in several countries, with the UK and Greece as the most striking examples, the system of legal rules is very detailed and complex, with possible repercussions on the position of the individual.

11. These examples are based on general indications on the notion of dependency given by the national experts.

2.2.2 Care of children

Provisions

Provisions of childcare are:

- specific, i.e. expressly devoted to children, plentiful in legal terms and yet inadequate in most countries
- often fragmented and occasionally inconsistent
- not always positive for female employment

In order to give an idea of the range of childcare provisions, without purporting to be exhaustive, we list below some of the measures recurring more often in the experts' reports.

Time off:

- maternity leave and breast feeding permission in conjunction with birth
- parental, paternity, sick child or sick childminder, school visit, emergency leave
- a variety of career breaks and temporary reduction in working time

Money:

- family allowances
- single parent allowances
- child allowances
- housing allowances
- tax deductions
- child support benefits
- social contribution credits for periods spent outside the labour force for reasons of care
- rebates on social contributions for childminder wages
- lump sums on birth of children
- part-time work allowance
- severance pay on grounds of motherhood
- child pension, etc

Services:

- nurseries, kindergartens and other public facilities for 0-6 year olds
- toddlers' play groups
- schooling and after school services
- free transport

In each country, provisions have piled up

over the years, sometimes for purposes other than the reconciliation of work and family life, or with contradictory effects on female employment. An example is provided by the multi-purpose leave schemes introduced in Finland and Denmark in the early 1990s. These countries could already boast relatively "good" leave provisions, including paternity and parental leave, but provisions like the job rotation scheme in Finland and the child care leave in Denmark were pushed through parliament partly in the hope of curbing unemployment. In Finland, in particular, the financial conditions attached to the scheme are sufficiently attractive to persuade women to take long breaks from work, which often means worse conditions upon re-entry.

Another example is the Italian reform of family allowances first introduced in the late 1980s. The reform aimed at poor families rather than working parents, tightened entitlements and turned the allowance into an income supplement for poor and large families only.

Because of the rich but often fragmentary nature of provisions, the commentary that follows neglects important aspects, chiefly differential provisions for single parents, and employment and pay conditions for care workers. However, some of these aspects are dealt with at the national level by the "Assessment Tables" in Part II.

Mothers' time off work: entitlements, details and assessment

Entitlements

Entitlement to time-related provision is usually granted to parents. The details of the entitlements and the substance of these provisions have been widely and variously compiled, analysed and commented upon in documents published by the EU Commission or the OECD (European Commission, 1993, 1995, 1996, 1997; European Commission Network on Childcare, 1994, 1995, 1996). Yet this is an area in which comparisons are still fraught with

difficulties, and conclusions can be too easily made on the basis of abundant but partial information. Our brief discussion below cannot solve the problem of comparability, but draws attention to it repeatedly.

Maternity, breast-feeding and parental leaves

It will not come as a surprise that all the countries included in this report recognise the legal right of female workers to maternity leave. In some countries, Norway and Iceland for instance, maternity leave is not a separate leave but rather a (obligatory) part of parental leave. Among the countries reporting (breast) feeding leave, it is a pleasant surprise to find that in Mediterranean countries like Italy, Spain and Greece, fathers may share this leave, although they rarely appear to do so.

Maternity leave is as a rule not transferable (apart from the quite evident situation in which the father benefits from the leave when the mother dies or is hospitalised). Nevertheless, in some countries the father is entitled to take up a certain proportion of the maternity leave (after the obligatory leave following confinement). This is the case in Denmark (the time taken off by fathers is then considered to be parental leave), Portugal, Italy and Luxembourg in the event of custody or adoption and, under specific conditions, in relation to optional maternity leave. Comparable possibilities exist in Spain.

The majority of the countries included in this report have statutory provisions on parental leave which give legal entitlement to the persons qualifying for it. Important exceptions are the UK and Ireland, where no statutory provisions on parental leave exist. Such leave is a contractual matter and will, as a rule, require the agreement of the employer. In Iceland, the mother must agree on the division of the leave between parents, and in the Netherlands the employee must obtain the consent of the employer if she or he wishes to take parental leave in some special form. Also the Greek report points out that, although

there is legal entitlement to parental leave, direct or indirect pressure by private employers discourages their employees from taking it.

Parental leave is, as a rule, available to both parents. However, some countries have introduced measures to encourage fathers to take up parental leave as well. In Austria, for instance, if the father takes leave, the duration of total parental leave will be extended. Norway has a "father quota", i.e. a proportion of parental leave can be taken solely by the father. In Greece, Belgium and Sweden parents are separately entitled to parental leave, and if either of them does not make use of his/her entitlement the leave is forfeited. This is also true of France and the Netherlands, where the employee rather than the parent is entitled to the leave (table 2).

A few cases of sex discrimination or of non-conformity between national legislation and Community Directives are reported by the experts. For example, Spanish law requires part-timers to pay contributions for a longer period than full-timers in order to gain entitlement to maternity leave, which may be incompatible with the EC directive 92/85. In Greece part-timers are granted parental leave, but not for school visits or in the case of the child's illness, which is incompatible with Directive 96/34. Moreover, entitlement to this leave is conditional on the size of the undertaking. In Iceland parental leave payments are lower than sickness leave payments, which conflicts with EU Directive 85/92.

Details and take up of leave

Turning to the conditions and usage of these forms of leave, all member countries now have statutory maternity leave of at least 14 weeks duration thanks to implementation of the European Directive. Germany, Ireland, Portugal, and the UK have the shortest entitlement to paid maternity leave with 14 weeks, while the longest leave, amounting to about 22 weeks, is granted in Italy. Payments for maternity leave vary from 60% to 100% of previous

earnings, with the exceptions of Ireland and the UK.

These figures do not tell the whole story on maternity leave, however. Ireland and the UK grant additional weeks of unpaid maternity leave: 4 in Ireland, and 26 in the UK. In the latter country eligibility is limited to women having worked with the present employer for at least two years, but the provision represent the functional equivalent of the parental leave. No maternity leave separate from parental leave

exists, by contrast, in Norway and Sweden where the maternity leave equivalent is the fraction of the parental leave reserved to the mother (30 days in Sweden and 4 weeks in Norway: table 2). In Iceland, moreover, what corresponds to maternity leave elsewhere, namely a period which starts a few weeks before birth and ends a few months afterwards, is called "parental leave" and is granted for 26 weeks. Maternity leave, in name and in substance, only exists in the public sector. Comparisons involving these five countries therefore

Table 2
Parental and paternity leaves (private sector)

	Statutory paternity leave (days)	Parental leave (no. of weeks; coverage rate in brackets)		
		for either parent	for father only	for mother only
Austria	n.a.	78(f.r.)	26 (f.r.)	
Belgium	3		13 (f.r.)	13 (f.r.)
Denmark	14	10 (f.r.)		
Finland	18	26 (66%)		
France	3		156 (0%)	156 (0%)
Germany	n.a.	104 (f.r.) 52 (0%)		
Greece	1 ⁰		15 (0%)	15 (0%)
Iceland¹	14	26 (f.r.)		
Ireland²	n.a.	n.a.	n.a.	n.a.
Italy³	n.a.	26 (30%)		
Netherlands⁴	2		13 (0%)	13 (0%)
Norway⁵	14	29 (100%) 52 (0%)	4 (100%)	9 (100%)
Portugal	2	104 (0%)		
Spain	2	156 (0%)		
Sweden⁶	10	48.6 (80%) 7.1 (f.r.)	4.3 (80%)	4.3 (80%)
UK²	n.a.	n.a.	n.a.	n.a.

Key:

f.r.: flat rate.

n.a.: not applicable.

0. Under private law contract 1 day upon the birth of each child

1. Parental leave in Iceland is in fact akin to the maternity leave in other countries, and as such is also included in chart 3. This leave may be shared between the parents if the mother agrees.

2. Parental leave does not exist in either Ireland or the U.K. In both countries, however, additional weeks of unpaid maternity leave are available, respectively 4 weeks in Ireland and 26 weeks in the U.K. In the latter country women are entitled to these

additional 26 weeks if they have worked at least two years with their present employer, and this period can be considered the functional equivalent of the paternal leave, although only available to mothers.

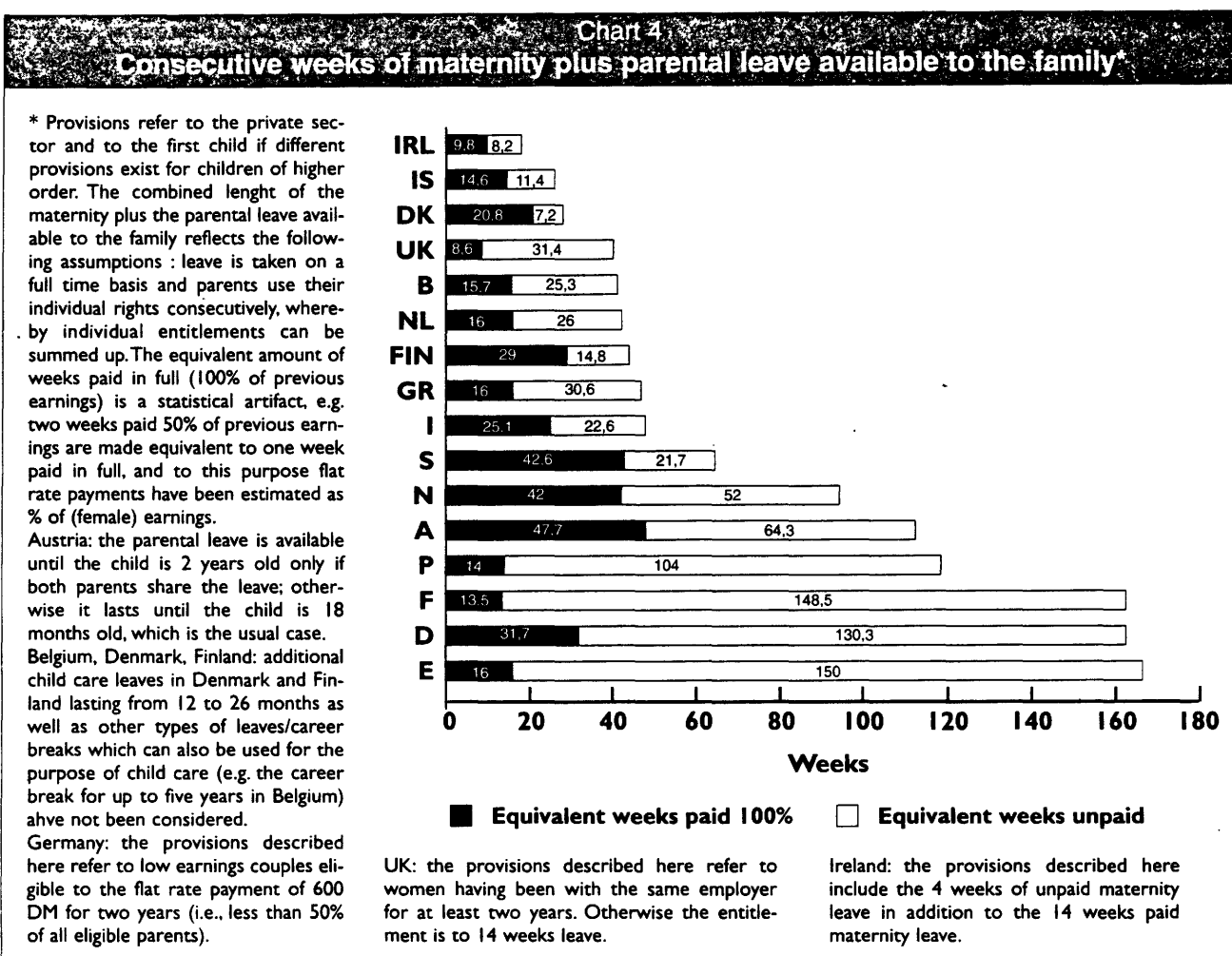
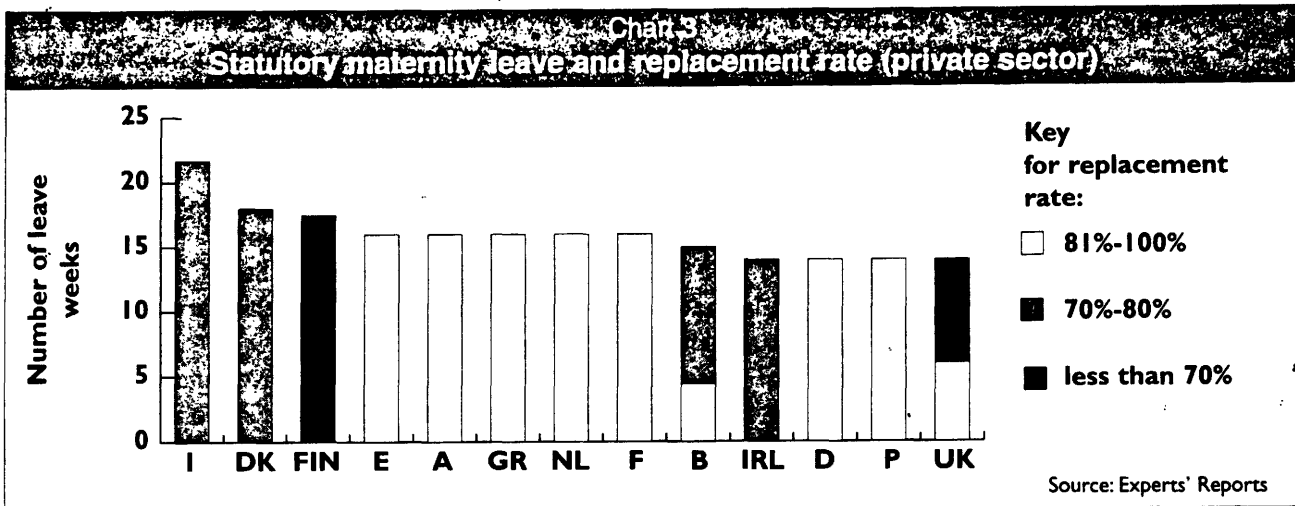
3. In Italy the parental leave is called "optional maternity leave", but is de facto a parental leave available to both parents.

4. Length of paternity leave defined by collective agreements.

5. In Norway there is no maternity leave, but a period of 9 weeks devoted parental leave within the paid parental leave scheme of 42 weeks. Norway has an additional parental leave of 52 weeks, unpaid.

6. In Sweden the parental leave is granted for 450 days. The replacement rate is 80% for 360 days and about 7 ECU's (60 SEK) for the remaining 90 days. Parents can share the leave except for 30 days reserved to each parent, respectively. For convenience we have assumed in this table that the reserved "quotas" be paid 80%, but this need not be the case, e.g. if the father takes up his quota after 360 days have been used.

Source: Experts' Reports; European Commission Network on Childcare and other Measures to Reconcile Employment and Family Responsibilities (1994).



make little sense. An additional reason for not considering maternity leave on its own is that working mothers usually take maternity and parental leaves in close succession. The Danish experts report that few women in Denmark want to re-enter the labour market before the 29th week (six months) and use to delay re-entry part of the parental leave available after the maternity leave.

It makes therefore more sense to compare countries on the maximum combined duration of maternity and parental leaves¹² (Chart 4). Differences between countries increase considerably in this respect, from between 166 and 162 weeks in Spain, Germany and France down to 18 weeks in Ireland. If the preferences of Danish women for a minimum of 28 weeks are not uncommon, the combined length of

12. The length reported by Chart 4 is the maximum duration under the following assumptions: when separate and non transferable entitlement is granted to either parent, the maximum length is obtained by summing the separate entitlements if it is possible for the parents to alternate in succession so as to extend the leave. In countries like France, however, parents cannot extend the duration by using their separate entitlements in succession, because an upper age threshold for the child is specified, e.g. three years. Finally the overlapping of maternity and parental leave has been discounted, where relevant.

maternity plus paternal leave would be inadequate in at least one case, Ireland with 18 weeks in all, and just about adequate in Iceland with 26 weeks.

The ranking of countries changes significantly if an indicator taking account of both the duration and the payment attached to leave is used, instead of mere duration. We have calculated the equivalent amount of weeks of maternity and parental leave on full time earnings (Chart 4) by equating, say, two weeks of leave paid at 50% of earnings to one week on full earnings¹³. On the basis of this indicator the most generous countries are Sweden, Norway and Austria with an equivalent amount of weeks on full earnings ranging between 42 and 47.7 weeks.

Other forms of leave/career breaks

Comparing countries on the equivalent amount of leave weeks paid in full makes obvious sense because, in principle, this is a synthetic indicator of the degree to

which each country is willing to share the burden of foregone earnings with the parents. However, not even this indicator tells the whole story.

A first group of countries offer additional time-off to parents, with some or no compensation (chart 5). Some countries provide for additional childcare leave which may be taken up after the parental leave has expired. Such leave (and legal entitlements thereto) exists in Denmark and Finland and is multi-purpose, i.e. it can also be used for training, educational or other purposes. In other countries, like Ireland, Belgium and the U.K., parents may use the career break scheme for the purposes of child care. These career breaks are, in general, conditional on the employer's agreement¹⁴.

A second group of countries rely heavily on collective agreements to supplement statutory provisions and include the Netherlands, the UK and Spain. In a sense

Table 3
Statutory child care leaves: take up rates and feminisation of users

	Maternity leave	Parental leave			Paternity leave
		Take up rate	Take up rate		
		Women	Men	All	Take up rate
Austria	very high	high	low		99%
Belgium					
Denmark	86.6%*	high**			58.2%
Finland	100% ca.	100% ca. **	low		> 95
France					100% ca.
Germany	100%	96%**	low		97.5%**
Greece	100%	very low °	almost zero °		
Iceland^{oo}	90-100%	90-100%	< 1%		
Ireland		> 95%			
Italy	100%	high**	low		> 95%
Netherlands	100%	40%#	9%#		
Norway		mothers' quota: all eligible mothers	father's quota: ca. 80% for less than 1 month		80%
Portugal	100%				
Spain	100%				
Sweden					88%
United Kingdom					

Key:

- * of all new mothers in the labour market
- ** for at least part of the period
- ° estimate; no official data available
- oo the figure in the first column refers to maternity leave in the

public sector. Figures in the second column refer to parental leave (de facto maternity leave for the private sector)
the data refer to 1995

Source: Experts' Reports

most countries belong to this group because provisions are generally "bettered" by collective agreements for public service employees and differences between the public and the private sector are often important. We have already noted in the introduction that the price of focusing on private sector provisions in order to ensure comparability of information is the underreporting of care provisions for one of the most important segments of female workers, viz. public sector employees.

Mothers on leave and the impact on female employment

Take-up rates for maternity leave are close to 100% as a rule (table 3). Data are not usually available for the (breast) feeding option of daily breaks to nurse children. However, experts estimate that take-up rates are likely to be high in at least two Mediterranean countries (Italy and Spain), while the importance of this provision has gradually declined in Norway as parental leave schemes have been extended.

Unlike maternity leave, however, the take-up rate for parental leave varies significantly, and tends to increase with the payment attached to the leave, although there are exceptions. At one extreme stands Greece, where parental leave is unpaid and the take-up rate by women is apparently very low, while men do not seem to take it at all. At the other is Germany, where parental leave is paid for two years and is taken up by 96% of the women entitled for at least part of the period (table 3). The Greek experience draws attention to the role of economic factors in the taking up of parental leave, since here lack of compensation and indirect pressure from employers in a context of high unemployment dissuade men but also women from using their entitlements. In the German experience institutional and cultural factors are prominent, especially substantial cultural support and institutional encouragement for a pattern of interrupted participation by women.

In view of the diversified nature of leave provisions in the countries examined, no

amount of compiled details can provide an overall view of the actual impact and use of such provisions. Good synthetic indicators must be looked for elsewhere: they are, for instance, the proportion of working mothers on paid and unpaid leave compared with the proportions of them in part-time employment, full-time employment or inactive.

Thanks to the efforts of the Child Care Network, preliminary information of this sort has been made available on the basis of unpublished data from the Community Labour Force Survey (Deven et al. 1997: table 2.1). The data disclose a surprisingly weak correspondence between the generosity of leave provisions on the one hand and the share of mothers on leave on the other. For example, between 4 and 5% of mothers of 2-year-old children are recorded as being on leave in both Austria and the UK (in 1996 and 1995, respectively), and yet the two countries stand at opposite extremes in terms of generosity and availability of their (statutory leave) provisions. This conclusion, however, is probably ill-founded, because where the data could be checked against national sources, e.g. in Austria and the Netherlands, they were found to be wrong or suspicious. For this reasons we shall not report and analyse them any further. This called for a systematic effort on the part of Community statistical services, as well as national services, to improve the quality and quantity of data on these issues.

From the point of view of female employment, long leaves and career breaks can be traps for women. If leaves are long and unpaid, they place twice the burden of care on female workers: because of foregone earnings during the leave and because of worse conditions on re-entry. Long, well-paid leaves avoid the first shortcoming, but not the second.

As we argued in previous reports, a better alternative is to grant women (and men) **in all jobs** the option of working reduced hours or flexible hours on a temporary basis during the crucial years of child rais-

13. As a rule, flat rate payments have been converted into coverage rate of gross earnings by using the figures on gross, average earnings for female employees in manufacturing published by Eurostat (1995a). As the Eurostat figures on earnings refer to 1993 and the figures on flat rate payments were available for 1997 or for 1994, we have used the Eurostat general consumer price index to deflate flat rate payments. In the case of Sweden and Austria figures on earnings were taken from the national reports for previous years, as indicated in the notes to the table. Finally, the national experts for Iceland have provided their own estimate of the payment/earnings ratio, namely 56% for paternal leave.

14. This is one of the reasons why we have not included these schemes in our calculation of the equivalent amount of weeks on full pay, the second reason being that they are multi-purpose schemes.

ing (Bettio et al. 1998a). However, this must be accompanied by the option of returning to the full-time schedule at the end of the relevant period.

Reduced working hours

In some instances statutory provisions for time off do take the form of a right to reduce working hours in connection with motherhood, but this is not always the case. In some countries (Austria, Sweden, Norway, France, the Netherlands) parental leave may be taken in the form of reduced working time. In Luxembourg civil servants enjoy this right if they are caring for a child. In Portugal this right exists until the child is 1 year old, or up to 12 years old if the employer agrees. Finland is more generous, offering the option of taking partial child care leave until the child completes her/his first primary school term, while in Spain working time reduction is granted as long as the child is under 6 years old, but there is no guarantee of going back to full-time work¹⁵.

In other countries, there is no legal right to part-time work/reduced working hours¹⁶, and such arrangements are provided for in collective agreements or are conditional on agreement by the individual employer¹⁷.

Apart from length, the financing of child-care-related leave carries implications for female employment. With regard to maternity leave in particular, the experts frequently mention the possibility that such leave may encourage covert discrimination in hiring wherever a non negligible share of the costs of the leave is born by employers, e.g. in Germany. In these cases a shift to a fund financed out of taxation is to be recommended.

Father's time: entitlements and details

Paternity leave

While parental leave is often long and usually also available to the father, paternity

leave is less common. A legal right to paternity leave exists in Finland, Luxembourg (for civil servants only) Norway, Sweden, Denmark, Belgium, France, Spain, Greece, and Portugal (Millar and Warman, 1996:28 and experts' reports). In Germany, Austria, Italy, Ireland, the Netherlands and the UK there is no statutory paternity leave. However, in Germany and the Netherlands, for instance, short leave for personal reasons may also serve as a kind of (short) paternity leave. In Iceland, a father's leave depends on consent by the mother (it is a part of parental leave). Only since very recently has there existed a limited right to paternity leave (see table 2).

It is well known that extremely few men make use of parental leave, and yet it is surprising to find that a non negligible proportion is reluctant to use even short, non transferable paternity leaves. In Finland, where paternity leave is granted for 18 days (presumably to allow fathers to be with the mother near the time of the birth), the take up rate is 64%. The corresponding figure for Denmark is 58% for the two weeks of paternity leave (table 3).

Working men do better as carers under systems which give separate and non transferable entitlement to fathers, i.e. where the father's failure to take up the quota reduces the parental leave accordingly. In Norway, the vast majority of eligible fathers make use of the father's quota (the take-up rate was 80% for up to 4 weeks in 1996), but only 9% uses it more than two months. Also Dutch men respond remarkably well in comparative terms to the provisions granting them separate and non transferable entitlement to parental leave: 9% of them take parental leave, compared with 40% of women.

The simple right to share leave between parents elicits an astonishingly modest response in most countries: transferable parental leave is taken up by men at rates varying from 2.5% in Germany to less than 5% in Italy.

15. Specific forms of leave, like leave to care for sick children or to visit children at school in Greece, amount to a right to reduced working time.

16. The new Directive on part-time work does not contain such right either (council Directive 97/81/EC)

17. Detailed evidence on flexible working time arrangements is discussed at length in the 1997 consolidated report to the Commission of the Employment and Gender Group. See Bettio et al. (1998a: Part II).

Financial benefits: entitlements, details and assessment

In the view of the national experts, most financial benefits have the character of a legal right, provided that the required conditions are satisfied. However, in some cases also payments made to care providers may depend on discretionary assessment by some authority. The greater the discretion, the less one can speak of a legal entitlement to the payment. In Austria the *Sondernotstandshilfe* is subject to wide discretion, and some discretion seems to exist in relation to child-care allowances and tax allowances for a disabled person (spouse or child). In Greece the (social assistance) maternity allowance is discretionary.

Furthermore, some of the payments may be subject to a means test, as a rule against the family income. In other terms, it is not the individual position of the care provider but rather the position of the family which is decisive. In Finland, for instance, the child home care allowance is tested against family income and the vouchers for private child care are partly dependent on family income. The *Allocation Familiale* in France, the parental allowance in Germany, and in Greece some specific child allowances, are all means tested against family income.

Financial benefits are fully used as a rule, but they often respond to rationales which differ across different countries or even within the same country. A few countries appear to have used financial benefits to enforce a woman-centred pattern of child care where the working mother uses leave provisions to stay at home or to work part-time, and financial benefits make up for foregone earnings, wholly or in part. Austria typifies this model. Not only are Austrian leave provisions generous and generously compensated (see above) but also expenditure on family and child-related allowances is among the highest in Europe (European Commission, 1995). In contrast, services for children

have been neglected until recently and are still quite underdeveloped in the country. Germany also follows this pattern, having given priority to financial resources and leave provisions rather than public child care services.

In other countries financial benefits may also reflect overt pro-natalist policies. France and Greece are cases in point. The French *Allocation Parentale d'Education (APE)*, granted to all working parents on the birth of the second child, has been conceived from the start as "wages for motherhood" and has caused a significant decline in the activity rates of mothers of two children from 70 to 45% in recent years, most of the mothers receiving APE being among the unemployed and those in precarious employment¹⁸. Greece has a large number of child allowances and other financial benefits whose amounts are usually low, except for an allowance ostensibly granted on grounds of "social assistance" and paid to mothers of a third child.

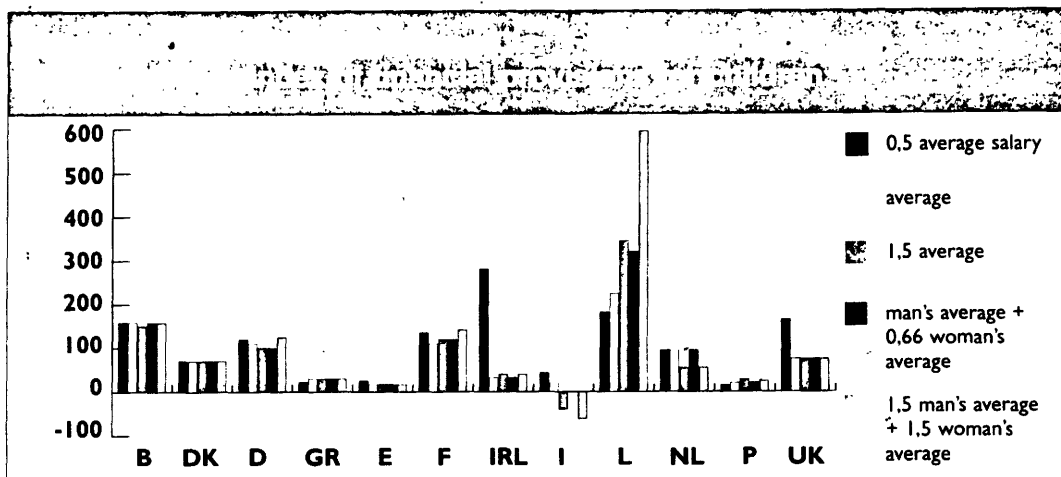
In a third group of countries some financial benefits are de facto income supplements granted to families in need. We earlier cited the case of Italy, which is perhaps clearest in this respect, but most other instances where benefits are means tested and the income threshold is set low reflect income support policies to an extent.

Child related tax allowances and family allowances exist in practically every country, and some standardised evidence has been made available by Bradshaw (Charts 5 and 6). On a per child basis family allowances are generally low. In eight of the 12 countries for which data are available the average per child allowance amounts to less than 5% of average net earnings. The "generous" exceptions are Denmark, Belgium, Luxembourg and France, to which should be added Finland, which was not included in Bradshaw's original calculations. Marked differences exist between two "pronatalist" countries and the remaining countries in the progression of the allowance as the number

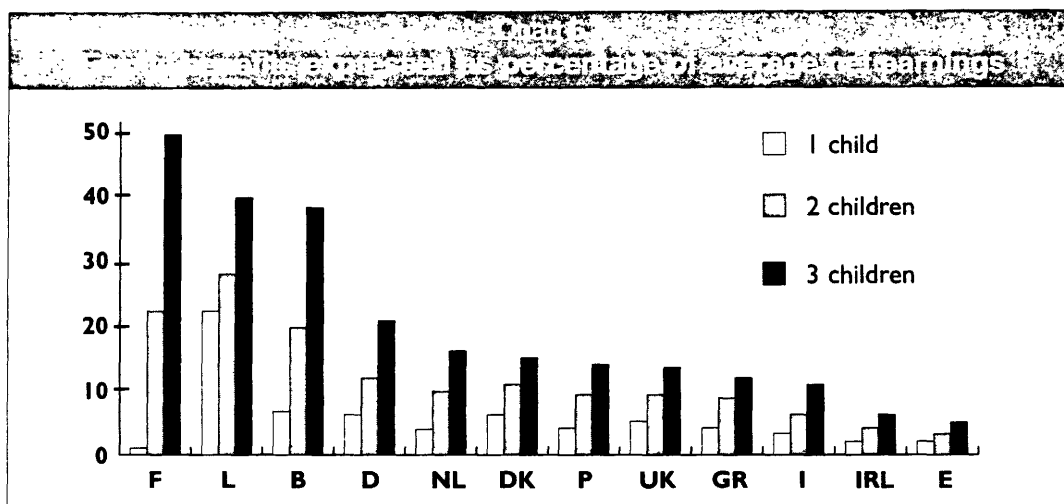
18. In 1997, in particular, the number of women receiving APE doubled with respect to 1995, reaching the considerable figure of 200 000.

Austria	Family allowance (universal) (children < 26 or until economic independence) Family allowances for unemployed people Child care allowance (subsidised child care for unemployed parents) (high income) Child care allowance (subsidised child care for unemployed parents) (low income)	high low low medium
Belgium	Child care subsidised services (<i>services de garde subventionnés</i>)	high
Denmark	Child allowance (universal) Child benefit (single parents and low income families); independent from number of children	
Finland	Child home care allowance Voucher, private child care, if not receiving the CHCA (means tested) Child benefits	high high high
France	Family allowance AGED (means tested) APE (<i>Allocation Parentale d'Education</i>) API (<i>Allocation Parents Isolés</i> or single parents allowance)	low medium/high high
Germany	Child benefits (<18) (parents must choose between child benefits and income tax allowances)	low
Greece	Child benefits (paid by the employer) Child benefits (paid by social security) (mean tested) Maternal allowance for the 3rd child <6 (means tested) Allowance for parents of at least 4 children (at least one child < 23; means tested) Single parents allowance (recipient must not receive other welfare benefits) Allowance for unprotected children <16 (e.g. orphans; means tested)	low low medium/low low low low
Iceland	Child benefit (for children < 16): a) universal b) means-tested Motherhood/Fatherhood allowance (average per child) (public sector) Motherhood/Fatherhood allowance (average per child) (private sector)	high low high low
Ireland	Part of Family income supplement paid to low earners (for children < 18) Child dependant allowance as part of most welfare payments One-parent tax allowance (yearly earnings <£12,000) Universal child benefit (for children < 16 or < 18 in full-time education)	low low medium low
Italy	Family allowances	low
Luxembourg	Family allowances	high
Netherlands	Child allowance	low
Norway	Family allowance (for children < 16)	high
Portugal	Child and young person allowance (<16)	low
Spain	Child allowance (<18) Family benefits	low low
Sweden	Child benefit (for children < 16) Housing allowance	low high
UK	Child benefit (for children < 16) Family credit (for low wage earners)	low low

Source: Experts' Reports



Source: Bradshaw 1995: table 7



Source: European Commission, 1993

of children increases. In Belgium, France and Portugal there is a more than proportional increase in the level of the allowance for the third child in the family.

The evidence gathered by the experts on family and other specific child allowances confirms the impression that the level of most of these benefits too tends to be low, with the above mentioned exception of Austria, to which should be added France, Norway and Sweden. Table 4 provides a more or less indicative selection of financial provisions regarding children.

Meaningful comparisons between countries must, however, take into account the whole package of provisions, including tax rebates, family allowances and other specific benefits. Bradshaw (1993 and 1995) obtains a synthetic indicator in this respect based on the difference between the disposable income of a family with children and that of a childless family (the two families receiving the same gross

wage income: chart 5). Bradshaw's index expresses the amount that families with children receive from the whole package of provisions net of schooling costs. If the level of provisions falls below the cost of schooling the balance is negative, as is the case with Italy in the chart. Like Italy, Greece and Spain are considerably less generous than the other countries, the overall net amount accruing to families being practically negligible in their case. Luxembourg is by far the most generous country. Belgium, Denmark, Germany and France all provide a net package comprised between 100 and 180 £ per month (ECUs 150 to 270). Ireland and the UK obviously use financial provisions for children to alleviate poverty among low earners¹⁹.

Assessment

Given that financial provisions often respond to different purposes, the question arises as to which criteria should be

19. This index, too, must be treated with caution because countries are compared on the basis of absolute monetary amounts, rather than figures indicating actual purchasing power.

used to assess child (and family) related financial provisions. The response of the national experts rightly oscillates between advocating higher allowances where the latter are low, e.g. in Spain, Italy or Greece, and pointing out that generous tax allowances or cash benefits may be given under conditions that encourage at least some women to quit employment, as the example of the *Allocation Parentale d'Education* in France illustrates. A different example is that of the housing allowance in Sweden, which has helped to increase (relatively low paid) part-time work among women: youths aged between 18 and 29 and families with children are entitled to apply for a housing allowance, the amount of which is individually assessed on the basis of total family income, amongst other things. If one of the parents works part-time the likelihood of receiving the allowance increases, and the combination of part-time earnings plus the allowance is not infrequently preferred to full time earnings.

A growing literature on "making work pay" (OECD, 1994, 1996c) suggests that compensation given to working parents should be sufficient to offset the increase in costs that entering and retaining employment entails, child care being perhaps the largest of those costs. As the above examples illustrate, quite a few provisions would probably not fully qualify under this criterion, either because compensation is too low or because the attached conditions are such that they encourage some women to quit their jobs. However, existing provisions are too fragmented, and the available standardised evidence too elementary, to embark on a systematic assessment of this kind. This is indeed a task for the future.

Services for children: entitlements, details and assessment

As care receivers children may be entitled on their own to financial benefits and/or services in kind. In a few countries financial

benefits are owed directly to the children, although they are paid to their parents (Millar and Warman, 1996: 33). And in two countries children are entitled on their own to a place in a day care centre: Germany for children above age 3 and Iceland.

In all other cases entitlement is given to the care providers, usually the parents, for financial benefits or for time related provisions. As a rule, care providers are not entitled to support in form of services. Enforceable entitlements to child care facilities, for instance, do not exist. Obviously, the explanation resides in the fact that access to services is not so much a matter of legal provisions as of processes of assessment (Millar and Warman, 1996: 29). A rare exception is Finland, where parents may receive compensation for damages if there is no day care place available for their child, and Sweden, where, under the Social Services Act, children are entitled to child care services. Another exception is, in a sense, the British Care (Recognition and Services) Act. Carers finding it difficult to manage may qualify for different types of support. However, the support is discretionary and the criteria are set by local social services.

Previous work by the child care network has well documented the availability of (public) child care services for children and here we simply update some of the figures on the basis of the experts' reports (table 5).

Services for children less than 3 years old are especially important for working mothers, and only six countries in addition to East Germany provide more than 20% of public nursery places for children in this age group: Iceland, Denmark, Norway, Sweden, Finland France and Belgium. The common view that Nordic plus French speaking countries are the (relatively) "well serviced" group is well founded. These same countries also provide medium to high volumes of facilities for older children (3-6).

Three Southern countries, Spain, Italy and Greece are low providers for very young

children and high providers for older children. This disparity has to do with the role of education, since services for 3-6 years old are conceived of as school provisions, and schooling has been a high political priority in these countries in the not too distant past.

Service provisions are consistently low in Portugal and Ireland, as well as in Austria, the Netherlands, the UK, West Germany and Luxembourg, where some efforts have recently been made to increase supply. In Germany, for example, children older than 3 are now legally entitled to a place in a public centre, but the legal entitlement actually guarantees a place in a relatively costly part-time care centre offering 5 hours per day and no lunch. German working mothers or fathers would have to find a well paid part-time position in order to ensure compatibility with these hours and costs, but such positions are rarely on offer.

Comparison of the figures for services for children younger and older than 3 years in table 5 may give the wrong impression, i.e. that public care provisions improve as children grow older and enter pre-school or school facilities. In fact, this may not be the case, even where more places are made available for older children, because of a lack of co-ordination between schooling and care provisions. Netherlands and Germany exemplify this well. In the Netherlands women do not find it easier to combine work and care when the child reaches the age of 3 or 4 since childcare centres often have opening hours from 7.30 to 18.00, all year round, whereas school opening hours are from 8.30 to 12.00 and then again from 13.15 to 15.15. Wednesday afternoon is free and so is Friday for the youngest children at school. In addition, schools are closed for approximately 10 weeks a year and extra school services are rare and not well organised. In Germany publicly funded places for children older than 3 are usually available for half the day and without meals (see above), which puts the fact that 85% of the 3-6 years old obtain a place in a publicly

Country (year)	% Children attending / places available in publicly funded services ¹ for children aged (years)		
	0 - 3	3 - 6	6 - 10 years ²
Austria (1994)	3	75	6
Belgium (1993)	30	95	
Denmark (1994)	48	82	80
Finland (1994)	21	53	65
France (1993)	23	99	30
Germany (1996)			
- West	2.2*	85.2*	5.1*
- East	41.3*	116.8*	34.1*
Greece (1993)	3	70	6,5
Iceland (1995)	37*	64*	0*
Ireland (1993)	2	55#	5
Italy (1991)	6	91	
Netherlands (1993)	8	71	5
Norway (1995)	31*°	72*	31*
Portugal (1993)	12	48	10
Spain (1993)	2	84	
Sweden (1994)	33	72	64
U.K. (1993)	2	60	5

Source: Deven, Inglis, Moss, Petrie 1997: table 1.1

¹ Defined as publicly funded to at least 75%

² Services providing care and recreation to school aged children

* Expert's Report

This figure may be misleading because, in the absence of publicly funded pre-school child care Irish children go to school at 4 years of age.

° Age group 1-2 years

subsidised centre in a rather different perspective.

The compatibility of school hours with the working schedule, and the availability of after-school-hours services thus make all the difference to working parents of school age children. The one may obviously compensate for the other, at least in part.

School hours in member countries are documented (European Commission Network on Child Care, 1996), and the information made available by Community sources is summarised in table 6. Spain, Portugal, Austria, Greece and West Germany are not particularly generous to parents, given the combination of short school hours with no meal or supervision during lunch, while in two Nordic coun-

	Organisation of school time in European countries	Meal provisions / supervision during the midday break	Difference between holidays and leave duration (weeks)
Austria	8.00-12.00 or 13.00	few	8,5
Belgium	8.30-12.00 and 13.30-15.00	many	10-11
Denmark	8.00-15.00 (a)	yes	7-8
Finland	19-21 for the first two years at school; 23-25 for the third and fourth year	all	8
France	8.30-11.30 and 13.30-16.30	generally	11
Germany	8.00- 12.30	very few	9
Greece	8.30-13.00 or 13.15-19.30 (b)	no	11,5
Iceland	not available (c)	no	10
Ireland	4-12 years old: 9.00 a.m. – 2.00 p.m. 13-18 years old: 9.00 a.m. –16.00 p.m.	supervision only	10
Italy	2 patterns: 1) 8.00-12.30 for 6 days; 2) 8.00-12.30 and 14.00-16.30 for 5 days	1) very few 2) yes	6,5
Luxembourg	8.00-11,45 and 14.00-15,45 on Mon., Wed. and Fri. 8.00-11,30/12,00 on Tue., Thur. and Sat	no	10,5
Netherlands	8.30-12.00 and 13.15-15.30 (d)	yes	7
Norway	flexi-time pattern(e) (f)	no breaks	
Portugal	9.00-15.00 (g)	many	10,5
Spain	9.00-12.00 and 15.00-17.00 (h)	increasing number	11,5
Sweden	flexi-time pattern(g) (h)	yes for children in school for about 5 hours	9,5
UK	9.00-12.00 and 13.00-15.30	yes	8

Source: European Commission Network on Childcare and other Measures to Reconcile Employment and Family Responsibilities, 1996, and Experts' Report

(a) children bring their lunch from home

(b) 20 hours for children aged 5-8; 26 hours for older children

(c) varies with the age of the child

(d) child care in lunch break is organised by parents at school

(e) the length of school day increases with age

(f) daily hours are 3,5 for the first year at school; entry hours band is from 8.00 to 10.00

(g) significant differences in service hours exist between private and public schools as well as between different educational levels.

(h) an increasing number of schools provide meals and supervised play

tries - Sweden and Norway - children attend school for about 20 hours a week, in the first year, gradually increasing over the years. For French and Belgian children, hours of attendance are much longer from the start, 30-35 hours with meals and no break, but also British children are fairly "well serviced" in this respect with 33 hours and supervision during lunch breaks (table 6).

information on school hours must be complemented by information on after school hours services in order to be meaningful, and the latter is not so readily available²⁰. As with the data on mothers on leave reviewed previously, in this case too (household) Community surveys could be improved and expanded to fill the information gap.

Assessment and trends

Good, publicly funded provisions for child care tend to associate with higher female participation (e.g. in Scandinavian countries). In theory, a "virtuous circle" is at work whereby more services create demand for women's jobs at the same time as they "free" women from domestic responsibilities. In practice, the exact relationship between services and female employment may be more complex. The

20. The last column of table 5 does provide information on after school hours supervisions in publicly funded services, but refers to children 3-6 years old only and will soon be outdated, like the rest of the data in the table, since it is not part of a regular data collection.

Norwegian experts, for example, point out that female participation in Norway was high before the country started to significantly expand services for young children.

Whatever their capacity to create additional female employment may actually be, publicly financed services in kind are also championed by several of the national experts and in the literature (Gornick et al., 1997) as one of the least controversial measures to support full integration of women in the labour market.

Yet arguing in favour of public services solely from the perspective of their possible advantages for female employment is partly self-defeating because it perpetuates the notion of women as the sole carers, at home or in paid employment. Even stronger arguments in favour of public services can, however, be formulated in terms of economic efficiency and gender equity: efficiency, because, in the jargon of economists, publicly funded services are likely to reap positive "externalities" that the market cannot (for instance, good quality care improves the future quality of the population and of the labour supply to an extent that market prices cannot reflect and which fully justifies the public subsidy); equity, because research has shown that it may be easier to fight the de-valuation and poor skilling of traditional female work, thereby effectively pursuing the de-segregation of caring occupations, within public employment or private organisations made to comply with equal opportunity standards.

Despite its welfare improving potential, the current supply of care services for children still falls short of demand in almost all countries. While this is hardly surprising for countries that have chosen to be low providers in the past, unmet demand surfaces even in countries that figure as relatively good providers, like Denmark. A few years ago a "daycare guarantee" was introduced by the Danish government promising parents public care for their children within a specified period of time. The guarantee is used by the

municipalities to attract good taxpayers, but in some local communities there are still queues of up to one and a half years long for very small children.

While some poor providers of public child care services are taking steps to increase supply, some of the relatively good providers are threatening cuts. In Austria, Luxembourg, Germany, the Netherlands and Spain, the availability of public places for small children is slowly increasing or is set to increase, although demand still falls far short of supply. On the other hand, in Belgium, where employers' contributions towards child care provisions have recently been abolished, supply may be reduced in the next few years, which is already happening in Sweden because of the fiscal crisis.

An important reform is being implemented in Norway which may increase household based child care at the expense of public child care services. This is part of the trend towards subsidised, household based care that is increasingly visible in older people care in many other countries. The new Norwegian Center Coalition government has obtained a parliamentary majority for an extensive cash benefits reform whereby parents of small children who do not use child care services will receive a cash sum equivalent to a state subsidy for a place in the services. Concern has been voiced in relation to the reform's impact on gender equality, and the support among the population is still largely in favour of expanding services: 60% versus 30% for increased cash support.

2.2.3 Care for older people

Provisions to care for older people

- tend to be poorly articulated if compared with provisions for children or disabled people
- are seldom "dedicated" to older people

- offer mainly services in kind, limited cash benefits in addition to pensions, and very little time off

This may appear to be part of a "natural" order of things. As long older people are "young" and in good health, all they seem to need is a good pension. Once they become ill, they tend to also become disabled and may therefore resort to provisions specific to the disabled (see below).

In fact, actual provisions often treat older people as a residual category in transition from a state of fitness and "normal" care needs to a state of disability and above normal care needs. Widespread perceptions that caring for a child is something "positive" while caring for an old person is equally or more burdensome, but hopeless, have often led to drastic choices vis à vis older people.

Until recently there was a tendency not to pay too much attention to older people as long as they were more or less self-sufficient and to view institutionalisation as the best solution as soon as self-sufficiency diminished or was lost.

Demographic trends and decades of studies on the ill effects of institutionalised care are forcing change - who among us has not seen the desolation of some nursing homes? All of us, in fact, expect to spend a long span of our lives as "older people", to live alone for at least part of this period, and to experience a much more gradual transition to severe disability than in the past. Thus the need progressively to identify, recognise and meet the "specific" demands of the "older people of the future" will correspondingly grow.

Progress towards identification of specific (and changing) needs of older people is already under way, but to a limited extent and often in response to pressures to save on costs rather than in order to improve the quality of care. In particular, there is an evident shift in favour of home or domestic care services and away from institutionalisation (OECD, 1996b).

21. Ill dependent relatives in the case of Greece.

Time off work

Progress is especially limited concerning time off work. It is as if social policy and employers continue to assume that workers have children but not older people parents to care for, unless the latter are temporarily ill. Consequently there is very little taxonomy to be made on time-related provisions for older people. The existing provisions are summarised in table 7, with provisions specific for older people in italics. The majority of countries (Germany, Austria, Denmark, Portugal, Spain, Sweden, Norway, Greece, the Netherlands) provide general leave to care for ill adult relatives²¹, with Denmark and Sweden granting the longest duration in cases of very severe illness: 60 days in Sweden and 3 months, as a rule, in Denmark. Furthermore, in Finland and Belgium longer periods off work to care for older people can be taken out of multi-purpose career break schemes, and in some other countries (some) collective agreements envisage the possibility of taking leave on grounds of adult care, among others (table 7).

The glaring poverty of provisions concerning time off to care for older people might, in part, reflect the "preferences" of the working population at present. In Germany, for example, it was found that very few such provisions exist, but where they have been enforced, take up rates were low, possibly because workers prefer flexible schedules to leave schemes, or because informal arrangements within the family are still largely available, or for other reasons. However, evidence of this kind is rare and we need both to know more and to anticipate change in preferences.

Monetary benefits/tax rebates

Nor is it so common to find financial provisions that specifically target older people, partly because recent additions boost the capacity to buy domestic care service or home care, whoever the beneficiary might be, child or adult.

Of course, we are not arguing that specific or targeted provisions should be pre-

ferred to general ones, especially with regard to financial benefits. Our point is a different one. In several European countries, there has been in the past limited use of universal provisions or rights, and the targeting of provisions was a sign of concern for a specific group. Thus we read targeting as signalling attention, without any normative intention. In fact some of the most promising and recent innovations are found among universal schemes like the *Pflegegeld* in Austria, which is discussed below.

Out of the twelve countries granting benefits which can be used to pay for the care of older people within the family, five specifically target older people. In some cases the amounts involved are explicitly assessed by the experts as low (Portugal, Iceland and Belgium, for instance), in others it is difficult to judge how adequately they top up pensions. Southern European countries, in particular, prefer to grant tax breaks, albeit generally low and given on grounds of dependency rather than old age. Outside Southern Europe, tax allowances or deductions for (older people) dependants are rare.

In France a specific dependency benefit enforced in 1997 grants people over 60 years of age in need of external assistance an allowance of ca. 675 Ecus per month on a means tested basis. In parallel, the *titres emploi-services* provide for a 50% tax deduction on the costs of a domestic helper, although actual benefits have been halved in 1998 by the introduction of a ceiling on the total amount to be deducted. However, other important advantages are offered by the scheme, specifically the fact that a publicly controlled Agency coordinates both the supply and the demand for domestic services at no extra cost. Amongst other things, this measure is interesting for its employment creation potential, but it does involve the risk that a new segment of underpaid, undervalued, feminised work will be created (Bettio et al., 1998b; Lallement, 1996).

In Finland, a tax break scheme and a 40% subsidy towards the costs of domestic

services are being implemented on an experimental basis and are examples of multi-purpose schemes intended to encourage expenditure on domestic services. In Austria, a recent Care Allowance (*Pflegegeld*) entitles all persons in need to buy hours of care varying from 50 to 180 depending on their need and the *Länder* of residence. Although the amounts involved are not very high and do not generally cover the needs in full, the *Pflegegeld* is especially important for older people and the disabled.

Germany has made an innovation with respect to financial provisions that has attracted a great deal of attention. This is an insurance fund similar to statutory pension schemes. Called "long-term care insurance", it covers all persons needing care, and pays for care activities, including the carer's pension. Contributions to the long-term care insurance fund are paid by the employee, while the insurance meets care related costs - health related costs are still part of the health insurance. Since the introduction of this scheme, older people and handicapped people in Germany have been entitled to receive either an allowance for home care or benefits in kind to some extent proportional to their care needs. The example of Germany will soon be followed by Luxembourg, where a similar insurance system is about to be launched under the name of *Assurance Dépendance*.

The insurance solution to the problem of care for the frail older people is being eagerly discussed (OECD, 1996b), chiefly because it may help to solve the problem of financing care needs in a context of a rapidly ageing population. From this perspective it is an innovation worth monitoring, although it may not be easily exportable to low wage countries. The prevailing attitude among European governments - and, naturally, of employers - is opposed to any significant increase in non wage labour costs, which implies that, as in Germany, the burden of paying for the insurance would fall chiefly on employees.

Table 7
Care for older people: provisions of time off, cash benefits and tax rebates

	short leave (< 2 months)	long-leave (career break / temporary working time reduction)	cash benefits	tax rebates	subsidised domestic care services
Austria	7 days per year		care allowance for all persons in need		
Belgium	10 days - 1 month	career break: from 3 months to 5 years	career break: flat rate allowance		rebate on contribution for domestic helper
Denmark					
Finland		job rotation scheme: from 3 months to 1 year	informal care allowance (paid to the carer in the family)	tax allowance scheme	40% tax deduction of costs of domestic services
France		leave for personal reasons agreed with employer	specific dependency benefit		Titre-Emploi-Service: 50% deduction for home care costs
Germany	max. 7 days	leave: from some months to 5 years (public sector)*	long-term care insurance for carers		
Greece	up to 6 working days			deduction of cost of medical treatment and 50% of costs of homes for older people	
Iceland			spouse's benefits for the care of older people, in case s/he does not receive pension		
Ireland	2/3 days (emergency leave)*	homemakers scheme*; no time limit; career break scheme: agreement between employers and employee	a) carer's allowance paid to full-time carer b) addition allowance for dependent relative c) age allowance for workers >65 years		contribution credit for absences from work to care for somebody in the family
Italy				a) tax rebate for dependants b) other tax credits of 5% the "social costs" of assistance	
Luxembourg		leave granted in the public sector	care allowance paid to carers	tax rebates for older people	
Netherlands	1-2 days	career break: 2-6 months; care leave on average 31,5 days*		tax reduction for tax payer who supports near relatives	

	up to 20 days	a) housing benefits b) pension credits for the carer	tax reduction; universal for old age pensioner;	subsidised domestic care services
Norway	up to 15 days per year (sick relative)	allowance for special needs		
Portugal	2 days	career break: from 6 months to 3 years*	tax rebate if older peo- ple live in the household	
Spain		leave: 60 days (for sick relative)		
Sweden		sickness benefits (80% of income)		
UK		a) allowance paid to disabled older people b) income support for carer	social security credits for carer	

Source: Experts' Reports

Note: provisions specifically aimed at older people are in italics
* in collective agreements

Services

Apart from financial support, adult care receivers may also have legal rights to services. Thus in Sweden individual entitlements exist under the Social Services Act (for children, for older people who need special support and service) and under the Act on Support and Service for persons with certain functional impairments (the disabled). Also in Iceland, Norway and the Netherlands individual (minimum) rights to services for older people and the disabled are laid down by legislation. In Finland, the disabled have a subjective right to services, unlike older people, who do not enjoy this right but benefit from the fact that the local government is given responsibility to care for them. According to Millar and Warman, the right to services also exist in Denmark, while in Austria, Belgium, France, Ireland, Italy, Spain, the UK, Greece and Portugal, adults have no clear entitlements to a minimum level of service, which is, moreover, independent of family situation (Millar and Warman, 1996:37 and ff.). This was also the case in Germany before the introduction of the long term care insurance scheme gave older people and the handicapped the right to services independently of family circumstances, with the amount of the compensation being fixed on the basis of medical reports.

As with children, the individual rights to care granted to older people tend to be associated with higher levels of publicly funded provisions. Some roughly comparable evidence is assembled in Chart 7 on the basis of the experts' reports and other sources, mostly OECD. Relatively good providers of care in institutions also tend to be good providers of home care, although the ratio between the two types of care varies considerably across countries. If, out of the 16 countries for which data are available, we take the seven best providers, the group includes all the Nordic Countries plus the UK and the Netherlands²². The poverty of provisions devoted to children in the Netherlands and the UK stands in contrast with relatively good provisions for older people. In the Netherlands, in fact, the family is considered the "natural" provider for children, the state for older people. This is partially true for the UK with respect to older people, since the local British government is a provider of last resort for residential care, i.e. in cases where care is not available from other sources, and can charge for community services.

The lowest public providers of either institutional or home based care are the four Southern Euro-

22. Actual figures for Iceland are not included in the table because the data made available by the Icelandic expert are evidently not comparable with OECD figures. According to data from NOSOKO (Nordic Social Statistical Committee, Social trygghed i de nordiske land 1995. Omfang, udgifter og finansiering: 102) in 1995 the shares of the elderly over 65 years in institutions and residential homes were 15.9% in Denmark, 12.8% in Finland, 26.5% in Iceland, 19% in Norway and 26.2% in Sweden. Moreover, the shares of the elderly receiving home care services were 22.7% in Denmark, 18.5% in Finland, 18.7% in Iceland, 17.7% in Norway and 12% in Sweden. These are generally higher figures than those quoted by the OECD, the latter being based on the response to an OECD questionnaire and other specific sources. We have chosen to quote OECD figures because they are available for a higher number of countries.

pean countries, i.e. those countries where the ageing of the population is accelerating. This is indeed a matter for concern. However, issues of comparability exacerbate the gap between the Southern group of countries and the rest of Europe. In Italy for example, prior to the recent reform of the Health Care System which places the responsibility for their costs on each single Health care unit, hospitals used to be especially "generous" towards older people. Old people with mild disabilities or illnesses were hospitalised for long periods in order to give their families respite. For example, the number of hospitalised older people increased dramatically during holidays times. Hospitalisation is not the best approach to the care of older people, but the example clarifies that more older people may receive "institutional care" in Southern countries than transpires from the available figures.

Trends and assessment

As in the case of children, public provisions for older people (or the handicapped) are slowly increasing in some continental and Southern countries, while they are decreasing in some Nordic ones. Spain, for example, is committed to more services for older people as part of the fulfilment of the second and third Equality of Opportunities Plans. Most municipalities in Northern Italy are assuming the responsibility of providing home care services.

In Sweden, by contrast, municipalities have recently increased fees, thus inducing one in every ten "frail" older people (75 plus) to forgo her/his right because of high costs. After making significant cuts in "care" personnel, Swedish municipalities are also relying to an increasing extent on unpaid work by charities, and on unpaid family care. As a result, both (female, paid) employment and the amount of care publicly provided have diminished. Likewise in Norway, where the number of service recipients in institutional and home based care declined in the 1990s for the first time over the whole post-war period. This decline may have increased pressures on

families, but apparently it has not entailed a net transfer of care responsibilities back to the families because it does not affect the most frail older people (Lingsom, 1997, quoted by Ellingsæter and Hedlund, 1998:13-14).

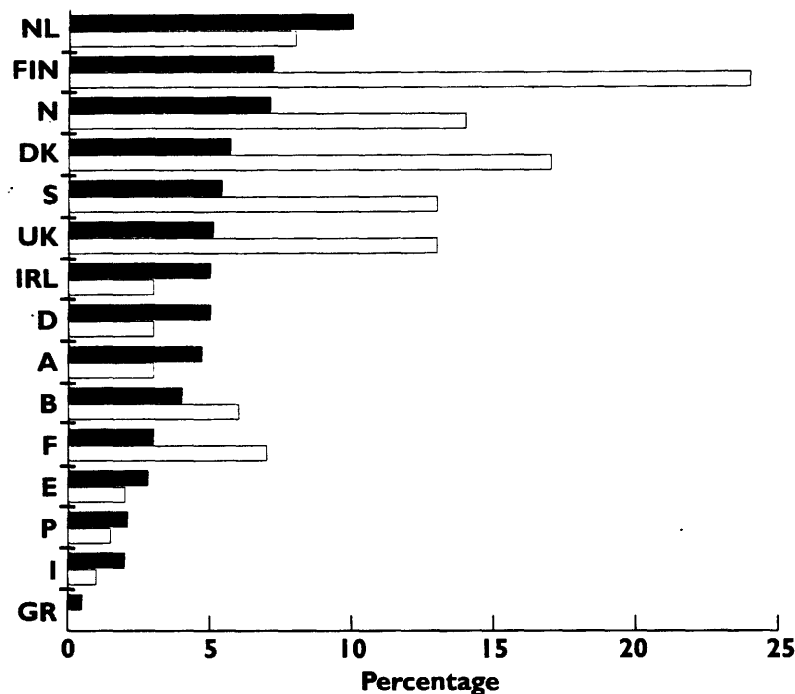
Current trends are not only in favour of home based care and away from institutionalisation: in several countries, services bought or produced by the household (as opposed to publicly organised home care services) increasingly receive subsidies. In this case the "domestic" care producer is either a relative who receives compensation or an employee paid by the family (table 7).

This trend has brought some positive developments, specifically by sanctioning the right of the (home) carer to at least some compensation, even when the carer is a family member. But there are also risks. First there is the risk of diversified standard of care. A second risk specifically concerns women: according to several studies the distribution of home help has been biased against women, both as care receivers and as care givers. In the former case it is perhaps assumed that women are more able to "cope" even when they are disabled. In the latter, it is probably assumed that (married) women can be relied on to provide help anyway, especially to co-residing older persons (Rubery and McCrudden, 1998: 5).

Finally, Denmark started to move away from institutionalisation towards home care some twenty to thirty years ago, but is currently reversing this trend because of the severe shortage of care institutions that has arisen in the meantime. The current tendency is to provide nursing flats, thus striking a compromise between individual care and institutionalisation.

Even if compensation may be low, paid care is an improvement on unpaid, informal care. Informal obligations to care for ageing parents mainly concern middle-aged workers, female of course, and are set to increase. According to the findings

Chart 7
Services for older people



■ % of older people (over 65) in institutional care

□ % of older people receiving home care

Sources:

(O) OECD (1996). Data for 1986-94.

(S) Anttonen, Sipilä (1996). Data for 1985-92, with the exception of Belgium: 1981.

(R) Experts' Report. Data refer to: 1994 for Germany, 1995 for Iceland, 1994 for Portugal.

(*) 20 pilot projects on home care already set up and a further 112 due to start in 1998.

	% of older people (over 65) in institutional care	% of older people receiving home care services
Austria	4,7 (O)	3,0 (O)
Belgium	4,0 (S)	6,0 (O)
Denmark	5,7 (O)	17,0 (O)
Finland	7,2 (O)	24,0 (O)
France	3,0 (S)	7,0 (S)
Germany	5,0 (R)	3,0 (S)
Greece (*)	0,5 (S)	
Iceland	high (R)	high (R)
Ireland	5,0 (S)	3,0 (S)
Italy	2,0 (S)	1,3 (R)
Netherlands	10,0 (S)	8,0 (O)
Norway	7,1 (O)	14,0 (O)
Portugal	5,0 (R)	1,5 (R)
Spain	2,8 (O)	1,0 (S)
Sweden	5,4 (O)	13,0 (O)
UK	5,1 (O)	13,0 (O)

of a Norwegian survey, women aged 45-66 are the most extensive providers of informal care, but this finding is rather universal, to the point that women in this age group have acquired the label of "informal care potential" for older people (see section 2 above). In Norway, employment and income effects of care giving in this age group have been found to be generally modest, except for co-resident care givers, a group that may be rather more numerous in Southern countries (Lingsom, 1997, quoted by the Norwegian experts).

Evidence from the UK indicates that the share of both employed and non employed women giving care to older people and the disabled has risen in recent years. Middle aged, British female workers tend to cope with caring tasks by reducing hours of work rather than by quitting the labour market altogether (Arber and Ginn, 1995,

quoted by Rubery and McCrudden, 1998:4). Evidence from Germany shows that nearly a third of the carers of old people were not employed before their care responsibility arose. Of the remaining two thirds, however, more than half gave up employment or reduced working hours (in about equal proportion) to cope with the new need (Deven et al., 1997: 33).

If we discount for the fact that all these countries are moderately good providers of care services to older people (and the handicapped), we come to the conclusion that in Continental and Southern countries the impact on female employment and earnings of care responsibility towards older people is not as strong as it is for children, but is significant nevertheless.

The foreseeable growth of paid care work shifts attention from the risks of informal

care work to the employment potential of paid care work. In the future scenario, however, the quality of care work and the wage conditions of care workers are as important as the amount of employment created. Only if adequate skilling and compensation are made available to care workers will the growth of this sector attract men as well as women, avoiding the shortcomings of higher but segregated female employment.

2.2.4. Care of the handicapped/ disabled

Provisions on care for disabled and handicapped people are:

- relatively abundant compared with provisions for older people;
- more frequently targeted, indeed exaggeratedly detailed in some cases (e.g. in Greece four different types of allowances are devoted to the disabled, respectively for disabled and maladjusted children, for the paraplegic and quadriplegic, for totally unfit people, and for disabled people receiving allowances on grounds of social assistance);
- relatively more generous in financial terms compared with provisions for time off;
- difficult to assess, partly because statistical knowledge on the size and composition of the disabled population is still scant, as noted earlier.

The organisation of care for the disabled tends to differ depending on whether the disabled or the carer is entitled to the relevant provisions.

Time off

Legal provisions granting time off work for a period of at least one month and specifically devoted to the disabled exist only in six of the countries covered: all the four Southern European countries plus Sweden and Belgium. In the remaining countries, availability is as reviewed for older people: employees in need can resort to multi-

purpose career break schemes where available, or to provisions defined in collective agreements, if the latter exist (table 8).

Monetary allowances/tax rebates

Cash benefits and subsidised domestic care services are perhaps the most favoured solution in Europe, in addition to invalidity pensions. All the countries covered grant one or more allowance specifically on grounds of disability. Allowances are sometimes paid to the carer (e.g. in the UK, France, Ireland, Iceland, Finland), sometimes to the disabled (e.g. Germany, Greece, the UK). Organisations representing the disabled have often lobbied for payments to be made directly to the care receiver, allegedly to safeguard her/his independence and right to choose. This is part of the growing trend towards the individualisation of rights, but may give rise to conflicts between the care receiver and the carer's entitlement to adequate pay and working conditions (Millar and Warman, 1996: 33-34).

Information on the exact amounts involved is available for most countries in the Assessment Tables (Part II), but it is hardly sufficient to assess adequacy. As is always the case with financial provisions, judging adequacy requires either explicit assessment by experts or standardised information, e.g. amounts expressed in terms of some meaningful standard like average earnings. An added difficulty in the specific case of the disabled is that allowances are often meant to top-up invalidity pensions and cannot therefore be judged on their own.

In some cases the experts have given explicit assessment. France and the UK, in particular, appear to stand at opposite extremes with regard to the generosity of cash allowances for the disabled. The *Allocation d'Education Spéciale* in France is granted in order to compensate for the extra costs of a disabled child's education. The amount is sufficiently high to allow (one of the) parents to choose between giving up work without excessive loss of

Table 3
Care for the disabled: provisions of time off, cash benefits and tax rebates

	Long leave / reduced working time	Cash benefits	Tax rebates	Subsidised domestic care services
Austria		yes, specific provision	yes, specific provision	yes, specific provision
Belgium	yes, general provision	yes, specific provision	yes, specific provision	yes, general provision
Denmark				
Finland	yes, general provision	yes, specific provision		yes, general provision
France	yes, general provision	yes, specific provision		yes, general provision
Germany	yes, specific provisions	yes, specific provision		
Greece	yes, specific provision	yes, specific provision	yes, specific provision	
Iceland		yes, several specific provisions		
Ireland	yes, specific provision	yes, several specific provisions	yes	yes, general provision
Italy	yes, several specific provisions	yes, several specific provisions	yes, specific provision	yes, general provision
Luxembourg		yes, specific provision	yes, specific provision	
Netherlands			yes, specific provision	yes, several specific provisions
Norway	yes, general provision	yes, general provision	yes, specific provision	
Portugal	yes, several specific provisions	yes, several specific provisions	yes, specific provision	
Spain	yes, specific provision	yes, specific provision	yes, specific provision	
Sweden	yes, several specific provisions	yes, several specific provisions		
UK		yes, several specific provisions	yes, specific provision	

Source: Experts' Reports

income and employing a third person. Social security rights are retained. The flip side of this "generous" picture is that mothers usually give up work.

In the UK, but also in Italy, Greece or Portugal, payment to carers (of the disabled, older people or children) is too low and often symbolic. In the U.K., the invalid care allowance is paid to a carer not gainfully employed providing care on a full time basis (35 hours or longer) and earning no more than 50 pounds per week. No compensation is given to women who provide significant care on a part-time basis, e.g. 20-25 hours per week.

A different case of (overt) discrimination concerns the tax allowance, which in the UK is granted to a working man (with children) caring for a disabled wife, while no such possibility exists for wives of disabled husbands.

Services

Services in kind specifically devoted to the disabled are hard to separate from those accruing to older people on the one hand and from medical provisions on the other. The comments made earlier on availability of public provisions for older people and related trends are broadly indicative of the situation for the disabled.

Chapter 3

Identifying countries' strategies

3.1 National care strategies towards children

Does the mix of care provisions in each country add up to a strategy? And can "good" strategies be identified? In order to address these questions we assemble below the most reliable set of indicators on the relative "effort" or "level of attainment" of the different countries under each main category of provisions, respectively for children and for older people.

Most of these indicators have already been illustrated and discussed. With regard to provisions for children we have chosen the following indicators, respectively for time related provisions, financial provisions, and services:

- the equivalent amount of weeks on maternity plus parental leave paid in full (chart 4)
- the overall index of financial provisions towards children calculated by Bradshaw (in relation to the average salary: chart 5).
- publicly funded places for children less than 3 years old as a ratio of children in this age group (table 5)
- publicly funded places for pre-school children (3-6 years old) as a ratio of children in this age group (table 5)

Some caveats are in order. We have chosen to exclude several relevant items of information on the grounds of partial or non-comparable data. In particular, the length of statutory leaves (maternity plus pater-

nal) was disregarded for several reasons (i) the noted problems of comparability (ii) the fact that most of the "effort" is actually made by families if the leave is unpaid (iii) the fact that some information on the length of leave is already captured by the indicator used, namely, the equivalent number of weeks on full earnings.

We have also neglected information on school hours because we could not combine the information on school schedules with adequate data on after school hours services. Nevertheless, this and other information from the national reports was not entirely discarded, because it provided the background for constructing the typology of countries presented below.

The four indicators listed above have been standardised on a scale ranging from 0 to 100, and the standardised values have been further aggregated into "low", "medium" and "high" values²³. As a rule, low values are below 30, high values above 70, while medium values range between 30 and 70.

Only for the first indicator (the full-pay equivalent amounts of leave weeks) is the scoring rather sensitive to the choice of thresholds: namely, choosing 35 instead of 30 as the upper bound for "low" values causes at least four countries to score medium instead of low. For these countries the score is recorded as "low/medium" in the table below.

23. Recall that for each indicator standardisation entails setting the highest country value to 100 and expressing the remaining values as percentages of the top value.

Four clusters can be identified on the basis of the ranking thus obtained:

	Equivalent of leave weeks paid in full	Index of financial provisions	Publicly financed services for children 0-3 years old	Publicly financed services for children 3-6 years old
Greece	low/medium	low	low	high
Ireland	low	low	low	medium
Portugal	low	low	low	medium
Spain	low/medium	low	low	high
Italy	medium	low	low	high
United Kingdom	low	medium	low	medium
Netherlands	low	medium	low	high
Austria	high	(high) ²⁵	low	high
Luxembourg ²⁴	medium	high	low	high
Germany	medium	high	low	high
France	low	high	medium	high
Finland	medium	(high) ²⁶	medium	medium
Iceland	low/medium		high	medium
Belgium	low/medium	high	high	high
Denmark	medium	medium	high	high
Norway	high		high	high
Sweden	high		high	high

The first cluster includes those countries that appear to delegate all the management of care to the family, since the level of effort is low across most indicators. Greece, Portugal, Ireland, and Spain belong to this cluster. All four countries score low (low/medium in two cases) under all indicators, with the exception of services for pre-school children. However, pre-school children are less "care intensive", and educational rather than care policy has determined the availability of pre-school provisions, as noted earlier for Spain, Italy and Ireland. Also, the overall quality of care may be heavily influenced by opening hours, as we have argued for the Netherlands and for Germany. On both counts this indicator should not and has not been given excessive weight. An additional reason is that the differences among countries are modest for this indicator and there is no country which scores low.

Uneven but poor providers without a clear strategy are found in the second cluster comprising Italy, the UK and the Netherlands. However, leave provisions

offered by private employers complement statutory provisions to a significant extent in the Netherlands, to some extent in the UK. In these two countries, in fact, private employers rather than state policies have helped to define a "care strategy" towards children, not so much by granting leave as by fostering part-time.

Medium providers tend to favour alternative combinations of two types of provision: services and financial resources or time off and financial resources. Austria, Germany, Luxembourg, France, Finland and Iceland belong to this third cluster. Austria is the most clearcut of these four cases, since it scores high on both the leave indicator and with respect to financial provisions, while the score is low for services available to very young children. Germany is similar to Austria, while France has given priority to both services for young children and financial resources, with a somewhat contradictory impact on female employment (recall the drastic fall in the activity rates of mothers of a second child partly financed out of the *Allocation Paren-*

24. Luxembourg was not included among the countries for which we have standardised values because comparable information was not available for 3 indicators out of 4. The scoring reported in the main text was indicated by the national expert and reflects his judgement.

25. Values in brackets are obtained by using an alternative indicator to replace missing values. The indicator is the share of expenditure on family and maternity on GDP, weighted by the share of children 0-16 over the total population (Eurostat data for 1995). Finland and Austria ranked, respectively, first and third out of 14 member countries on the basis of this indicator. Information in the national reports is consistent with this ranking.

26. See preceding note. Recall that for each indicator standardisation entails setting the highest country value to 100 and expressing the remaining values as percentages of the top value.

tale d'Education). Finally, Iceland is a medium to high provider of public services in kind and probably also of financial provisions (see table 4), while leave provisions in the private sector are comparatively modest. Iceland occupies an intermediate position between this cluster and the next one, with moderately high provisions on all counts.

The most generous countries are grouped into a *fourth cluster* and offer a variety of options by providing high to moderate levels of all care resources. Denmark, Sweden and Norway belong to this final cluster. The inclusion of Norway and Sweden is based on three out of four indicators, since comparable evidence on financial provisions is not available, although available information indicates that financial provisions are also moderate to high (table 4). Belgium also belongs to this cluster, despite the fact that its score on the paid leave indicator is low/medium. Recall, in fact, that in addition to maternal and paternal leave Belgium provides for a long career break, with low but positive compensation, which is often used by women for child care purposes.

A word of caution is in order. Such clustering as we have obtained may not be highly "robust" because it is based on a limited, if important, set of indicators. Nevertheless it helps to focus on some important aspects. In particular it reveals that, from the perspective of female employment, the vast majority of countries have adopted the riskier "care strategies".

These are the countries belonging to the first two clusters, as well as those medium providers in the third cluster that have favoured time off rather than care services for children.

Countries relying on informal family care (first cluster) run the risk of inhibiting female participation. On the demand side,

unpaid family care obviously retains with the family care services that would otherwise create jobs in the public or in the private sector. On the supply side family care is available on a somewhat casual basis, so that parents on low earnings will find it more profitable to quit employment if they cannot rely on grandparents, neighbours or other informal, cheap care arrangements. Italy and Greece illustrate these risks: the share of inactive mothers is high, and a comparatively large share of employed mothers are highly educated. Although well educated women are likely to be overqualified, and are thus underpaid for the jobs they hold in these two countries as elsewhere in Europe, poorly educated women in Greece and Italy are definitely more likely to be inactive than in other countries, partly because their pay is not able to buy good quality care services²⁷.

The alternative solution favoured by countries in the second or third cluster, namely that of relying on options to quit the labour market for long stretches of time, entails the risk that a large segment of marginal female employment will develop, given the well known difficulty of returning to a full-time well paid position. Germany highlights this feature particularly well.

In contrast, public provisions of nurseries, kindergartens etc. have two well known advantages over the options of taking time off or of relying on relatives: they increase the demand for care workers and are more compatible with continuous, full-time patterns of participation. This is the comparative advantage of countries in the fourth cluster (together with France and Belgium). However, if efforts to expand public services are not paralleled by efforts to encourage men to enter paid care work (as well as to share unpaid care work on a more equal basis), part of the advantage will be lost through increased occupational segregation.

27. See Bettio and Villa (1998) for Italy. A similar comment is made by the Greek experts.

3.2 National care strategies towards older people

THERE are reasons to expect that the league tables on the care of adults will not match those concerning the care of children. Recall that in a number of continental countries - Ireland, the UK, the Netherlands, Austria and Germany - parents have legal obligations towards their children but not the reverse. In some of these countries the "natural" providers of final care services differ for children and older people - the family for the former, the state for the latter - and levels of public provisions for older people tend to be better than they are for children.

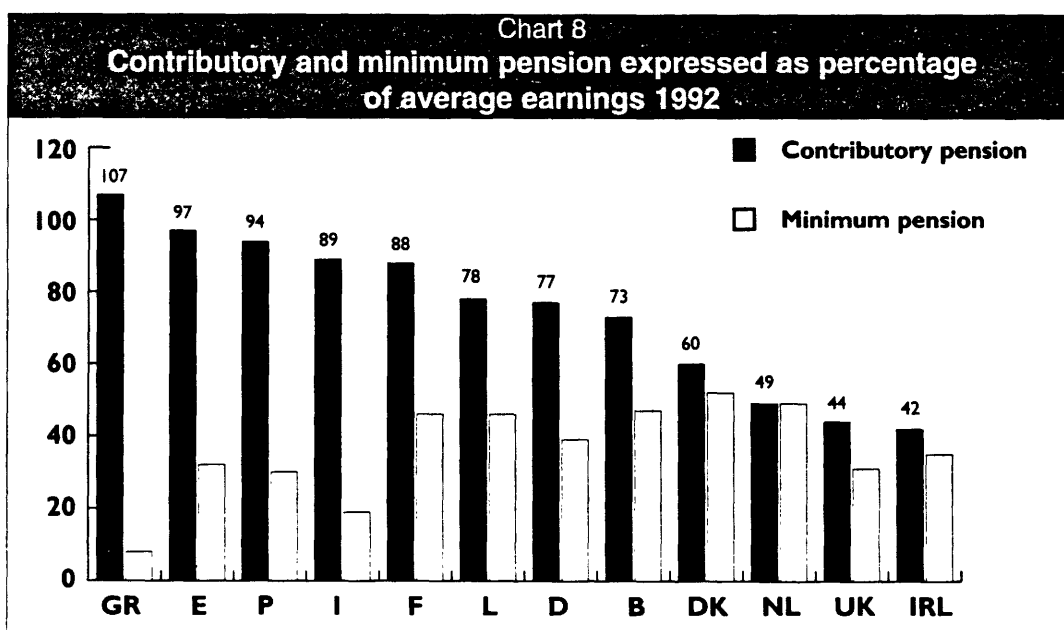
Four synthetic indicators are used here to assess the comparative levels of resources available to the (working) population to take care of older people or to older people themselves. These are:

- the level of pensions granted on grounds of social assistance to persons that do not meet minimum contributory requirements, expressed as a percentage of average earnings of the working population (social pension, for short, chart 8);
- the level of pensions funded by contributions, expressed as a percentage of average earnings (chart 8);

- the share of older people (over 65) taken care of in institutions (chart 7);
- the share of older people (over 65) receiving home care (chart 7).

The two indicators on pension levels are based on official calculations (European Commission 1993) and are intended to capture the overall "financial effort" in favour of older people made by the state in each country, as well as by employers who normally pay contributions. Of course, these are partial indicators of the overall level of financial resources devoted to older people, because specific allowances and tax deductions are not included. But, since the capacity of the latter is generally moderate (see above), pensions represent the main source of income in old age. Hence, they approximate fairly well the degree to which older people are enabled to buy care services, amongst other things.

No indicator of time related care provisions is included among the four listed. This is mainly because time related provisions specifically devoted to older people are minimal in most countries (see above), and partly because it is difficult to obtain meaningful indicators for those provisions that are enforced.



Source: European Commission, 1993

The following rating has been obtained by standardising indicators and classifying values as previously:

	Social pension	Contributory pension	Institutional care	Home care services
Greece	low	high	low	low ²⁸
Italy	medium	high	low	low
Portugal	medium	high	low	low
Spain	medium	high	low	low
Austria	n.a.	n.a.	medium	low
Ireland	medium	medium	medium	low
U.K.	medium	medium	medium	medium
Germany	high	high	medium	low
France	high	high	medium	low/medium
Belgium	high	medium/high	medium	low
Iceland ²⁹	low	medium	high	high
Netherlands	high	medium	high	medium
Denmark	high	medium	medium	high
Sweden	n.a.	n.a.	high	medium
Norway	n.a.	n.a.	high	medium
Finland	n.a.	n.a.	high	high

Italy, Spain Greece and Portugal may be classified into a first group of uneven providers. Southern European countries tend to score "low" on services and medium to high on pensions. This illustrates a well known feature of the welfare system in these countries (Commissione per l'analisi delle compatibilità macroeconomiche della spesa sociale, 1997), namely a marked segmentation between "over-protected" segments of the population including employees or ex-employees and "under-protected" segments, including older people without adequate contributions, many of whom are women.

Medium providers belong to the second cluster. With the possible exception of the UK, a second cluster of medium providers appears to have favoured a strategy of ensuring income, thus giving priority to spending capacity rather than to services in kind. France, Belgium, Germany and the UK all score medium to high on pensions, and medium to low on services. No standardised data on pension levels are available for Austria, but an important care allowance (Pflegegeld) has recently been introduced, confirming the country's tradition of granting good financial resources; the level of services in kind is, by contrast, medium to low in Austria.

Multiple options providers belong to the final cluster. At the top end, the group of best

providers include Denmark and the Netherlands, which never score "low" and score "high" at least twice. Scandinavian countries are also good providers of public services for older people, but comparable information is not available on pensions. However, in Norway for instance, pensions are assessed by the experts as being adequate, and this is also likely to be true of countries like Sweden. Iceland lies between the third and the fourth clusters, since it has an extensive provision of publicly financed services in kind while keeping the level of pensions moderately low.

In the case of older people, a strategy based on providing good financial resources, as opposed to services in kind, offers the advantage of enhancing the autonomy of the care receiver. Such autonomy may also be important in the case of children, but it is patently more important for older people.

However, the disadvantages of the former compared with the latter strategy are broadly similar in both cases: potential differentiation of standards, potential conflict between the (paid) care giver and the (paying) care receiver in the case of privately organised home care and, probably, reduced employment creation potential. Conclusive assessment of such issues needs, however, further information and research.

28. Based on the following information reported in the assessment tables: home care services are very effective but insufficient. In 1998 they had been set up in 20 municipalities, with plans to extend them to 112 more.

29. In Iceland, the social pension amounts to 36% of average income, whereas the level of the contributory pension can be classified as medium. Both these figures were provided by the national experts. Consequently, they have been used for the clustering but have not been included in the relevant charts due to likely problems of comparability.

Conclusions

THE idea that countries can be clustered on the basis of (past) strategies with regard to care is somewhat optimistic, since the current level and mix of provisions is not infrequently the result of piecemeal, ad hoc efforts influenced by prevailing cultural beliefs in a particular country. However, in order to meet the challenge of changing needs for care in Europe, countries ought to now think strategically, even if they may not have done so in the past.

Some priorities can be identified in the overall legal framework, as well as in the balance of formal provisions of care. The question of individual rights comes first. On the whole, the evidence is in favour of enforcing individual rights to some basic standards of care. As the experience of Scandinavian countries suggests, individual rights tend to associate with better provisions, in the case of children or of older people, although France and Belgium are partial exceptions. Ill defined rights, by contrast, may induce uneven or discretionary levels of provision, as the following quotation from the UK experts suggests. "In the UK there are no family obligations to provide care for adults and partial or unclear obligations on the state to provide care. The responsibility for care lies with the local authorities and they have considerable discretion to determine the level of care and the charges for care. This provides a context in which hidden expectations relating to the role of the family can influence provisions even though there is no legal obligations on families to care" (Rubery and McCrudden, 1998: 1).

Finally, obligations on family members *in lieu* of individual rights to publicly organised care services place most of the bur-

den of care on women: this is consistently the case in Southern European countries, but it also applies to the majority of English speaking and continental countries with regard to the care of children.

The issue of rights, however, is difficult to separate from the issue of quality. If provision is sub-standard, the right to care becomes an empty concept, and care services will be unable to pay for themselves. Care is not an ordinary market good because it too closely concerns the most intimate needs of human beings. With ordinary goods, high quality but costly alternatives are more likely to be priced out of existing demand. In the case of care, low quality care is more likely to meet no demand, even if the price is low.

An additional issue calling for policy action is lingering discrimination. The experts' reports point out that cases of overt and covert (sex) discrimination, or of non-compliance with Community Directives, can still be found in national legal provisions on care, e.g. concerning the entitlements of part-timers and others.

A third key question is the gender imbalance. Existing provisions are too often conceived as complementary to informal care work by women. Efforts to induce greater participation of men are highly unsatisfactory at present. They almost exclusively concern leave provisions, and in this respect the father's quota system apparently works better than the simple transferability of leave, provided adequate compensation is attached to the leave. However, hardly any attention to the gender imbalance is evident in the current restructuring of care services in favour of more home or household based care.

Home carers are still prevalently women, and there is no sign of de-segregation in the care industry. The employment situation of domestic helpers or professional carers has not been specifically discussed in this report, but the need for better employment and paid conditions for female care workers was strongly emphasised by many national experts. Better conditions for carers are, in turn, a prerequisite for inducing more men to become carer workers and for ensuring good quality care services.

A final question is the poverty of the provisions devoted to older people. The bias against older people in the overall balance of existing provisions stands in contrast with the growth of care needs on their part. Older people, as distinct from the disabled, receive hardly any attention on their own. This is not deplorable in itself. On the contrary, universal provisions are often better than specific and fragmented ones. However, in a context where universal provisions are not widespread, it is an indication that specific needs still go unrecognised. The comparison is especially unfavourable with children, and in respect of time related provisions. Leave and other time related provisions for children have perhaps been given excessive attention, as we argue below, while the need for working sons, daughters, relatives or friends to spend time with their older people is generally recognised only if the latter are severely ill, and for very short periods.

Turning to the substance of care provisions, the current mix, level and financing ought to be reconsidered. The Dutch experts conclude their assessment of the care system in the Netherlands by urging a shift away from time related provisions towards services. This conclusion can be generalised to most other countries, but only as far as children are concerned.

The attention paid to time related provisions has been both excessive and inadequate in the case of children: excessive because of the continuing flourishing of

new and long leave schemes which often cause greater discontinuity in female employment and lower participation; inadequate because, if the benchmark is the preferences of Danish women, who rarely re-enter employment before 6 months (of maternity plus parental leave), one country is still considerably below this standard (Ireland) and in several other countries compensation for part of this period is too low or even zero. A good policy package, one on which countries could slowly converge, might thus combine basic but adequate leave time with the right to temporarily reduced working time (currently granted by a minority of countries), or the right to choose other flexible working time arrangements. The temporary reduction of working time or flexible schedules ensures better continuity of employment than do long leaves, but such possibilities are granted by right in only a minority of countries.

Publicly funded services for children are consistently favoured by the experts as the solution that lifts the care burden from parents without impairing their labour market positions. From the point of view of children, the idea that time spent in nurseries or kindergartens is beneficial for them, and not only for their mothers, is gaining ground even in countries like the Netherlands, where any alternative solution to staying with the mother has traditionally been viewed with scepticism. However, unmet demand for services for young children is a reality in all European countries. While this is hardly a novelty for countries that have chosen to be low providers in the past, public provisions appear to be rationed by queues also in countries that figure as relatively good providers, like Denmark.

Expanding good quality, public services for children may be seen as costly, although we have argued that only good quality services really pay for themselves in the long run. But even in the short run efficient solutions to budgeting problems can be found. In Denmark, for instance, some local authorities have discovered that

good and good quality provisions increase their revenue from taxation, and not only their costs, because they attract the best taxpaying households (two good earners) to the area. Local authorities should be encouraged and enabled to compete in a similar way.

Other improvements need not be so costly. Improving the compatibility between school hours and working schedules need not entail large financial costs, and likewise for the opening hours of other public facilities, from local administration offices to post-offices. In this respect, the "City Time" approach currently being experimented with in a number of Italian cities is an interesting attempt to improve the overall compatibility between public services and the needs of working parents at the local level (Belloni and Bimbi, 1997).

Good policy options on services for older people are less clear cut. On the one hand, the trend towards home or domestic care services should be encouraged because it responds to the growing demand for the individualisation of care. And it also has some employment creation potential. On the other hand, it may reinforce the existing tendency to underestimate the care needs of women and further diversify standards of care, while also fuelling the expansion of a segment of underpaid (female) carers. Where female unemployment is high, it may be tempting to view these latter risks as necessary evils, but from a long run perspective they are unacceptable costs.

The important distinction in this respect is between publicly organised home care and subsidised but privately arranged care services. Subsidised domestic arrangements are more likely to yield differentiated standards of care and to perpetuate marginal employment conditions for carers. Publicly organised or supervised home care schemes can avoid both these shortcomings by offering workers training as well as a professional career track. The *Titres Emploi Service* in France are interesting and widely discussed because they share

features, and thus advantages and risks, of both types of scheme: on the one hand, workers are at least partially organised by the Public Agency issuing the *Titres*; on the other, the employer is, to all effects, the private citizen. A less controversial example is provided by home care services for older people in some regions of Northern Italy, e.g. Emilia Romagna, where the local administration efficiently co-operates with non profit associations in the organisation and quality supervision of home care services (Facchini and Scortegnana, 1994).

Finally, reorganisation of financial provisions is required. This is perhaps the most chaotic field of care provisions because it has traditionally responded to a variety of goals, from care needs to alleviation of poverty to motivating fertility. From the point of view of working women (and men), the most rational re-organisation principle is "making work pay", i.e. ensuring that the combined package of financial provisions (plus services in kind) fully compensates employees for the extra costs that being in employment entails.

Extra care costs are perhaps the largest category of such costs, and the principle of making work pay is especially important to women, who normally have the least incentive to stay in employment when needs for care in the family are large (OECD 1994, 1996c).

The principle of making work pay is especially important for the reorganisation of financial provisions towards children. As regards provisions for older people, reorganisation is currently receiving impetus from a different principle, the need to balance the growing budget devoted to older people. From this point of view, the recently-introduced German scheme of social care insurance is a solution that warrants further monitoring.

A preliminary gap to be filled in order to formulate and implement new policy on care concerns information. The existing situation is one of too much and yet too little information. There are plenty of

"compilations" with details on, say, existing leave provisions. But it is hard to put together a single table on the share of older people cared for in institutions, and whatever information is available for this purpose is not particularly comparable.

Moreover, relevant information on care hardly ever comes in standardised, usable format. In fact, the quality of existing information is as much at issue as the quantity.

We have already argued in favour of the systematic use of existing Community Surveys in order to collect meaningful, comparable data.

To cite two examples, data on the proportion of mothers of small children on paid or unpaid leave is a more synthetic indicator of the popularity and impact of leave provisions across countries than painstaking comparisons of institutional details;

likewise for hours spent by children at school or at after school hours facilities.

The case in favour of providing new, policy oriented indicators on financial provisions is equally strong. It makes little sense to compare amounts of single provisions across countries, and an effort should be made to identify packages of provisions, e.g. tax rebates plus subsidies plus allowances, and compute the income equivalent of these packages using the methodology of *cas typiques*. The EC periodical *Social Protection in Europe* (and some Eurostat series, e.g. on net earnings) has recently gone some of the way, by calculating, for instance, hypothetical, comparable levels of pensions and expressing them as a proportion of average earnings (we have used these indicators for our final assessment). What is needed, however, is information of this kind which focuses specifically on care provisions.

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Part II

National tables



Annotations on the national tables

The second part of this report is a compilation of details and comments on the most important care provisions at the national level presented in the format of "assessment tables".

Each table is devoted to one country and distinguishes between provisions for children, older people, and the disabled, respectively. For each category of beneficiaries a further distinction is made between time-related provisions, financial provisions and services in kind.

Most of the tables were directly compiled by the experts. Some additions or deletions were made however, to ensure minimal standardisation. The final version of all the tables included in this second part was checked by the experts. There remain, of course, differences in styles and content,

mainly in the amount of details that the experts have chosen to report for each individual provision.

In a few cases figures from sources other than the national reports have been included within square brackets in order to complement the information provided by the experts. These figures are taken from the tables or charts reproduced in the first part of this report. Also sources explicitly quoted in the assessment tables are included in the references.

Institutional and legal information are, as a rule, updated to January 1998, the date of completion of the national reports.

Monetary amounts are expressed in ECUs and are based on official exchange rates for February 1998.

BELGIUM

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity protection allowance - 15 weeks granted on the birth of a child	77,768 cases of maternity benefit paid (1993, employees' scheme)	Since the "pooling" of the risk in 1989, the employer no longer pays the allowance himself. This has the result of reducing discrimination on recruitment
	Brief periods of leave - 1-3 days granted in certain circumstances (death, communion, adoption, etc.)		Not relevant
	Paternity leave - example of "brief periods of leave": 3 days granted to the father on the birth of a child		Not relevant
	Parental leave - opportunity for the father and mother to suspend their employment contract for a period of 3 months on account of the birth, adoption or disability of a child. Parental leave comes under the general heading of "career break", except that the employer's authorisation is not required; a low flat rate allowance is granted	n/a (measure too recent)	n/a (measure too recent). However, it is worthwhile noting that this measure was introduced with a view to implementing the European Directive on parental leave. It will be interesting to see whether this measure is also used by men. However, given the situation relating to career breaks, there is every reason to believe that this measure will be of primary concern to women
Time off work (Unpaid)	Parental leave - granted under CCT (collective agreement) No 64. This is fairly similar to parental leave except that no provision for payment is made. In addition to the three-month suspension of the employment contract, the worker may opt for 6 months working half-time (other arrangements may also be agreed with the employer)	n/a (measure too recent)	n/a (measure too recent). However, it is worthwhile noting that this measure was introduced with a view to implementing the European Directive on parental leave. It will be interesting to see whether this measure is also used by men
Monetary allowances/ benefits	Tax deduction - 80% of child care costs - granted to the parents of a young child	In 1992, a total of 67,687 taxpayers benefited from this measure	This measure has a positive impact on the employment of women as it enables child care expenses to be covered and therefore improves the reconciliation of work and family life
	Flat-rate supplement - ECU 245.7 to the tax-free amount granted to families with a child aged under 3 who do not benefit from the deduction of child care costs	In 1992, a total of 58,946 taxpayers benefited from this measure	Unlike the preceding measure, this measure has a negative impact on the employment of women. Such a measure favours households where the woman stays at home to look after the children

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	<p>Child care</p> <p>- for 0-3 years, with priority given to working parents (conditions vary depending on whether it is the French, German or Flemish-speaking Community)</p>	<p>No data; however, it may be noted that 77.5% of children aged two and a half in the French-/German-speaking Communities and 74.9% in the Flemish-speaking Community are enrolled in pre-school education</p>	<p>This service may be very significant in terms of female employment. The more efficient it is, the more positive the impact on female employment will be. On the other hand, the lack of child care services may be a considerable obstacle to those women who wish to work. With regard to the situation in Belgium, it is worth pointing out that, for the 0-3 age group, there are on average only 30% of the places required. Furthermore, following the recent cancellation of employers' contributions as a source of funding for child care services, there is a risk of eventual closure of many crèches due to lack of resources.</p>

DISABLED

Monetary allowances/ benefits	<p>Special allowance for disabled children</p> <p>- granted to the parents of a child suffering from a physical or mental disability of at least 66%</p>	23,989 children receive this (not including those whose parents work in the civil service)	This allowance is granted to disabled people without regard to the occupational status of the person(s) on whom the disabled person is dependent
	<p>Income replacement allowance (ARR)</p> <p>- granted to a person whose earning capacity is reduced as a result of a disability of at least 66%</p>	106,270 recipients as of 31/12/96 (Ministry of Social Affairs, Administration of Social Integration, 1996 Annual Report). In 1996, there were 27,733 single Als, 11,187 single ARRs and 67,350 aggregated ARRs and Als. These two allowances may be granted singly or aggregated	This allowance is granted to disabled people without regard to the occupational status of the person(s) on whom the disabled person is dependent
	<p>Integration allowance (AI)</p> <p>- granted to a disabled person who, owing to a lack of autonomy, experiences difficulties integrating into social life</p>	106,270 (see above)	This allowance is granted to disabled people without regard to the occupational status of the person(s) on whom the disabled person is dependent
	<p>Attendance allowance</p> <p>- granted to an employee who is the victim of an industrial accident or occupational disease, where the victim's condition requires assistance from a third person</p>		
	<p>Tax reduction for a disabled child</p> <p>- a severely disabled child counts as two dependent persons</p>		Not relevant
	<p>Tax reduction for disabled people</p> <p>- for each dependent family member (except children) who is severely disabled, the taxpayer is entitled to a tax exemption of ECUs 1,260</p>		Not relevant

BELGIUM

ALL / UNSPECIFIED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Career break - opportunity for workers to suspend occupational activity or to reduce their work commitment for whatever reason, with the granting of a flat-rate allowance and maintenance of social security entitlements	56,145 (1997). This measure (partial or full) is primarily aimed at women (86% of the total). It is no surprise to note that the proportion of women is even higher with regard to partial career breaks (nearly 88%)	Women very often make use of this measure with a view to taking care of their child(ren). Men often use it as a means of transition to self-employment (guaranteed income and possibility of returning to paid employment) or retirement. This measure is not neutral with regard to female employment. Withdrawals from the labour market such as those resulting from a career break are often perceived by employers as denoting a lack of motivation to work. In addition, these temporary withdrawals from the labour market may have consequences with regard to hierarchical segregation (fewer promotion prospects)
	Special career break scheme - employees may suspend their employment contract or reduce their work contribution for one month (with a possible one-month extension) in order to take care of a seriously ill family member. With regard to the procedures (compensation, redundancy protection, etc.), reference should be made to the general career break scheme. However, there is no obligation to take on a replacement.	Cf. overall figures on career breaks (there is no breakdown of career breaks by motive, which prevents us giving precise figures with regard to this measure)	Given the fact that the compensation for suspending the employment contract is not high, it may be supposed that women will be more likely to opt for this type of measure.
	Special career break scheme: palliative care - assistance for a terminally-ill patient. Procedures: see above.	See above	See above
Time off work (Unpaid)	Leave for urgent reasons - may be granted in order to cope with certain events (accident, hospitalisation of a close relative, etc.). Maximum duration: 10 days		Not relevant
Monetary allowances/ benefits	Employing a domestic worker - exemption from employer's social security contributions when taking on a domestic employee. These domestic employees may be given responsibility for child care or for assisting a sick person.	133 in the first quarter of 1997	This employment measure is very little used. The main aim is to combat undeclared work.

DENMARK

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - 4 weeks before + 14 weeks after the birth. Public benefit + salary for most employees. A number of collective agreements complement the statutory minimum rights. The renewal of collective agreements in spring 1997 achieved an important breakthrough with respect to provisions ensuring wages during pregnancy and maternity leave in the private sector	In 1995 it was used by 86.6% of all new mothers in the labour market	Impact on employment is limited. Maternity leave must be considered a "normal" condition for women in the labour market with limited effects on women's employment. Nevertheless pregnancy and childbirth are a barrier for the most "marginal" female workers, and can cause some difficulty to the highly educated who often graduate while having their first child
	Parental leave - up to 10 weeks may be taken by the father or the mother after the 14th week following the birth. The right may only be used by one parent at a time	It is normally considered as part of maternity leave. Very few women find it attractive to re-enter the labour market before the 28th weeks after birth giving	Impact on employment is limited. It is generally accepted by employers that women are entitled to the leave. So that alone limits fathers ability to use some of the weeks
	Paternity leave - 2 weeks (the same rule of maternity leave apply)	In 1995 58.2% of fathers. In 1985 40.4%	
	Child care leave - publicly funded: 60% of the benefit granted in case of illness or childbirth. 26 weeks for children aged 0-2; 13 weeks for children aged 3-8. The 1994 Act on leave provides for 3 types of leave: 1) leave for all employees with children aged under 9 2) educational leave which requires an agreement between the employer and the employee. 3) leave for other purposes which also requires an agreement between the employer and the employee.	In 1997 18,068 on leave. This is a drop of 32% since October 1996 and a reduction to less than half since January 1995	Primarily used by professional groups. It was expected that the 1994 Act on Leave would have a positive effect on equality in family relations and between parents, but the vast majority of those using the child care leave are women. The Act was introduced as a means to reduce unemployment, but it became the opposite: a means for overworking young mothers to take a break in their labour market career. The parents pay a share of the costs, with the local authorities funding the rest. The precise amount differs among municipalities
Services	Day care for children aged 0-3 - crèches and daycare mothers. In both cases the parents and the local authorities share the costs	47.7%. Half of all infants 0-3 years old are cared for in public arrangements (42% in public crèches, 58% by daycare mothers and by a few men who typically take care of 3 children in addition to their own). The other half are children aged below 26, weeks and older children cared for by their mothers or fathers on leave. An unknown number of children are cared for by other family members or "irregular" day care mothers	High impact. An absolute precondition for the full time employment for young women. The cost differs among municipalities. In 1995 the average amount was ECUs 197.1 p.m. for day care mothers and ECUs 248.6 p.m. for crèches. For many years there has been a lively market for "irregular" day care mothers in Denmark, but it is probably shrinking as the condition for the regular day care mothers paid out of public funds have bettered
	Daycare for children aged 3-6 - kindergartens for children. The parents pay a share of the expenses and the local authorities the rest.	80.3% of all children in the age group. Considering that some children enter school at the age of 6 (the age for entering school in Denmark is 7), it can be considered a full coverage	It is now widely accepted that children in this age group profit from the pedagogical effort made by the trained personnel in kindergartens and from being with other children

DENMARK

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	Nursing homes or nursing flats	Approximately 15% of population older than 70	No impact
	Home care services - these are services for older people in own private home (i.e. help for laundry, cleaning, personal hygiene, cooking and shopping for a number of hours a week). They are offered by local authorities.	110 full time employees per 1000 elder over 70 1-3 hours per week: 71% of the age group 67-79 and 59% of the over 80 group; 4-6 hours per week: 13% of the age group 67-79 and 18% of the over 80 group; 7-12 hours per week: 10% of the age group 67-79 and 15% of the over 80 group; 13 or more hours per week: 6% of the age group 67-79 and 9% of the over 80 group.	Positive impact. All old age pensioners receive their public pension and are expected to pay for certain services, whereas home help and home nurses are free. The high percentage of old peo- ple living alone is a sign that high lev- els of free personal choice are being secured. Still, a lot of pensioners wait months or years for a nursing home or nursing flat. Very few older people need to rely on grown up children for help. Approximately 6% of all women in the Danish labour force are employ- ed to care for older people sector.
	Home nurses	15% of persons aged over 67	Positive impact
	Day care centres	23% of persons aged over 70	Positive impact

DISABLED

Services	Public home help	4% among youth; 7% among older people	A Danish survey estimates that 8% of the 18-60 years old are heavily dis- abled or chronically ill and 9% are mildly disabled
	Voluntary help	50%	No impact on female employment. A considerable share of the disabled (20%) also engage in voluntary work indicating that self help in patient groups and organizations is an important component of the help the disabled receive, as well as being important for social networking
	Self paid help	6%	Positive impact on female employ- ment. The care of older people in Denmark is mainly based on public home helpers caring for old people living alone. The share of care given by family members to older people is hard to document: probably 50% of old pensioners receive some help from children, other family members or friends. The disabled are often persons living a working life, and the Danish system is geared to help them enter pro- tected work environments.

GERMANY

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - for both women who work full-time and part-time. - 6 weeks before, 8 weeks after the birth - average net income earned before pregnancy.	100%	The costs of maternity leave born by individual employers might discourage the latter from hiring women of child bearing age
	Breastfeeding permission - minimum 1 hour per day, which can be divided in two fractions of 30 minutes.	Only a minority of mothers with very small children return to employment and use this right	Largely irrelevant because of low take up rate
	Statutory parental leave - for employed parents, not only mothers - until the child is 3 years old - paid for 24 months, unpaid for the third year - part-time work (up to 19 hours a week) if the employer agrees	96% of all entitled parents claim parental leave and parental allowance for at least a short period (2.5% men and 97,5% women in 1995). Only 4% of all parents on leave choose part time. In West Germany 50 % (in East Germany 60%) of all women re-entered employment successful	Encourages parents to care for their children in the first three years privately at home. Given the low level of the financial compensation only a minority of men take advantage of the leave. Overall, this measure encourages mothers to withdraw from employment and care for children at home. Women taking longer periods of leave face severe problems of re-integrating into the labour market
	Short periods of paid leave for personal reasons - the birth of a child (for the father), illness of child - a few days and no more than one week - many collective agreements include this provision		
Time off work (Unpaid)	Statutory sickness leave - for both parents - children aged under 12 - for married parents 10 days a year - no payment by employer - the carer is entitled to a sickness allowance paid by the sickness fund.	1996: in Berlin 18,184 insured persons received sickness leave payments, 30% men. Men took on average 3.5 days, women 3.7 days	As the sickness leave is more equally distributed among men and women it may not act as a disincentive against women's employment.
	Collective agreement and firm-specific regulations a) rights of extended parental leave b) extended sickness leave c) part-time work on grounds of child-care (depends on agreement with employer).	In West Germany, collective agreements on parental leave cover 60% of all women in dependent employment, but the number of entitled parents will be smaller.	The majority of women are not covered by these agreements as small and medium-sized firms are excluded and important sectors with a high proportion of female employees are not covered. Thus the problem women face of returning to an equivalent position remains unsolved.

GERMANY

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Child benefits and income tax allowances - for children aged under 18 - parents have to choose between "child benefits" and "income tax allowances" - the amount of child benefits increases with the number of children (from ECUs 111.6 to 177.5 per month) - income tax allowance is ECUs 3505.4 per year and child	In 1996, 10.1 million parents/households received these subsidies for 16.5 million children	General: for Germany we can assume that, more than financial subsidies for children, "joint tax assessment", combined with a low level child care services, may influence women's employment propensity. Even if the taxation system does not influence labour force activity, it weakens women's bargaining position in the household as regards the gender-specific division of paid and unpaid labour
	Additional household allowance - for single parents - the taxable income is reduced by another ECUs 2848.2 per year, independently of the number of children	There are serious doubts as to whether the existing regulations (child benefits or tax allowance) actually cover the minimum amount needed to meet the needs of a child	
	Tax allowance for child care expenses - for single parents, or married couples where one partner is employed but the other is ill or disabled; or both partners are ill or disabled - maximum amount is ECUs 2028.6 for the first and ECUs 1014.3 for each additional child, per year.		
	Tax allowance for employing a housekeeper - for all households - only if earnings of housekeeper are subject to social security contributions - allowance up to ECUs 9128.7 per year		
Services	Public and subsidized private crèches - for children aged under 3 - parents pay according to their income and the hours/meals included: in Berlin, 1998, the monthly amount per child varied between ECUs 43.1 and ECUs 213 for part-time care and between ECUs 48.2 and ECUs 284 for full-time care.	Crèche facilities for 6.3% of all children aged 0-3: - in West Germany 2.2 % - in East Germany 41.3%.	Until the child is 3 years old, it is nearly impossible to find a place in a child care facility. If a woman wants or needs to combine work and small children, she resorts to private solutions like grandmothers, neighbours, au-pair girls and other private, paid or unpaid arrangements.
	Childcare services provided by employers Employers are highly subsidized by the Land.	0,5 % of all places are provided by employers.	Private employers offer child care services to their employees only to a modest extent.

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	Nursery school (kindergarten) - children aged 3-6 - for the payment see above under "public and subsidized private crèche" - of all nursery school (29,757), 33.8% have full-time opening hours, 48 % full-time hours with lunch break, and 13.7% have only morning	Places cover 90.7% of all children aged 3-6 of which 85% in W.G. and 116.8% in E.G. Take up rate: 3-4 years: 39.9% in West and 83 % in East Germany 4-5 years: 72.4 % and 87% in West and East Germany, respectively	It is difficult to combine work and care of children older than 3 due to restricted opening hours of care centres. Part-time employment during morning hours is often the only possible solution, but the supply of part-time positions is below the demand, especially in skilled and better paid jobs, making it difficult to buy care services in order to combine work and family
	Play groups and day nurseries - children aged over 6 attend part-time schools and need care after the school ends - for the payment see above under "public and subsidized private crèche".	Play groups and other facilities offer places for 11.7% of the 6-10 year olds. Take up rate: 14% of Western and 60% of Eastern school children aged 6-7 attend play groups and day nurseries.	Most schools in Germany are part-time schools, leaving children over 6 without care after the school ends. Play groups and other facilities for school children are extremely scarce. So it is difficult to combine work and children for this age group as well.

OLDER PEOPLE AND DISABLED

Time off work (Paid)	Short periods of paid leave for personal reasons - statutory right provision - serious illness or death of a near relative; care for older people/disabled - maximum a week	Of all care-giving persons under 65 years, around 45% combine employment and care. These are mainly women aged 40 to 50	Limited provision. When family members need care, women give up paid employment or reduce it, and the lack of care leave regulations in Germany contributes to this solution. Giving up employment without re-employment guaranty increases the risk of unemployment in higher age groups.
Time off work (Unpaid)	Collective agreements and firm-specific regulations a) leave for caring employees: care for older people and disabled b) part-time work for caring employees: care for older people and disabled	Take up rate is very low	The majority of women are not covered by these agreements, so the provision have almost no effect on female employment
Monetary allowances/benefits	Long-term care insurance for carers - for carers who look after a person for at least 14 hours a week - insurance pays contributions to the statutory pension scheme - the amount of the contributions depends on the care needs and counts as if the care person had an earned income between i.e. ECUs 557.8 and 1,673.6.	1997: around 500,000 persons, 90% women.	The long term care insurance covers all persons needing care, and pays for care, including carers' pension. It is difficult to assess whether the long-term care insurance actually influences women's propensity to employment. One positive aspect of the provisions is that it remunerates women for care services that would otherwise go unpaid.

GERMANY

OLDER PEOPLE AND DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	<p>Benefits in kind and/or compensation for carers</p> <p>- older people and handicapped receive home care services in kind (provided by private firms or non-profit organisation or the churches) or allowances to buy home care services:</p> <p>1) Benefit in kind: the amount depends on care needs and ranges from ECUs 380.3 to ECUs 1,420 monthly</p> <p>2) Compensation for carers: given in lieu of or in combination with benefits in kind. Payment is made to care receivers who may use this allowance to hand the money over to the care giving family members. The level of this allowance depends on the severity of care needs (between ECUs 202.8 up to 659.3 monthly)</p>	<p>In 1997, around 1.24 million care needing persons has been cared for in their private homes</p>	<p>This allowance is part of the long-term insurance for carers. Combined with the contributions towards the pension offered by this insurance, the allowance may have acted as an incentive for women in certain occupations, positions and earnings to give up employment</p>
Services	<p>Places in institutional care</p> <p>- the long-term care insurance pays between ECUs 1014.3 and 1420 per month for institutional care</p> <p>- actual costs are between ECUs 2535.7 and 3042.9 per month.</p>	<p>Only 453,000 people in care institutions. In 1994, around 5% of all people older than 65, and 13.8% of all those older than 80 lived in institutions.</p>	<p>Places are limited and rather expensive, so that the maximum amount provided by the insurance often does not cover the expenses. Old people often have to spend their savings to meet the costs of institutional care.</p>

GREECE

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave 1) private sector: 16 weeks -employers pay 1/2 to 1 month depending on length of employment; women covered by compulsory social security schemes receive full compen- sation for wage loss (social security maternity allowance) 2) public sector: 4 months with full pay. - additional special leave if special medi- cal treatment at home is needed (civil servants only) with half pay.	All working mothers take it up, irre- spective of prior length of employ- ment, since it is mandatory.	Incentive to women's involvement in paid employment. Disincentive to hire women in the private sector
	Breastfeeding and infant/child minding leave -reduced daily working time 1) private sector: parental leave for children aged under 2 (priority to mothers) with full pay. 2) public sector: maternal leave for children aged under 4 with full pay. Not provided for fathers.	1) private sector: reluctance of employers to accept it discourages take up. Almost all users are women. 2) public sector: high take-up rate.	Incentive to women's involvement in paid employment. Disincentive to hire women, problems with employ- er, in the private sector. - no possibility for fathers in the pub- lic sector to take it up and priority to mothers in the private sector reinforce caring as women's respon- sibility and promote women's image as burdensome, less productive and costly employees.
	Parental leave for school visit -some hours or the whole working day, up to 4 days a year -children aged under 16 -full-timers only -full pay	Seemingly high take-up rate in the public sector, problems in the private sector. The users are seemingly most- ly women.	Incentive to women's involvement in paid employment. Exclusion of part- timers creates indirect discrimination against women. Problems with employers in the private sector.
Time off work (Unpaid)	Parental leave for child rearing -not cumulative, for either parent. 1) private sector, public corporations and banks: 3.5. months for each parent, child under 3 years. Undertakings employing at least 50 workers. 2) civil service: 3 months for each par- ent, child aged under 2.5. Services with at least 100 employees.	Seemingly very low take-up rate, because it is unpaid. Problems with employers in the private sector. Almost all users are women.	No impact on women's employment, since lack of pay prevents most employees from taking it up. Many employees are not covered because they work in firms and services with less than 50 or 100 employees*. Problems with employers in the pri- vate sector.
	Maternal leave for child rearing (for civil servants only) - career break of two years for the first child, of one year for subsequent children.	Seemingly low take-up rate because it is unpaid.	No impact on women's involvement in paid employment, negative impact on their career. No possibility for fathers to take it up reinforces caring as women's responsibility and per- petuates the sexual division of labour.

GREECE

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Parental leave for illness of child -children up to 16 years or older ones suffering from serious or chronic illness or invalidity. -up to 6-10 days according to the number of children.	Lack of pay and in the private sector problems with employers discourage take-up. Almost all users are women.	No impact on women's involvement in paid employment. Exclusion of part-timers creates indirect discrimination against women. Problems with employers in the private sector.
Monetary allowances/benefits	Social security maternity allowances - for women employed under a private law contract and covered by a compulsory social security scheme for at least 200 working days within the last 2 years.	All women entitled to the allowance receive it during maternity leave.	Fragmented, but total compensation for wage loss. Women with discontinuous employment patterns or part-timers cannot meet the requirements.
	Social assistance maternity allowances - for women not entitled to the social security allowance and not having the means for an adequate standard of living -means-tested -the whole amount for 6 weeks before and 6 weeks after delivery corresponds to ECUs 500 (little more than a minimum monthly salary).	No data on the take-up rate. It is very likely that those entitled to the allowance are not informed	The amount of the allowance is very low.
	Confinement-pregnancy allowances -for women who themselves (or their husband) are employed in the public or private sector or exercise a liberal profession and are covered by a compulsory social security scheme -a lumpsum to meet the costs of medical care and hospitalization during pregnancy and confinement -amount differs according to categories of workers or liberal profession: from ECUs 400 to ECUs 1300	All women entitled to the allowance receive it.	Strong and unjustified inequalities among different categories of workers and liberal professions. Inadequate coverage of costs for some categories and more adequate coverage for others.
	Child benefits paid by the employer 1) civil servants: -for children aged under 18-19, or under 24 if they study, or for children of any age who are unfit to work due to a physical or mental handicap. -flat rate increasing with every additional child from the third child 2) employees under private law contract: benefits are fixed by collective agreements in percentage of basic wages.	1) If both parents are civil servants, the benefit is paid to one of them. If the other parent has another status and receives a benefit from any source, the civil servant parent does not receive it. 2) If both parents are employed under a private law contract, the benefit is paid to both of them.	Regarding civil servants and employees under a private contract, the low amount of benefits does not cover the cost of child maintenance, so that families cannot be maintained by one earner, and women must find paid employment

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Allowance for crèche and nursery services paid by the employer -granted by some employers mostly in the public sector.		Allowance for crèche is positive for women's employment, since it allows the choice and purchase of private care services
	Social security child benefits allowance -for unmarried children aged under 18 or under 22 if they study; irrespective of age if they are unfit to work. -the amount increases in inverse proportion to the family income and in proportion to the number of children - the allowance is granted only if the employee does not receive from her/him employer a benefit of at least the same amount.	Employees under a private law contract, covered by a compulsory social security scheme who have worked at least 50 days the previous calendar year.	Small families receive extremely low amounts compared to those paid by employers. Women are urged to find paid employment.
	Social assistance child allowances -means-tested (allowances for figures 1, 2, 3, 4 below vary between ECUs 33 and ECUs 133 per month) 1) maternal allowance for the third child -until the third child is 6 years old 2) allowance for mothers or fathers of at least four children - as long as at least one of the children is aged under 23 3) single parents' allowance -for children aged under 4 -flat rate increases for the second child -the parents must face urgent medical or social problems and not receive child benefits from another social welfare scheme. 4) allowance for unprotected children -for children aged under 16 whose parents are both dead or whose father is dead or unable to maintain them -the child should not be entitled to any other social assistance allowance or in residential care	Take up: seemingly most mothers of three children who satisfy the means test. Seemingly mostly mothers. The State agency which pays the allowance seems to be reluctant to pay it to fathers subject to the same conditions as to mothers. No data on take up rate. Seemingly mostly single mothers. Very probable lack of information of those entitled to the allowance. No data on the take-up rate. It is very likely that those entitled to the allowance are not informed	In view of the quite generous means-test and the amount of the allowance, it is the highest social assistance benefit. It is intended to reward fertility and not to meet the costs of child rearing that parents incur. While the means-test is quite generous, the amount of the allowance is so low that it cannot have any positive impact on the birth rate or on women's employment. The low amounts of the allowance, particularly in view of the recipients' lack of any other resource, do not cover their needs in emergency situations. The amount is too low to have any impact on the mother's categorical need to work. The conditions for granting the allowance reinforce the image of the father as the only provider

GREECE

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	<p>Tax allowance for dependent children</p> <p>-for unmarried children aged under 18 or students aged under 25 or doing their military service; adult unmarried, divorced or widowed children who are physically or mentally disabled; dependants of the taxpayer fatherless and/or motherless close relatives aged under 18</p> <p>-the children should live with the taxpayer and their monthly income should be under 1000 ECUs.</p> <p>-amounts are deducted in principle from father's income and depend on the number of children (minimum ECUs 66, maximum ECUs 133 per year)</p>		The amounts deducted are very low. The deduction from the father's income or tax constitutes direct discrimination against women. No impact on women's involvement in paid employment.
Services	<p>Obligation to build crèches/nurseries</p> <p>-when undertakings and services employing at least 300 persons build new premises, they must provide crèche/ nursery for children of their personnel</p>	In 1992, there were about 75 nurseries provided by employers in all Greece. Most of them were in the public sector**.	The great majority of employees work in small establishments*. The legal obligation does not concern existing premises and anyway is scarcely complied with.
	<p>Crèches and nurseries publicly funded</p> <p>-run by local authorities</p> <p>-low fee charged to the parents</p>	Available for: - about 3% of children aged 0-2.5 -about 70% of children aged 2.5-5.5***.	Priority to children of working parents, financially weak families and children who need protection due to various social reasons
	Private crèches and nurseries		No State-imposed regulations for priority of access to working parents.
	<p>State kindergartens</p> <p>-in state primary school</p> <p>-for all children from 4/5.5 years until they attend primary school</p>		Hours of services do not coincide with parents' working hours. Negative impact on women's involvement in paid employment.
	<p>Camping holidays</p> <p>1) organised or paid for by social security institutions</p> <p>2) provided by the State</p> <p>3) provided by local authorities.</p>	Only children of the persons covered	Comments for all cases: Positive impact on women's involvement in paid employment. However, there are no day care/recreational centres for children during school holidays and the latter are much longer than working parents' holidays. This affects women's employment unfavourably.
	Only children of low income families		
	Not means-tested.		

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	<p>Leave for sickness of dependent older people</p> <ul style="list-style-type: none"> -leave up to 6 working days -sickness of old parents or old unmarried brothers or sisters -the annual income of the dependent older people should be lower than the annual income of an unskilled blue-collar worker paid the minimum daily wage -full timers only 	No data on the take up rate. Lack of pay and, in the private sector, problems with employers, seem to discourage take up.	No leave for elderly spouse. Negligible impact on women's involvement in paid employment. Non entitlement of part timers constitutes indirect discrimination against women
Monetary allowances/ benefits	<p>Tax allowances for dependent parents of both spouses</p> <ul style="list-style-type: none"> -granted for parents of any spouse, living with the taxpayer -the annual income of the parent should be below ECUs 1000 or ECUs 2000 if s/he is handicapped. -the amounts deducted from the taxpayer's income are: the entire cost of medical and hospital treatment and 50% of the amounts paid to the home for older people 		The income threshold is very low, thus excluding from financial maintain many families with aged parents. Moreover, the amounts deducted are insufficient. Limited positive impact on women's involvement in paid employment.
Services	<p>Homes</p> <ul style="list-style-type: none"> -few, mostly private 	(0.5% of older people over 65 are in institutional care)****. Most users have no family.	Services for older people are generally insufficient. No preferential treatment of older people relatives of workers.
	<p>Municipal open care/recreation centres</p>	Used by the relatively fit older people and very successful for them	Inadequate to alleviate the burden of (women) relatives.
	<p>Municipal home care/help pilot programmes</p>	They have been set up in 20 municipalities, but will be extended to 112 other municipalities. Most users have no family	Very effective but insufficient at present

GREECE

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
	<p>Parental leave for care of handi-capped children</p> <ul style="list-style-type: none"> -reduced daily working time (one hour less per day) -pro rata reduction of pay -for mentally or physically handicapped children, irrespective of age -employees of undertakings and services of the private and public sector employing at least 50 persons 	<p>Many employees of the private and public sector are not covered, because they work in firms and services with less than 50 employees*. No data on the take up rate. It is very likely that users are predominantly female</p>	<p>May have positive impact for women's involvement in paid employment. Pay reduction affects the amount of old age pension.</p>
	<p>Leave for sickness of disabled dependants</p> <ul style="list-style-type: none"> -sickness of worker's spouse or parents or unmarried brothers or sisters who, due to serious or chronic illness or invalidity, cannot take care of themselves, provided their annual income is lower than that of an unskilled blue-collar worker who is paid the minimum daily wage. -pro rata reduction of pay -full timers only 	<p>No data on the take up rate. It is very likely that those entitled to the allowance are not informed</p>	<p>The reduction in pay seems to prevent employees from taking up this leave. Seemingly negligible impact on women's involvement in paid employment. Non entitlement of part timers constitutes indirect discrimination against women.</p>
Monetary allowances/ benefits	<p>Allowance for disabled and maladjusted children</p> <ul style="list-style-type: none"> -full coverage of costs for medical care, hospitalisation and care in specialised educational and other institutions or asylums -for minors and adult children of persons covered by IKA (the main compulsory social security scheme for those employed under a private law contract) -for minors of persons covered by other compulsory social security schemes 	<p>No data on the take up rate. It is very likely that those entitled to the allowance are not informed</p>	<p>Positive for women's involvement in paid employment, since it makes it possible to buy care services for disabled children.</p>
	<p>Allowance to the paraplegic and quadriplegic</p> <ul style="list-style-type: none"> -employees or pensioned employees covered by compulsory social security schemes and members of their families who are unfit to work due to paraplegia or quadriplegia or other disease that creates the same invalidity -the amount is approx. ECUs 413 per month (not means-tested) -funded by social security 	<p>No data on the take up rate. It is very likely that those entitled to the allowance are not informed</p>	<p>Positive for women's involvement in paid employment, since it enables purchases of care services for disabled family members and promotes the independence of the disabled.</p>
	<p>Total unfitness allowance or allowance for care by a third person</p> <ul style="list-style-type: none"> -persons who receive an invalidity or survivor's pension and require continuous care by another person -increase of pension by 50% -not means tested. 	<p>No data on the take up rate. It is very likely that those entitled to the allowance are not informed</p>	<p>See above "Allowance for the paraplegic and quadriplegic". Persons who become unfit after their retirement are not entitled to the pension increase, which is unjustified.</p>

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Social assistance allowance for disabled persons -amount varies with the nature or cause of invalidity -subsidiary to other social security/assistance benefits -not means-tested		Seemingly limited impact on women's involvement in paid employment, since the allowance cannot be cumulated with other social security/assistance benefits.
	Tax deductions for dependent, disabled persons -granted for children irrespective of age and unmarried, divorced or widowed brothers/sisters of both spouses, provided they live with the taxpayer and their annual income is less than about ECUs 2000. -amounts deducted from taxpayer's income are: a) the entire cost of medical and hospital treatment, fees paid to special schools or institutions, b) the extra-institutional allowance and the sum added to the pension of the blind or of persons needing continuous supervision and care, c) about ECUs 1,666 per year without receipts in various cases.		The amounts deducted are insufficient, hence the impact on women's employment is limited
Services	Mobility card -free access to public transportation (buses, trains) for those with at least 67% invalidity		There is no preferential treatment of disabled persons whose relatives are working. However, services and benefits for the disabled contribute to their well-being, financial independence and relative self-sufficiency, with the result that their relatives' burden is alleviated. Women's involvement in paid employment is thus positively affected. This is why such services and benefits should be more substantive.
	State camping services for disabled persons	Relatively few.	See above "Mobility card".
	Educational and employment programmes, programmes for institutional or open care	Relatively few.	See above "Mobility card".
	Institutions for the incurably ill	Relatively few.	See above "Mobility card". The most important institution is a private welfare foundation whose future is uncertain, due to recent heavy taxation of the property and of donations to such foundations.

*In 1994 only 4.1% of the workers of the private and 16.5% of the public sector worked in establishments employing more than 50 persons (unpublished National Statistic Service Labour Force Survey data); **Karantinos D., Ioannou G., Cavounidis J. (1992: 50); ***Deven F., Inglis S., Moss P., Petrie P (1997); ****Anttonen, Sipilä (1996).

SPAIN

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - childbirth and adoption - 16 weeks, at least 6 weeks after child-birth.	100% of eligible women currently at work (98% female users).	Positive impact on women's employment as long as employers pay zero costs for replacement. From September 1998 employers are, in fact, paying zero costs since they have been granted total exemption from social security contributions due for the substitute worker.
	Breastfeeding permission - child aged under 9 months - 1 hour per day. Can be divided in two fractions.	100% of eligible women currently at work (100% female users).	Given that there are no replacement costs and employment is not interrupted, this provision is neutral with respect to female employment. However some employers can be discouraged from hiring women, as hardly any men take-up this permission.
Time off work (Unpaid)	Parental leave - child aged under 3 years - duration of 3 years - for either mother or father when both are working.		The impact on women's employment is positive, as the replacement costs for the employer are subsidised. The impact could be negative for women on temporary contracts.
	Working-time reduction - child aged under 6 years - working time reduced by 1/3 to 1/2.		Positive impact, but can only be a supplement to not a substitute for child care services. There is no clear guarantee to go back to a full-time job once the child is 6 years old. This can affect pension rights.
Monetary allowances/ benefits	Child allowance - dependent child under 18 - ECUs 240 per year, maximum ECUs 335 per year	15.6% of all children under 18 (family entitlement)	The amount is negligible. Does not serve as an important monetary transfer which can be used to pay for child care
	Income tax allowance for dependent child - it varies depending on number of the children from ECUs 149.5 to 300 per year	53.4% of all children under 30 (family entitled)	Low income families cannot use it as they don't pay income tax. It is thus a type of tax saving, rather than a family policy
	Income tax crèche allowance - child aged under 3 years attending crèche - 20% of expenditure	9% of all children under 3 (family entitled)	See above comment
	Supplementary maternity benefit clause - in collective agreements.	5.6% of all employees covered by collective agreement.	
Services	Crèches - children aged 0-3. Play-groups - children aged 0-3.	8.7% of 2 years old in child care centres [2% of children aged 0-3 in publicly-funded services; 84% of children aged 3-6].	Negative impact, as there is clearly insufficient public sector supply, and the private supply is expensive. Child care services including play-groups are increasing thanks to the II and III Equalities Programmes.

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Statutory leave for family reasons - 2 days; 4 days in case of travelling	100% of eligible women currently at work (100% female users)	Positive in the public sector, but can discourage employers from hiring women in the private sector, as there are costs of temporary replacement. In any case, both legal and collective agreement provisions are clearly insufficient for working women, who can be dismissed on grounds of absenteeism.
	Specific clauses in collective agreements - care of sick relative - period between 6 months and 3 years	100% of eligible women currently at work (100% female users)	
Time off work (Unpaid)	Specific clauses in collective agreements		Positive development, but still in infancy. A general norm or law is needed.
Monetary allowances/benefits	Old age pensions (contributory and non-contributory)	17.8% of the total population over 60 (35.2% of recipients are women)	Positive, if based on contributions. Non-contributory means tested pension schemes have discouraging effects
	Income tax allowance for old parents - when old parent does not receive income higher than the minimum wage on a yearly basis - tax deduction of ECUs 26.4 per year	19% of total population over 65 (family entitlement)	It is a type of tax saving rather than a family policy. Low income families cannot use it as they do not pay income tax
Services	In-house care	[2.8% of older people aged over 65 are in institutionalised care]	Negative impact, as there is clearly insufficient public sector supply, and the private supply is expensive
	Day care centre	[1% of older people aged over 65 receive home care service]	

SPAIN

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Statutory leave for family reasons - 2 days. 4 days in case of travelling.	100% of eligible women currently at work (100% female users)	Positive impact in public sector, but can discourage employers from hiring women in the private sector since there are costs of temporary replacement.
	Specific provisions on paid time off - in collective agreements	100% of eligible women currently at work (100% female users)	
Time off work (Unpaid)	Specific provisions on unpaid time off - in collective agreements		Positive development, but still in infancy. A general norm or law is needed
	Statutory working-time reduction - usual working time reduced by 1/3 to 1/2		See above comment.
Monetary allowances/benefits	Allowance for dependent disabled child - varies with degree of disability	100% of all dependent disabled children (family entitlement)	It is means-tested. Though it is higher than for children with no disabilities, it is not enough for grown up, disabled children to live on their own
	Income tax allowance for disabled - granted when the disabled does not receive income higher than the minimum wage on a yearly basis - tax deduction of ECUs 336 per year.	100% of all eligible taxpayers.	Low income families cannot use it as they don't pay income tax. It is thus a type of tax saving rather than a family policy.
Services	In-house care Day care centres		Negative impact, as there is clearly insufficient public sector supply, and the private supply is expensive.

FRANCE

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - 16 weeks' leave (26 weeks for third and subsequent children, from 34 to 46 weeks in the event of multiple births)		In principle, seniority is maintained during the period of maternity leave. The remuneration, paid in part in the form of a social security allowance, is often supplemented by the undertaking in accordance with collective agreements
Time off work (Unpaid)	Parental leave - for the first child, unpaid leave are opened to any employee (with one year's seniority) up until the child's third birthday - possibility of part-time leave from 16 to 32 hours weekly	This parental leave is taken exclusively by mothers, particularly in view of the fact that it is poorly paid (see allowance below)	
Monetary allowances/ benefits (Monthly amounts unless stated otherwise)	Parental leave allowance for the second child - allowance of ECUs 453.8 for all employees following the birth of the second child and until it reaches the age of three - one year's seniority or two years' employment (including unemployment for which benefit was payable) during the previous five years are required	110,000 people received this allowance in 1995, 99% of them women	The parental allowance (APE) has a definite effect on activity among some mothers. The rate of activity among mothers with two children has declined from 70% to 45%. In the main, these are women in insecure situations (short periods of work interspersed with unemployment), for whom compensation amounted to less than ECUs 453.8
	Family benefits 1) Young child allowance (ECUs 146.4 per month from the fourth month of pregnancy until the child is three years old) 2) Family allowances: - for the second children: ECUs 101.5 + ECUs 28.6 for a child aged between 10 and 15 - for the third children: ECUs 229.6 + ECUs 50.3 per child aged over 15 - for additional child : + ECUs 128.9		From 1998, these allowances are means-tested: the ceiling for receiving these allowances is ECUs 3,750 per month per two-child family (+ ECUs 750 per child and ECUs 4800 where both partners are working). Therefore, of the 4.5 million families benefiting, 350,000 (7%) will lose this allowance. The disincentive for women to work has in part been removed, as couples where both partners are working have had an advantage (the ceiling has been raised by ECUs 1,050)
	Single parent allowance - for people raising children aged under three on their own, a benefit of ECUs 632.5 (+ ECUs 158.1 per child) is paid, provided that he/she does not have an additional income greater than this benefit.	In 1995: 14,700 single-parent families received assistance for 242,000 children.	This social assistance measure is aimed particularly at disadvantaged women, given that 86% of single-parent families are women raising their children alone.

FRANCE

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	<p>Free collective child care (whole family) Nursery</p>	One third of two-year-olds and almost all children aged 3-6 are in school in France	Taken together with school timetables, the nurseries provide significant child care opportunities compatible with the development of full-time activity for mothers
	<p>Paid collective child care (reserved for families in employment) Crèches are open to children from the age of three months. They are given 67% funding by the State and municipal authorities, with the rest coming from the families in proportion to income</p>	14% of families (children aged under 11) take advantage of this	Crèches are normally reserved for couples or single-parent families in employment. The situation of families with one member unemployed may become a problem, in so far as removal of entitlement will restrict opportunities to seek employment, which could, in particular, discourage some unemployed women
	<p>Private care outside the home Benefits: AFEMEA (family assistance for employing a child care assistant) - child care assistant is the most important method of child care, given the lack of crèches. - the State covers a proportion of the cost through the AFEMEA (reimbursement of social security contributions + ECUs 121 (child aged under three) or ECUs 60.6 (child aged 3-6)</p>	17% of families make use of a child care assistant	
	<p>Private care at home Benefits : AGED (home child care allowance) and domestic employment - the AGED helps cover a proportion of the social security contributions (ECUs 962.7 for children aged under three and half for children aged 3-6, per quarter) and to obtain significant tax breaks (henceforth a reduction of up to ECUs 3,375 per year on a total expenditure of ECUs 6,750)</p>	4% of families (children aged under 11) make use of domestic employment	The AGED system, taken together with the domestic employment system (see below), was significantly more attractive to well-off dual-income households, as they previously received the double allowance. There have been reactions against this decision, which, some claim, could remove the incentive for some mothers to find work. Given the categories of families benefiting, these employees are primarily managerial staff, for whom the decision to work is not based solely on a strict economic calculation

OLDER PEOPLE / ALL

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Leave on personal grounds - any employee may request unpaid leave (without specifying a reason), but the employer is not obliged either to grant it or to provide remuneration		
	Time savings account - a collective agreement may provide for the possibility of carrying over a proportion of paid leave (carryover of paid leave, conversion of certain bonuses into leave, compensatory rest periods, etc.		
Monetary allowances/ benefits	Pensions and minimum old-age pension - under the general social security scheme, employees with 40 years' contributions may receive their retirement pension in full from the age of 60. - on average, the pension received in 1993 was ECUs 1134.7 - in 1997, the minimum old-age pension guaranteed to those aged over 65 was ECUs 520.5 (ECUs 933.9 for a couple), provided that annual income was less than ECUs 6247.6 (ECUs 11208 for a couple)		
	Specific dependency benefit - this specific benefit was introduced in 1997 for those aged over 60 requiring outside help. The monthly amount is ECUs 675 where annual income does not exceed ECUs 10,800 (ECUs 18,000 for a couple)		
	Domestic employment Service vouchers - the aim of these benefits is to facilitate the development of domestic employment, aimed mainly at child care and care of older people - from 1998, an individual employer may deduct from his tax bill 50% of such expenditure, up to ECUs 3,375 per year	In 1996, there were 770,000 people in domestic employment and approximately 290,000 service vouchers (now known as <i>Titres Emploi Service</i>). This represents a large increase (more than 500,000 jobs in five years). These are, however, very short-term jobs, being on average eight hours per week. The full-time equivalent of the jobs created over these five years is 52,000 domestic jobs and 32,000 service vouchers.	The development of domestic employment involves women in two ways: as mothers or as daughters, caring for children or parents, these measures facilitate their occupational integration and their ability to continue full-time work, particularly for managerial staff. Furthermore, given the high number of women in this sector, the jobs created are particularly aimed at them. However, in order to reduce the risk of discrimination, it is essential to professionalize these jobs.

FRANCE

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	<p>Special child allowance - this benefit is intended for disabled children and may be supplemented depending on the degree of disability. As of 1.1.1997, the allowance is ECUs 101.1 per month (supplement ranging from ECUs 75.9 to 839.4 depending on the degree of disability)</p>	<p>In 1995: 98,000 families received this allowance</p>	
	<p>Invalidity pension Compensatory allowance - people who are unable to work may receive an invalidity pension or industrial accident pension. Where the assistance of a third person is required, this may be increased by 40%. The minimum disability presupposes being aged under 60 and losing at least two thirds of the ability to work. The amount payable is ECUs 527.4 (annual income ceiling ECUs 6328.95)</p>	<p>In 1994: 482,000 people were receiving invalidity pension. 270,000 received the compensatory allowance under the heading of social assistance (for the most disadvantaged) In 1994: 578,000 people received this allowance.</p>	<p>There are discussions going on in France concerning the boundary between disabled people and older people. For example, in some départements, the compensatory benefit was no longer paid to older people under the pretext of a "diversion" of the benefit reserved for disabled adults. Given the increasing difficulties faced by these dependent older people, a specific benefit has been proposed for them.</p>
	<p>Disabled adult allowance - this allowance is payable to those aged over 20 and recognised as disabled by an authorised body (the COTOREP). - amounting to ECUs 514.9 per month (in 1997), the maximum annual income is ECUs 6125.1.</p>		

IRELAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - 14 weeks; may be extended to 18 weeks where employee had < 4 weeks after birth before return to work - 4 additional weeks, no state benefit and employers may 'top up' to normal rate of remuneration. - the state pays maternity benefit if she meets PRSI * contribution conditions. If not there may be payment from the Health Board. Payment is approximately 70% of her average earnings.	> 90%	The restricted provision for this leave forces many women to return to their jobs within a very short time period following childbirth - usually around ten weeks General comment: motherhood continues to have a strong negative impact on women's employment rate, although its overall effect has diminished with a sharp fall in fertility rates. The majority of Irish women (59%) are not in paid employment and do not have access to an independent income. Women with three or more children are significantly less likely (33%) to be in the labour force than women with one or two children (43%)
	Paternity leave - father may take balance leave and additional leave (without state benefit) if mother dies at birth or after birth	Very rare situation	
	Health and safety leave - payment by employer for 21 days and then state benefit applies.		
	Adoptive leave - for mother or for father if mother dies during adoptive leave - adoptive leave (10 weeks); state benefit; employer may 'top up' to normal rate of remuneration - additional adoptive leave i.e. a further 4 weeks after adoptive leave. No state payment but employer may top up to normal rate of remuneration. Continuous employment.	Applies only to adoptive mothers. > 90%	
	Extra leave - public and semi-state employees - a part from statutory leave entitlements (including maternity leave) 5 days paid leave for unforeseen domestic circumstances	No specific figures available on take-up	
Time off work (Unpaid)	Leave of absence and redundancy payments - all employees who work more than 8 hours per week (statutory protection for continuous service) - this is purely contractual; no pay unless agreed		
	Special provisions for employees in the public and semi-state sectors 1) career breaks (up to 5 years) 2) flexitime (usually operates between 08.30 and 18.30 hours with core hours operating usually between 10.00 and 16.00 hours) 3) job sharing (benefits including pension benefit are reduced pro-rata, usually to 50%).	Data on the take-up of such provisions (e.g. career breaks) indicates that women employed in the public sector use them extensively for purposes of care of children and other dependants.	Makes public sector employment particularly attractive for women, particularly among low paid, clerical and administrative workers.

IRELAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Contractual leave - this provides a career break - public service employees - by agreement or application		
	Homemakers Scheme - users are person who gives up work to take care of a child under age 12 or an incapacitated child/adult age 12 or over - no payment involved; participants are given credits for the purposes of Old Age Pension calculation - conditions for homemakers: 1) must have worked in insurable employment between ages 16 and 56; 2) must not be in full-time employment but can earn less than ECUs 38.3 per week gross while on the Scheme; 3) must live with the child or the person cared for	Introduced in 1994, this Scheme is used mainly by those who do not qualify for Carers Allowance. 1,200 women have made claims since 1996. There is no time limit on participation in the scheme	Main effect is on direct income of some of the women who are 'engaged on home duties'.
Monetary allowances/ benefits	Child Benefit - this is a universal payment provided in respect of each child aged under 16 and/or under 17 and in full-time education. - payable to the mother in the first instance. - different amount for different numbers of children (minimum ECUs 38.3 and maximum 49.8 per month)	98% take-up - generally paid directly to mothers.	General comment: the system of care provision in Ireland is still largely predicated on assumption that a full-time carer (generally a woman) exists in most homes with significant child and other care responsibilities (a traditional male bread-winner model). The very structure of taxation and welfare system in Ireland tends to favour certain women acting as full-time carers in the home: a) married women and b) lone parents.
	Family Income Supplement - claimants must have at least one child age under 18 or age under 22 if in full-time education; - they must have average weekly family income below a certain amount. - including lone parent families who are at work on low pay. - payment is calculated at 60% of the difference between the average weekly family income and the income limit for your family size	There were 12,888 households claiming FIS in Dec 1997. This is considered to represent severe under claiming. Promotional campaigns by Dept of Social Welfare have marginally reduced the scale of under-claiming.	
	One-Parent Family Payment - payable to lone parent families - claimants must: 1) have the main care of at least one child living with them who is aged under 18 or under 22 if in full-time education; 2) not be co-habiting; 3) not have earnings or means in excess of a specific amount.	87% of the claimants of OPFP are women. It is estimated that about 100% of eligible lone parents are claimants.	
Back to Work Allowance Scheme - financial cushion to help unemployed persons and lone parents return to work. - users must be in receipt of One-Parent Family Allowance for 12 months (see below).	Only 12% of claimants of the BTWAS are female - it is claimed mainly by long-term unemployed men.		

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	One-Parent Family Allowance - additional allowance for single parents who are working	> 95%	This tax allowance reduces the tax liability and improves take-home pay of lone parents.
	Married couples allowance - allowance where one partner is in employment. - ECUs 7405.2 per year - double tax allowance is made where the second partner - usually the wife - is full-time in the home and not in employment. If she takes up employment she will have an annual PAYE allowance of ECUs 1021.4 only	> 95% of eligible couples	This provision favours married women acting as full-time carers in the home. A consequence is that many women who have been off the labour market for a prolonged period of time may be discouraged from registering as unemployed and consequently lack direct access to a range of training and employment schemes.**
	Widowed Parent Allowance - payable in addition to other allowances to widowed persons who have one or more children residing with them. - children must be under 18 or under 21 if in full-time education	> 95%	
Services	Crèche provided by the public and semi-state employers - the average cost per child to the employee is ECUs 63.8 per week	Limited number of crèche facilities with an average of 50 places and in one central Dublin location only.	General comment: the absence of publicly funded pre-school services (other than for a very small minority of children), the shortness of the school day and the lack of after-school services creates particularly acute problems and consequent blockages to paid employment for women
	Services provided for children at risk - children who are not receiving adequate care and protection. - the Health Boards arrange for the placement of the child in foster care, residential care, with relatives, or, on occasion, where the child is eligible for adoption, with adoptive parents. - accommodation for homeless children up to the age of 18 years too.	Coverage rate: 3% of pre-school children (school starting age is 4 years).	There is hardly any public child care policy or structure except in relation to children at risk (where disadvantage is also considered a risk factor).
	Services provided for children in disadvantaged areas - 40 schools in disadvantaged areas to run its three-year Early Start Pre-School Pilot Scheme - subsidised day care in nurseries for children from disadvantaged families.		See above in "Services provided for children at risk".
	Child care while in training - subsidised child care in some third-level colleges.		Important but limited provision.

* PRSI= Pay-related Social Insurance

** The purpose of these education schemes is to enable unemployed persons including lone parents who are receiving welfare payments and married women to return to either full-time or part-time education in order to enhance their employment opportunities. To be eligible for entry into these schemes applicants must be in receipt of unemployment payments.

IRELAND

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Compassionate/Emergency leave - by agreement only; may be in collective agreements/contracts of employment - 2/3 days usually or death of close relative or e.g. illness of close relation. - paid/unpaid as agreed	No data available	
	Extra leave - public and semi-state employees - a part from statutory leave entitlements 5 days paid leave for unforeseen domestic circumstances.	No data available	
Time off work (Unpaid)	Special provisions for employees in the public and semi-state sectors		Makes public sector employment particularly attractive for women.
Monetary allowances/benefits	Carer's Allowance - payable to carers on low incomes caring for those who need full-time care only. Designed for carers of older people and disabled only. - maximum personal rate per week is ECU's 90 - carers must: 1) be over 18; 2) be living with the person and caring full-time; 3) not be working.	There were just over 10,000 claimants of the Carer's Allowance in December 1997 - about 80% were women.	Not employment related.
	Dependent Relative Allowance - additional allowance for employed people who maintain a dependent relative at their own expense. - this allowance is payable in respect of (i) a relative, including a partner's relative who is unable, due to old age or infirmity to maintain him/herself; (ii) a widowed mother or widowed mother-in-law regardless of the state of her health.		Not employment related.
	Age Allowance - additional allowance for workers aged 65 or more - different amounts for single and married persons.		
Services	Nursing home subvention - this is a subsidy payable by Health Boards in respect of older people people in nursing homes. The subsidy is paid directly to the nursing home	[5% of older people over 65 are in institutional care]	Not employment related.
	Community-based services - Health Boards provide home help, public health nursing, day care and respite care services for older people. All these services are means tested.	[3% of older people over 65 receive home care services]	Not employment related.

IRELAND

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Homemakers Scheme See above "Homemakers Scheme".	See above.	Not employment related.
Monetary allowances/benefits	Back to work allowance scheme - financial cushion to help unemployed persons and lone parents return to work. - users must be in receipt of one of the following for 12 months: 1) Disability Allowance; 2) Blind Person's Pension	See above.	Not employment related.
	Carer's allowance	See above.	Not employment related.
	Domiciliary care allowance - payable for the care of a severely disabled child between the ages of 2 and 16. - disability must have been present for 6 months previously and be expected to last for a further year at least. - the parents' means are not assessed but the child's are.		Not employment related.
	Incapacitated child allowance - additional allowance for employed people with an incapacitated dependent child. - the dependent child's income limit is ECUs 919.2 per year		Not employment related.
	Incapacitated person - allowance for employing a carer - additional allowance where a partner is permanently incapacitated and a carer is employed. - the amount of relief is the cost of employing the carer, less any state subsidy. Maximum amount of tax relief is ECUs 9,575.7 per year		Not employment related.
Services	Community-based services - Health Boards provide a range of community-based services for the care of people with disabilities - these services include public health nursing, home help services and social work services - these services are means tested.		Not employment related.

ITALY

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Compulsory maternity leave - two months before and three months after childbirth, paid 80% of normal remuneration	100% of the working mothers in dependent employment	Very useful measure of social policy for working mothers. It applies to all female employees (including home workers and domestic servants)
	Optional maternity leave in case of adoption or temporary custody - 3 months leave (80% replacement rate) after the child (under six years of age) becomes part of the family; same rules as for the compulsory maternity leave apply	This optional leave for the adoptive mother (father, in alternative to mother) has to be considered equivalent to the compulsory maternity leave granted to biological mothers after childbirth	Adoptive parents have the same rights as biological parents
	Optional parental leave - 6 months of optional leave, 30% replacement rate, can be used in the first year of the child (can be used in fractions) - transferable to the father, if the mother is an employee	No numbers available, but probably high only for part of the period. Feminization of users: over 95%	Very useful measure of social policy for working mothers who can delay re-entry if they wish
	Breast feeding time-off - 2 optional rest periods per day, of one hour each, can be taken up by the working mother in the first year of the child. These optional rest periods are fully remunerated - transferable to the father if the mother is an employee	Presumably high take up rate Feminization of users: over 95%	Very useful measure of social policy for working mothers; it allows a reduction in working time (for a full-timer, 2 hours reduction per day), without reduction in pay
	Ban of night work for working mothers - in manufacturing, during pregnancy, and until the child is 7 months old, women are not allowed to work at night (12 pm - 6 am), unless a collective agreement lifts the ban	By definition, all users are women	The ban on night work cannot be lifted during pregnancy and until the child is seven months old. It is usually lifted in the remaining cases
Time off work (Unpaid)	Leave to care for sick children - unpaid leaves are granted to the mother, but only for children aged under 3 - transferable to the father if the mother is an employee	Feminization of users: over 95%	Very helpful for reconciliation of work and family; nevertheless the age limit (3 years) is too low, and care for sick child over 3 is left unsolved. This measure does not encourage the sharing of responsibilities within the family
Monetary allowances/ benefits	Maternity allowance for self-employed workers - for non-wage working mothers - replacement rate: 80% of a fraction (5/12) of the person's income two years before the request of the allowance.	No numbers available, but the take up rate is presumably high.	This allowance is paid to all officially registered self-employed women. The payment of the allowance does not necessarily imply leave from work.

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	Pension point: contributions - for each child the equivalent of 170 days of contributions toward the pension is credited for the period spent raising the child.	No numbers available, as the system is new. The provision applies only to workers who entered employment after December '95.	This provision was introduced in 1995, and is an important innovation since carers are explicitly given (some) rights.
	Pension points: time/money - a working mother is entitled to a credit of four months for each child-birth with a maximum of 12 months; in alternative, she may opt for an increase in her pension	No numbers available (see above). By definition, all users are women	Working mothers can use this provision to anticipate retirement. This provision was introduced in 1995, and is an important innovation since carers are explicitly given (some) rights
	Family income supplement (FIS) - family allowances are paid to wage earners for whom household income is below a certain income thresholds	No numbers easily available. Nevertheless, only poor and/or very numerous households are entitled to receive a congruous FIS	In Italy there is no universal family allowance or child allowance. Children living in the household do count as "household members", therefore they are included in the calculation of the thresholds on the basis of which the amount of FIS is determined
	Tax allowances for children - the allowance varies depending on the number of children and the type of household (two working parents; only one working; one parent household)	All taxpayers with children. If both parents are working, one can claim 100%, or both can claim 50% each.	In Italy, this is the only child care related tax allowance. In particular, there are no deductions for families purchasing child care services. The tax allowance for a dependent spouse is much higher than for children
Services	Kindergartens	Over 90% of children aged 3-5 years attend a kindergarten. Kindergartens are almost free for parents, widespread across the country, mostly a state responsibility	Kindergartens are thought of as educational institutions, therefore as a right for the child, and not as a service to working mothers. Nevertheless they provide a good service to working mothers, as school hours are usually compatible with working time
	Crèches	Around 6% of children aged less than 3 years are in day care. Crèches are expensive (with fees based on family income) and much less widespread across the country.	Very useful service for working parents, but relatively scarce and expensive. In many areas of the country places are rationed on the basis of "need". Fees paid by parents for a public crèche are not counted towards tax credits.

ITALY

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Optional leave (paid 30% of previous earnings) or time-off (fully remunerated) - 3 years of optional leave or, in alternative, two hours leave per day until the child is three years old. - transferable to fathers if employees	No information on the take up rate or feminization of users, although it is highly likely that most users are women	Very important provision. It gives additional time-off to mothers with small disabled children (up to 3 years)
	Optional time-off (fully remunerated) - 3 days per month of optional leave are allowed to working mothers when the child is aged over 3 - transferable to the father	See above.	This provision is addressed to working people assisting a cohabiting disabled (children over 3 years old or other disabled living in the household).
	Ban on night work - for employees assisting a seriously disabled family member, and living with her/him	This provision is not yet enforced (it should be incorporated in a national law enforcing Directive 93/104 on working time).	The Interconfederal agreement (November 1977) foresees the possibility to ban night work for all employees (male and female) assisting a disabled family member
	Choice of working place - a working parent or relative assisting a disabled at home has the right to choose, if possible, the nearest working place, and the employer cannot move her/him without his/her consent	No information available. Presumably implemented more in the public sector than in the private sector, more in large firms than in small ones	
Monetary allowances/benefits	Pension points: contributions - a maximum of 24 months leave taken to look after a disabled child are counted towards contributions to the pension fund - for working men and women	No numbers available, as the system is new. The provision applies only to workers who entered employment after 31.12.95	All workers (male and female) are entitled. This provision was introduced in 1995, and is an important innovation since carers are explicitly given (some) rights
	Family income supplement - additional family income supplement is granted when there is a disabled within the household	No data available	The amount of FIS is increased when there is a disabled within the family. However, a cohabiting disabled is not a sufficient condition for receiving FIS
	Tax allowance for disabled family members - certain types of expenditure are tax deductible	No data available.	
Services	Well established private and non-profit making schemes - available to parents with disabled children.	No data available.	In Italy there are no services provided by the state for families with handicapped children. This is a typical area where the private, non profit sector meets the needs of families.

ITALY

ALL (INCLUDING OLDER PEOPLE)

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
			General: In Italy there is no specific leave for taking care of older people. Employers can grant such leave but are not obliged to.
Time off work (Paid)	Time-off for personal or family reasons - some national collective agreements allow employees to take short leaves (2/3 days) for personal or family reasons.	No information available. Presumably the feminization rate is very high.	These short leaves are in some cases paid (fully or partially), in other cases the payment is optional (the employer decides).
Time off work (Unpaid)	Time off to take part to rehabilitation of a drug-addicted relative - the employee is entitled to an optional unpaid leave	No numbers easily available	This is a useful but highly specific provision, therefore it concerns only a very small share of the working population.
	Leave for personal or family reasons - some national collective agreements allow employees to take long unpaid leaves (2/4 months) for personal or family reasons.	No information available. Presumably the feminization rate is very high.	These are unpaid. In some cases they are counted towards seniority.
	Working conditions (part-time) - some national collective agreements give the option to convert a contract from full-time to part-time (also for short periods) in order to help workers to solve family problems.	No information available. Presumably the feminization rate is very high.	Almost all collective agreements set ceilings on hours of part-time employment which also apply to the conversion of the employment contract from FT to PT. Employers have the right not to agree
Monetary allowances/benefits	Family income supplements - paid to wage earners provided the household income falls below a threshold, which varies by household type	No numbers easily available	The threshold is relatively low, so that only poor and/or very numerous households are entitled to receive a congruous FIS.
	Tax allowance for dependent spouse and dependent relative - ECUs 430 for dependent spouse - ECUs 65 for 1 dependent relative	No numbers easily available	
	Tax deductible costs - for employers bearing some kind of "social costs"; for the employed population bearing certain personal expenditures		Care is not explicitly mentioned as giving entitlement to tax credit
Services	Home based professional care (assistenza domiciliare) - available to families with frail older people members.	A small number of families with frail older people have access to this kind of service.	Because home based professional care is the responsibility of local government (comuni) there is a great deal of regional variation in the quality and quantity of care given.

THE NETHERLANDS

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Pregnancy and maternity leave - legal entitlement - the leave lasts a minimum of 16 weeks and should be taken at least four weeks before the expected birthing date. - during the leave full wages are paid by Health Insurance. - a small number of collective agreements (eight) contain stipulations on options for additional pregnancy and maternity leave.	100%, although the actual duration of the leave taken up by self employed and family workers may be shorter. Since 1 jan. 1998 the pregnancy and maternity leave of these two categories is covered by the WAZ (self employed disability act) which certainly improves take-up rates.	The 16-week pregnancy and maternity leave period - introduced in 1990 - has more or less become the norm in the Netherlands. However, evaluating research among women in salaried jobs shows that half still feel pregnancy leave is too short
	Breastfeeding regulation - entitlement to breastfeed own child at work during a period of 9 months after the delivery - the employer must offer her suitable place to breastfeed the child - duration not longer (in total) than one fourth of working time - full pay	There is not much information about the number of women who breast-feed their baby (or express milk) during working time.	
	Adoption leave - provided in collective agreements - in most cases, wages are paid during this leave	Almost half of the employees covered by collective agreements can claim paid adoption leave. The government is planning to introduce a paid adoption leave for four weeks for one of the parents involved	
	Post-natal leave - legal entitlement for a man whose wife gives birth to a child - new civil code provides this leave - collective agreements gives rules as to how many days paid leave awarded (the average duration is two days) - almost all collective agreements (94.4%) contain post natal leave and some of these offer unpaid alongside paid leave	93.1% employees covered by collective agreements can claim post-natal leave	One problem with this scheme is that the legal provision limits the right to paid leave to married persons
	Calamity leave - sudden illness of a partner, child or other relative, or in other emergencies - legal provision - collective agreements give rules as to how many days leave awarded (between three and five days).	41.1% of collective agreements contain this provision, covering 40.7% of all employees. There are no exact data on take-up. In general however, take up rates may be high for those persons who are eligible.	This leave is not oriented towards care as such, but towards making the essential arrangements in case of emergencies.

THE NETHERLANDS

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Parental leave - child aged under 8 - leave for a period of (added up) 50% of the working time during a period of 6 months - legal entitlement to parental leave - in collective agreements, certain aspects of the parental leave rules can be changed, but not the entitlement as such and the minimum number of hours - in some collective agreements, this leave is partly paid: civil servants, for example, receive 75 percent of their salary over hours not worked.	Since its introduction (1 Jan. 1991), it has been used on a reasonably extensive scale, primarily by mothers. Take up rate in 1995 is 40% of women, 9% of men. The number of people taking leave is still growing. When paid, the take up rates increase extensively, especially among men. The highest take-up rates are therefore among civil servants.	Parental leave is important for working parents, who are not planning to stop working, but want to work less hours temporarily. Research has shown that in most cases there is no lasting negative influence on career patterns.
	Career interruption (proposal) - care responsibilities or further education. - financial support to employees - period of at least 2 and a maximum of 6 months - the bill does not provide for a legal right to career interruption; the employer has to agree.	The Bill on the career interruption finance plan went for its first reading in the Second Chamber on 1 September 1997.	
	Arrangement for single parents - exemption of the job application requirement for single parents with children under five	The percentage of single parents (women) taking full time care of their children used to be rather high. Recently, however, the labour force participation of this category has increased considerably.	Single parents are offered the opportunity to devote full-time care to their children, at least while they are still young. Given the Dutch tradition of caring for children personally, this is seen as an important (although highly debatable) element of the Dutch welfare state.
	Other arrangement in collective agreements - collective agreements provide flexible working time in these different figures: 1) 36-hour working week 2) Sale/purchase of time 3) Flexi-time 4) Vari-time 5) Part-time.	At the end of 1995 the percentage of employees covered by collective agreements was: 6% in figure 1 13% in figure 2 50% in figure 3 33% in figure 4 58% in figure 5.	Time is an important element in Dutch society and individual agreements on working hours are increasingly used to accommodate the combination of work and care. However, the adjustments in working hours usually apply only to female workers; men still follow the traditional breadwinner model of full-time labour market participation.

THE NETHERLANDS

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	Child allowance under statutory social security - children aged below 18 - entitlement is linked to the insurance of parents - the level of the quarterly benefits differs according to the age of children: in 1997 it varies between ECUs 135.3 and ECUs 189.4.	General provision.	No impact on female employment, as the allowance is not connected to labour market participation.
	Tax free basic allowance - In principle men and women are taxed separately, each receiving a basic tax free allowance. - in case of marriage or cohabitation, the dependent (non-employed) partner is allowed to transfer his/her unused basic tax free allowance to the breadwinner.	General provision to facilitate the traditional breadwinner model.	The transference of the tax free allowance discourages the labour market participation of the dependent partners as his/her full wage is liable for taxation and premium deductions. There is an 'implicit partner levy' which becomes effective if the partner's wage exceeds the basic allowance.
	Tax allowance for single parents - single parents receive a higher tax free basic allowance, which reduces their pre-tax income - for children aged under 27, the allowance is ECUs 5546.6 (in 1996) - for children aged under 12 and single parents in paid work, the allowance is (max.) ECUs 8011.9.	General provision to support the (generally rather poor) living standards of single parents.	The additional tax free allowance for single parents is supposed to lessen the poverty trap. Due to an even higher (max.) tax free allowance in 1998, a single parent receiving social assistance, may improve her (his) financial situation by accepting a job of 32 hours, even if the job is paid on a minimum level.
	Tax allowances for child care 1) deduction of the cost of child care by parents: - only the costs of professional child care can be deducted (crèche, for example, not baby-sitter) - the costs can be deducted only if they exceed a certain threshold and up to a maximum 2) 20 % of the cost of child care services born by the employer can be deducted from taxes and contributions payable for the employee	Due to the combination of the maximum and the threshold (which is very high) the actual use of this facility is rather limited	
	Social security and care labour - Government can contribute to the financial security of care-givers by allowing the accumulation of social security entitlements and pension rights to continue during periods of paid and unpaid leave. This would mean that pension rights and social security remain applicable during leave.		The situation today is that if an employee takes (unpaid) leave, there are still some consequences for his/her national insurance. In all probability the negative consequences still extant today will be eliminated in the near future.

THE NETHERLANDS

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	<p>"Subsidized places" by the local authorities</p> <ul style="list-style-type: none"> - parents pay a fee related to income, the other costs are subsidized by local authorities - the contribution varies with the income of the parents and the number of the children: in 1996 the tariffs ranged from ECUs 41.8 to 460.6 - form of child care: <ul style="list-style-type: none"> a) full-day and half-day care: special facilities for children aged 6 weeks to 4 years b) extra-school care: care for children in primary education and aged from 4 to 13 (this care is available both before and after school and sometimes during lunch breaks and in holidays) c) guest parent care: for children of all ages who are cared for by host families at home d) toddler play groups: they generally offer care to children aged between 18 months and 3 years for a maximum of four hours per day (and only for a few mornings or afternoons per week). 	<p>Take up rate in 1994 (all formal types of child care for children 0-4 years included): 10.4%</p> <p>In 1994 volume of</p> <ul style="list-style-type: none"> - full day care: 45,800 - half-day care: 3,800 - volume in 1994: 10,900 - take up rate in 1994: 0.9% - volume in 1994: 10,800 <p>Take up rates are high (especially among full time carers).</p>	<p>Often crèches that were/are subsidized by the local authorities give priority to companies who want to buy places for children of their employees, because the amount of the subsidy is related to the number of company places. As there still is an enormous shortage of crèche places, this means that parents who do not have an employer who supports them in this matter have great difficulty in finding a (subsidized) crèche place, with all the negative effects on labour market participation.</p> <p>The underdevelopment of extra-school care creates severe problems for working parents. In the coming years, the emphasis of government policy will in all probability shift towards the expansion of care options for children in the primary school age. The situation will still be far from satisfactory, however</p> <p>Toddler play groups are meant for children and not to accommodate the combination of paid and unpaid work.</p>
	<p>Company places</p> <ul style="list-style-type: none"> - provided in collective agreements or company rules - parents pay a contribution and the rest of the costs are born by employer - for the contribution see above in "subsidized places" - form of child care: <ul style="list-style-type: none"> a) full-day and half-day care: see above in "subsidized places". - this place can be purchased or re-entered by the company in external day care centre, or reserved through a national intermediary agency b) company crèches: these are financed by the employer. Employees are often charged with a contribution that is related to income (comparable to the system used in "subsidized places") c) extra-school care: see above in «subsidized places» d) Guest-parent care: for children of all ages who are cared for by host families at home e) other. 	<p>The percentage of companies which has child care regulations has increased from 15% in 1990 to 56% in 1996</p> <p>25% of collective agreements provide this service in 1996. Volume of places in 1994: 19,700</p> <p>Volume in 1994: 3,300</p> <p>4% of collective agreements provided this service in 1996</p> <p>15.3% of collective agreements provide this service in 1996</p> <p>12.9% of collective agreements provide other services/provisions in 1996.</p>	<p>Government policy in the field of labour and care is strongly in favour of decentralised arrangements between the social partners</p> <p>Company crèches are likely to increase occupational segregation, as companies with a high share of female workers are most likely to make arrangements in that respect.</p>

THE NETHERLANDS

DISABLED, ILL AND OLDER PERSONS

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Short leave for special reasons / calamity leave <ul style="list-style-type: none"> - sudden illness of a partner, child or other relative, or in other emergencies - legal provision - collective agreements give rules as to how many days leave awarded (between three and five days). 	41.1% of collective agreements, covering 40.7% of all employees, have a stipulation relating to calamity leave. There are no data on "take up". In general however, the take up rates may be high for those who are eligible.	This leave is not oriented towards care as such, but towards making the essential arrangements in case of emergencies.
	Career interruption (proposal) <ul style="list-style-type: none"> - care responsibilities - financial support to employees - period of at least 2 and a maximum of 6 months - the bill does not provide for a legal right to career interruption; the employer has to agree. 		
Time off work (Paid or unpaid)	Care leave <ul style="list-style-type: none"> - in collective agreements - leave for a longer period (more than 5 days) for the care or nursing of a sick partner, relative or other person with whom there is an emotional tie. - considerable differences between sectors in lengths and payment. - most collective agreements do not regulate the duration of care leave. Those which do fix duration show an average of 31.5 days. 	28% of collective agreements, covering 36.8% of all employees have a stipulation relating to care leave.	Important provision for employees when confronted with special circumstances.
	Terminal care leave <ul style="list-style-type: none"> - in collective agreements - leave options specifically created for the care of the terminally ill - the nature of the leave (paid or unpaid) differs to a major extent from company to company, while the duration is usually determined by the seriousness of the situation. 	No information; in general however, take up may be high for those who are eligible	
Time off work (Unpaid)	Unpaid leave <ul style="list-style-type: none"> - provided by collective agreements - leave to care for a seriously ill relative - in 1993 it appeared that the amount of leave varies from 1 day to a maximum of 1 month. In the majority of collective agreements, the duration is between one and five days 		Unpaid leave plays an important role in the organisation of work and care for older people and sick, due to the shortcomings of paid leave provisions
Monetary allowances/ benefits	Income tax deduction of special burdens <ul style="list-style-type: none"> - tax payer that financially support near relatives - the deduction is only allowed after a certain threshold (2% the pre-tax income) has been met. 	Relevant provision for different categories, for example in case of disabled children.	General provision, not linked to labour market participation.
Services	Care in institutions	[10% of person over 65 years]	
	Home care services	[8% of persons over 65 years]	

AUSTRIA

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity protection allowance - 8 weeks before and 8 weeks after birth - average income of the last three months - different for self employed women - excludes marginal employees (employees earning less than ECUs 252.2 per month)	Recipients (1995):73,050 mothers - very high take up rate (1993: approx. three quarters of mothers received this allowance)	Very useful measure of social policy for mothers
	Parental leave - 2 years if parents share; 1 1/2 years for single parents - flat rate: approx. ECUs 403.6 monthly - for employees with at least 1 year employment during the last 2 years	Recipients (1996): 116,780 mothers 1,060 fathers (0.9%) - very important benefit, high take up rate - first year: 55,010 mothers,370 fathers (0.7%) second year: 61,030 mothers,640 fathers (1.05%) - only every third woman returns to work immediately after the expiration of the benefit, another third returns a few years later	Measure can be seen as an individual support for mothers but is not able to change gender roles - normally women break their career and have to cope with all its negative consequences (loss of skill, income and social benefits) - most of the women take the max. period of parental leave (there are very few child-care facilities for children below 3 years of age)
	Parental leave/part time work allowances - combination of parental leave allowance and part time work - various options up to 4 years (depending on type of sharing with the partner)	Recipients (1996):3,100 mothers (96%)130 fathers - not very important benefit but increasing number of recipients - 1993: 1,880 mothers (97%)50 fathers	Incentive for fathers to take part in family work - helps to establish more partnership in education - helps to reconcile work and family life for mothers and fathers Criticism: complicated system, employer has to agree
	Special need allowance - for unemployed parents in need, after parental leave allowance without appropriate child-care facilities - until the child is three years old - related to the last income	Recipients (1996):7,320 mothers (99.5%)40 fathers (0.5%) very important benefit for single mothers - due to stricter rules decreasing number of recipients - 1994: 17,870 mothers, 130 fathers (0.7%)	Although the allowance is low it is (was) one of the very rare measures for single mothers
	Part time allowances - for mothers with no entitlement for parental leave (for example too little duration of employment) - 1 1/2 years - approx. ECUs 201.8 monthly - different for self employed women	Recipients (1996): 650 mothers (public funding: ECUs 1.8 mill) - not very important benefit in terms of number of cases	In spite of the small amount the allowance is helpful to students or other mothers with too little employment membership

AUSTRIA

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Leave for care reason - care for a sick child aged under 12 - the length of the general leave for care reasons is doubled for a young child: from 1 to 2 weeks per year - continuous regular income	No numbers available but probably more used in large than in small firms and more used by women than men	Very helpful for reconciliation of work and family life without loss of income
Time off work (Unpaid)	Additional parental leave for civil servants - job-return-guarantee until a child enters school (for handicapped child until the child is 30 years old, care-time counted towards pension)	No numbers available more used by women than men	Compared to the private sector a positive measure because of the job return guarantee, but supports the breadwinner model
	Part time work for civil servants - full-time-job-return-guarantee until a child enters school	No numbers available more used by women than men	Helps to reconcile work and family life but needs additional income - measure can be seen as an individual support for mothers but is not able to change gender roles
Monetary allowances/benefits	Children tax allowance - tax reduction varies depending on the number of children, regardless of the income of recipients - paid as negative tax together with family allowance		Neutral for female employment only valid until end of 1998
	Single bread-winner tax allowance - for single breadwinners - tax reduction of ECUs 360.4 per year	Because men are usually the breadwinners they use it more than women	Weakens the system of individualised taxation (which can be seen as a very important incentive for female employment) but amount is not very high
	Single parent tax allowance - for employed single parents - tax reduction of ECUs 360.4 per year		Would help to solve some of the big problems of single mothers but the amount is not very high
	Family allowance - for any person - whether employed or not - who houses the child (up to 26 years old) or carries the main part of the alimonies - from ECUs 72.1 to ECUs 93.7 monthly depending on the age of the child - plus ECUs 118.9 monthly if the child is disabled	In 1996 there were 1,100,000 recipients (for 1,862,000 children) - most important direct benefit for child-care in Austria	Neutral for women employment
	Family allowance for unemployment persons - allowance in addition to unemployment benefit - approx. ECUs 43.2 monthly (per child or/and unemployed spouse)	In practice seen as part of the unemployment benefit	Amount is not very high

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Child-care allowance - to enable unemployed parents to buy care services for their children so that they can start working	Recipients (1996): 3,710 mothers (98%), 70 fathers (2%) - important for unemployed mothers	A tool of active labour market policy which helps some unemployed women to compensate for the lack of public care facilities
	Severance pay/withdrawal on reasons of motherhood or parental leave - withdrawal by the employee during maternity leave (mother) or after parental leave (father) - settlement (salary) paid by the employer depending on the duration of the employment salary from 1 month pay up to 6 month pay	No numbers available probably little impact	Clear disincentive "golden hand shake" for mothers
	Pension points - for the parent who raises the child - 4 years credited for each child and valued at a base rate of ECUs 468.5 per month	Due to differing employment careers women's average pension is only half of men's - approx. effect on pensions (1994): per year of child-care: + ECUs 8.9 per month	Although not very high it is a sign that child-care is regarded as "proper work", but the gender differences in pensions cannot be compensated
	Co-insurance for children and unemployed spouses - derived right to free health care for (inactive) spouses and children of employees	In practise very important. 1993: estimated 800,000 women had coinsurance by their partners	Disincentive for women within the breadwinner model to take up gainful employment
Services	Services as part of work conditions - provided by public or private employers for their employees	Very rare - by public employers: e.g. (federal state) 200 places in child-care facilities in Vienna - by private employer: no numbers available - very rare; only in very big enterprises	Unusual form of child-care although it would meet a great need of working parents
	Public child-care services - for all parents not only the employed - private child day carers	There are not enough child-care facilities: Estimates about the need for child-care facilities disclose a gap of 150,000 places in nursery schools and 225,000 places in day-nurseries. Moreover, there are hardly any all-day care facilities for pupils between 6 and 15	There is no political will to support employment of mothers (with little children). The recent ECUs 43.2 mill scheme to increase child care facilities will help but not solve the problem
	Other public services - for all parents not only the employed - free education in school and universities - free transportation of pupils to school - free books for pupils in school	Public spending 1996: ECUs 315 mill ECUs 87 mill	Very important elements of the Austrian care system

AUSTRIA

OLDER PEOPLE AND DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Leave for Care Reasons - care for an ill relative living in the same household - 1 week per year - continuous regular income	No numbers available, but probably more used in big than in small firms and more used by women than men	Very helpful for reconciliation of work and family life without loss of income
Monetary allowances/benefits	Tax allowance for a disabled person - given in case of unusual financial load of tax payers - tax reduction varies with the severity of the disability	No numbers available	Positive measure in the field of social policy because the additional financial load is considered
	Care allowance - for all persons in need whether (having been) employed or not - from ECUs 144.2 to ECUs 1513.7 per month depending on the circumstances	- recipients (1995): 210,660 women;99,220 men - 60% received below ECUs 269.7 per month, only 3,5% above ECUs 1138.9 per month	Very important benefit especially for older people - they are enabled to buy care services (which could increase the employment of women)
	Self insurance during periods of care for a handicapped child - for any person who cares for a handicapped child	No numbers available	

PORTUGAL

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity leave - 98 days, two thirds of which (60 days) must follow childbirth - the father can use the leave instead of the working mother in case the mother dies or is hospitalised, for the remaining days, and also in case of an agreement between both parents - replacement rate: 100%.	1994: feminization rate of 100%.	Very restrictive access for fathers in the past. Current provision includes agreement between parents as a condition for father's access - this is a very important new signal, although it will probably have limited impact in the short run.
	Breastfeeding permission - for a child less than 1 year old and if medical evidence of breastfeeding is provided - two hours a day, divided in two periods of one hour		
Time off work (Unpaid)	Parental leave - applies if child is aged under three and both parents are at work - consecutive periods of 6 months up to 2 years - the father or the mother can use the leave but only one at a time - unpaid, but all other benefits of the worker that are not related directly to the work are kept.		
	Working time reduction and flexible working-time - for workers with children aged under 12 or disabled children aged more than 1 - right to a reduction of working time, to flexible working time, or to a "non-stop working day" - agreement of the employer is required - proportional reduction of the salary, and crediting of time towards pension.		
	Justified absences from work - for children sick or disabled - up to 30 days per year.		
Monetary allowances/ benefits	Child and young person allowance - applies if child is aged under 16, or under 24 if studying - the amount of the allowance is determined by the combination of three criteria: 1) the age of the child 2) the level of the annual income of the family 3) the number of children in the family - the amount of the allowance as a percentage of average monthly earnings is 2.2 %.	Take up for children under 14: 76.2%. For children between 14 and 25 years: 31.8%.	This allowance is universal among dependent workers but does not cover a large number of self-employed. The low level of the allowances can hardly be seen as a real incentive to the promotion of care within family. These allowances are not an important element in the decision process of women concerning participation in the labour market.

PORTUGAL

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	Income tax deductions - income tax deductions if there are children or other dependants in the family - the amount of the deductions is fixed every year.		
Services	Public and private care institutions - some public care services for children under school age - several private care services, many subsidised by the state.	- children aged 0 to 2 (in publicly-funded services): 12.2% - children aged 3 to 5: 55.1% - children aged 6 to 10 (in publicly-funded services): 11.3%.	The lack of formal structures of care in Portugal can be seen, if not as an incentive to inactivity, at least as a restriction to the activity of both members of the couples having children. The very high rate of female activity in Portugal obviously rests on informal care services (undeclared nannies, grandparents and other relatives help).

OLDER PEOPLE

Time off work (Unpaid)	Justified absences from work - granted on condition that husband, wife or parents or mother or father in law, or others close relatives be sick and unaccompanied by someone else - up to 15 days per year		
Monetary allowances/benefits	Pension for retired workers – retirement pension - for workers (men or women) aged over 65, or younger if handicapped - requirement of 15 years of contributions to the social security system, or 5 years and evidence of the handicap condition (for handicapped workers) - duration unlimited - paid monthly.		
	Pension for older people or handicapped people that did not contribute to the social security system (social pension for old or handicapped persons) - for people over 65 or handicapped that paid lower contributions than required or no contributions. - duration unlimited. - Payment of a fixed amount, determined by law.		

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	<p>Allowance for special needs of permanent assistance at home for older or handicapped people</p> <ul style="list-style-type: none"> - for retired workers (by reason of age or handicap) receiving retirement or social pension, who need special care from a third person at home. - applies in case of severe illness or handicap that turns the person into a dependant for basic needs; help of a third person for at least six hours a day - fixed amount, determined by law, and paid monthly with retirement or social pension. - tax deductions from family income for dependants; the value is fixed yearly 		<p>The amount of this allowance as a percentage of the average monthly earnings is 8.2.</p> <p>So it can hardly be seen as an incentive to the promotion of care within the family. Hardly relevant to women's choice on labour market participation</p>
Services	<p>(Private or publicly funded)</p> <ul style="list-style-type: none"> - residences (1) - daily centres (2) - home care deliveries (3) <p>They are both public-funded and private institutions.</p>	<p>Ratio of unsatisfied demand of residences for older people = 84.1%</p> <p>Take-up rate for people over 65:</p> <ul style="list-style-type: none"> 2.1% (1) 2.9% (2) 1.5% (3) 	<p>The scarcity of services providing care to older people is evident both in the low take-up rate of the different types of services and in the high number of applicants for vacancies in the existing services.</p>

DISABLED

Time off work (Paid)	<p>Special parental leave</p> <ul style="list-style-type: none"> - applies if child is disabled or has a chronic disease; child must be 12 years old, and both parents work - successive periods of 6 months up to 4 years - the father or the mother can use the leave but only one at a time in successive periods of 6 months - social security type allowance: all other benefits of the worker that are not related directly to employment are kept. 		
	<p>Justified absences from work</p> <ul style="list-style-type: none"> - applies if children or dependants are disabled and cannot be accompanied by someone else - up to 30 days per year, or for a longer period in case of hospitalisation. 		
	<p>Working time reduction</p> <ul style="list-style-type: none"> - right to a reduction of working time up to 5 hours per week until the disabled child is 1 year old - working time reduction and flexible working time until child is 12 years old, if employer consents - father or mother entitled, if they both work - proportional reduction of the salary; payment is given for hours that exceed the right to absences from work for family reasons during one year. 		

PORTUGAL

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/benefits	<p>Special child and young person allowance</p> <ul style="list-style-type: none"> - disabled child or young person aged under 24 - the value of the allowance is determined by the combination of two criteria: the age of the disabled child and the level of the annual income of the family - the amount of this allowance in percentage of the average monthly earnings is: 4.9 for <14 years old 7.2 for 14-17 years old 9.6 for 18-23 years old 	For disabled under 24 the take up rate is 36.2%	Given that the amount is low, the allowances can hardly be seen as an incentive to promote care within the family
	<p>Special allowance for disabled over 24 years old</p> <ul style="list-style-type: none"> - this allowance replaces the special child allowance when the disabled reaches 24 years of age and it is due for the rest of her/his life - the amount of the allowance is fixed by law and does not take into account the income situation of the family; it is paid every month. 		
	<p>Allowance for special education needs in a special school</p> <ul style="list-style-type: none"> - contract between the school and the relevant public administration services fixing the amount of an allowance to meet the special educational needs of each disabled pupil. 		
	<p>Allowance for special needs of permanent assistance at home caused by disability</p> <ul style="list-style-type: none"> - need of permanent assistance at home for at least 6 hours a day; this allowance is not available if the disabled is in a special school - the amount of the allowance is fixed by law and does not take into account the income of the family; it is paid every month - the amount of this allowance is 7.8 % of average monthly earnings - income tax deductions are granted for dependants (fixed yearly). 		Given that the amount involved is low, the allowance can hardly be seen as an incentive to promote care within the family. Hardly a decisive element in the decision process of women concerning participation in the labour market
Services	<p>Private special schools for disabled</p> <ul style="list-style-type: none"> - the state gives support to private special schools for disabled, if they comply with obligations regarding the type and quality of their technical and educational services. Public support is of technical and financial nature. 	The ratio of unsatisfied demand for these services is 12.5% - 22.6 % of disabled aged under 24 use private and Social Security services for disabled.	The scarcity of services providing care to the disabled is evident both in the low take-up rate of the services and in the high number of applicants for vacancies in existing services.

FINLAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	<p>Maternity Leave</p> <p>- 105 consecutive calendar days except Sundays, entitlement commences at the earliest 50 and at the latest 30 days prior to the estimated date of delivery. During the leave the mother receives parenthood allowance. The amount of the allowance depends on the earned income of the recipient as assessed by the taxation authorities (the replacement rate is about 66%). Persons with no previous earnings are also entitled to parenthood allowance (the minimum or basic allowance)</p>	<p>Take up: all employed mothers. Feminization of users: by definition, all users are women</p>	<p>The earnings-related compensation may encourage employment prior to the birth of the child</p>
	<p>Parental Leave</p> <p>- follows the maternity leave; the mother or the father or both in turn can use this entitlement. The duration is 158 consecutive calendar days except Sundays. During the leave the user receives parenthood allowance.</p> <p>- the amount of the allowance depends on the earned income of the recipient as assessed by the taxation authorities. Persons with no previous earnings are also entitled to parenthood allowance (the minimum or basic allowance).</p>	<p>Take up rate: practically all employed mothers (at least for some time), only a few employed men. Feminization of users: 95 % or over</p>	<p>The earnings-related compensation may encourage employment prior to the birth of the child</p>
	<p>Paternity Leave</p> <p>- 18 calendar days except Sundays. During the leave the user receives parenthood allowance. The amount of the allowance depends on the earned income of the recipient as assessed by the taxation authorities. Persons with no previous earnings are also entitled to parenthood allowance (the minimum or basic allowance)</p>	<p>Take up rate: about 64 % (own estimate). Feminization of users: none, by definition</p>	<p>No effect on female employment (due to the short duration, for instance)</p>
	<p>Child home care leave</p> <p>- granted after parental leave, and until the youngest child is three years old (max. about 25 months). In all cases where the child who is under three years old is taken care of at home (by the mother or the father) the family is entitled to child home care allowance (the parent may be on child care leave or not). The amount is not related to previous earnings, but it is means-tested against family income. A basic amount is received by all families entitled to this scheme</p>	<p>Take up: rather common, exact numbers are not available. One indication of the popularity is the take up rate of the child home care allowance: over 70% of families with children aged 1-2 years receive home care allowance. Feminization of users: over 90 % of the receivers are women</p>	<p>Does not encourage female employment. In some cases the allowance may be relatively high compared to the potential earnings in the labour market (especially in part-time work)</p>

FINLAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	<p>Partial child care leave</p> <ul style="list-style-type: none"> - the mother or the father may take part-time child care leave (i.e. a reduction of working time for family reasons) until the youngest child completes his or her first school term in primary education, provided that both parents (or the single parent) are participants in the labour market. This measure is granted only to one parent at a time. In the case where the youngest child is aged under 3 the parent is also partially compensated for the loss of earnings via the so called partial child home care allowance. 	<p>Limited use. At the end of 1995 the partial child home care allowance was paid only to 1,207 families, compared to 83,269 families receiving child home care allowance.</p> <ul style="list-style-type: none"> - Feminization of users: no information available 	<p>Might help to reconcile working life and domestic responsibilities if full-time work is too demanding</p>
	<p>Job rotation scheme (JRS)</p> <ul style="list-style-type: none"> - individual career break scheme. The employee may take leave for studies, training or personal reasons for a fixed period between three months and a year, retaining pension rights. - person on job rotation leave receives compensation for the income loss. The compensation is 60% of the (hypothetical) unemployment benefit, with a limit set at ECUs 752.9 p.m. 	<p>Somewhat less used than expected. The total number of users was 11,000 during the two year period 1996-97.</p> <ul style="list-style-type: none"> - Feminization of users: about 2/3 	<p>The employer is obliged to recruit an unemployed person for the same period, but not necessarily for the same job. The employed woman taking this leave is typically replaced by an unemployed woman until the leave expires</p>
Time off work (Unpaid)	<p>The only unpaid leave is partial child care leave if the youngest child is aged over 3</p>	<p>Very rarely used</p>	
Monetary allowances/ benefits	<p>Child home care allowance</p> <ul style="list-style-type: none"> - when a child who is under 3 years old is taken care of at home (by the mother or the father) the family is entitled to child home care allowance (the parent may be on child care leave or not). It is not related to previous earnings, but it is means-tested against family income. A basic amount is received by all families entitled to this scheme 	<p>Over 70% of families with children aged 1-2 years receive a home care allowance.</p> <p>Feminization of users: over 90% of the receivers are women</p>	<p>In some cases the allowance may be relatively high compared with the potential earnings in the labour market (especially in part-time work), which implies negative work incentives</p>
	<p>Tax allowance scheme (TAS) (experimental)</p> <ul style="list-style-type: none"> - deductions for families purchasing domestic help for caring tasks or for house maintenance or repair work. Available only in Southern and Northern Finland. 	<p>There is no information on the take up rates yet, since the system is new.</p> <ul style="list-style-type: none"> - Feminization of users: this scheme operates on a household basis. The spouse with the highest income (usually the husband) is entitled to the deduction. 	<p>The maximum deduction is ECUs 836.6 a year. It is argued to be important for e.g. career women with families who now find it cheaper to hire a household servant</p>

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Child benefits - for children aged under 17 - the monthly amount varies from 89.5 Ecus for 1 child to 180.5 Ecus for 5 children		
	Voucher, private child care - The child care costs for the family that uses private child care services (and is not receiving child home care allowance) are subsidised by a new voucher scheme (since August 1997). The scheme grants a fixed subsidy per child plus an additional (per child) amount that is based on the income of the family. The voucher is paid directly to the producer of the service.	There is no information on the take up rates yet, since the system is new. In general, the market share of pri- vate day care is rather small. In the beginning of the 90s less than 10% of all children below school-age were in private day care operating under the supervision of local social service agencies (Mikkola 1992). - Feminization of users: the voucher is paid to the producer of the service and its effect is to reduce the day care fees that the family pays. The feminization of users is hard to mea- sure.	The effect of the scheme is to reduce the day care costs of private day care. Therefore it encourages women's employment
	Subsidies for producers of domes- tic services (SPDS) - public subsidies are given to the pro- ducers of domestic services. The sub- sidy amounts to 40% of the fee that the family pays for such services, with an upper ceiling of ECUs 5.5 per hour.	There is no information on the take up rates yet, since the system is new. Feminization of users: hard to detect	May relieve the double burden of employed women with caring obliga- tions. The subsidy encourages families to purchase help for e.g. weekly cleaning tasks
Services	The subjective right to care guarantees that all families are entitled to get a public day care place (at subsidized prices) for their children under the school age. The availability of public day care services is nowadays independent of the labour market status of the fam- ily (income etc.). The fees that the fami- ly pays are based on family income.	In 1994 one fourth of children aged 1-2 years and about half of children aged 3-6 years were in public day care	

FINLAND

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	In Finland there is no specific legislation on leave for taking care of older people. The employer has no duty to grant a leave the employee a period of leave. The JRS may be used also for this purpose, however.		
	Job rotation scheme See JRS for children	See JRS for children	See JRS for children
Monetary allowances/benefits	The informal care allowance - an informal care allowance is paid on the basis of an agreement between an individual and the municipal welfare board on how to provide care for an older people, disabled or chronically ill person in his/her own home. The carer is paid for this work.	18.300 receivers in 1995. In 1994 the allowance was granted for loss of self-sufficiency due to old age in 40% of the cases. Feminization of users: in 1994 80% of the carers were women and the majority of them were over 50 years of age	Typically the carer is taking care of older people on full-time basis, and is not active in the formal labour market
	Tax allowance scheme (experimental) See TAS for children	See TAS for children	See TAS for children
	Subsidies for producers of domestic services See SPDS for children	See SPDS for children	See SPDS for children
Services	According to Finnish law children do not have the duty to maintain their parents. It is not very usual that older people live with their children. By law the municipalities are responsible for the care of older people. There are both publicly funded institutions (charging low fee, depending on the income of the person) and privately funded institutions charging subsidised fees. The wide availability of services has made it possible for an increasing number of family members to become caring employees	[7.2% of older people aged over 65 are in institutional care] [24% of older people aged over 65 receive home care services]	

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	See older people Job rotation scheme See JRS for children	See JRS for children	See JRS for children
Monetary allowances/benefits	The informal care allowance - an informal care allowance is paid on the basis of an agreement between an individual and the municipal welfare board on how to provide care for an older people, disabled or chronically ill person in his/her own home. The carer is paid for this work.	18.300 receivers in 1995. In 1994 the allowance was granted on grounds of disability or illness in 30% of the cases and on grounds of handicap in further 27%. - Feminization of users: in '94 80% of the carers were women and the majority of them were over 50 years old	Typically the carer is taking care of the disabled on full-time basis, and is not active in the formal labour market
	Tax allowance scheme (experimental) See TAS for children	See TAS for children	See TAS for children
	Subsidies for the producers of domestic services See SPDS for children	See SPDS for children	See SPDS for children
Services	According to Finnish law the municipalities are responsible for the care of the disabled. There are both publicly funded institutions (charging low fees, depending on the income of the person) and privately funded institutions charging subsidised fees. Efforts have been made to increase outpatient care and especially to avoid placing children and young people in institutions		

SWEDEN

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Parental leave There are four types of parental leave: 1) full, until the child has reached 18 months or, subject to the parent's receipt of full parental cash benefit, for time thereafter, which means another 15 months; 2) partial, leave in the form of a reduction of working time by one half or one quarter with one half or one quarter parent allowance respectively; 3) reduction of normal working time (without monetary compensation) by one quarter until, in most cases, the child reaches 8 years; 4) temporary, for temporary care of a child.	ca. 70% of all the parental cash benefit is paid to mothers and 88% of the days used for parental leave is taken up by mothers	General comment: the Swedish system of parental leave makes it possible for women to both have children and to work, but women's opportunities to increase pay, skill and chances of promotion are affected. This is mostly because fathers do not take up leave to a greater extent.
	Maternity leave - full leave in connection with child birth and for breast feeding during a continuous period of at least 7 weeks prior to the estimated time for delivery and 7 weeks after the delivery - the mother is entitled to maternity pay, earliest from the sixtieth day before the estimated time for the birth of the child		
	Paternity leave - right to temporary parents cash benefit (see monetary benefits below) if he refrains from work in connection with the birth of the child during 10 days		
Monetary allowances/benefits	Parents cash benefit - related to parental leave - benefits on account of the child's birth are paid during maximum 450 days in all for both parents - parents cash benefit is paid until the child is eight years old or until the child has finished its first year at school - parents cash benefit is equivalent to the sickness benefit of the employee (80% of the income during 360 days; 90 additional days are paid at the 'guarantee level of pay' of ECUs 6.8 per day, currently)	See parental leave above	
	Temporary parents cash benefit - care of a child not yet twelve years old, in case of sickness of the child; or care of a disabled child, not yet twelve years old - temporary parents cash benefit is granted for a maximum of 60 days for each child and year.	ca. 67 % of all temporary parental benefit payments go to women	

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	Child allowance and additional child allowance - every child is entitled to an allowance of ECUs 85.7 per month as a contribution towards her/his maintenance and upbringing - an additional allowance is granted depending on the number of children and ranges from ECUs 22 to 82.5 per month)		
	Housing allowance - youths between 18 and 29 and families with children are legally entitled to apply for the housing-allowance - the amount varies with the number of persons living in the household, the total income of the household and the actual housing costs of the family		
Services	Child care - the Municipalities are obliged to provide child care facilities as: 1) institutional child care nurseries 2) Municipally registered child minding homes (family day nurseries) run by registered childminders, who are employed by the Municipalities to care for children at home 3) subsidised private nurseries - child-care fees are income related and vary considerably across Municipalities	ca. 75% of the children in aged 1 to 6 years, and 34% of those between 7 and 12 years use child care services (i.e. 58 % of all the children between 1 and 12 years)	

SWEDEN

OLDER PEOPLE

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	<p>The Compensation and Leave for Care of Close Relatives Act</p> <ul style="list-style-type: none"> - a right to 60 days leave to care for a severely sick relative in the home (240 days in case of HIV infection). The leave can be taken for longer on a part-time basis - paid at 80% of the employee's income 	ca. 73% of this cash benefit is paid to women	
Services	<p>Special housing for elderly</p> <ul style="list-style-type: none"> - the Municipalities are obliged to provide for special housing for elderly people who need special support and service. The fees for this kind of service are subsidised 	ca. 23% of those older than 80 years lived in special housing in 1996	General comment: services for the elderly make it possible for women to work, but the trend of moving back home the care of the elderly negatively affects women's employment opportunities (32 % of those over 60 have contact with their family daily)
	<p>Support to the elderly in their own homes by trained home helpers</p> <ul style="list-style-type: none"> - according to the Social Service Act the Municipalities are obliged to support elderly people in their own homes by providing home help by trained personnel. The fees for this kind of service are subsidised. 	Both special housing and support to the elderly in their own homes are gradually diminishing (a decrease by 7 % compared to 1994) and increasingly reserved to the oldest and the sickest	
	<p>Long-term medical treatment in special hospitals</p> <ul style="list-style-type: none"> - it is sometimes an alternative for elderly people, who, for medical reasons cannot manage by themselves in their own home, in service flats or special homes for elderly people 	Care of the elderly is slowly being moved from institutions back home	

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work	There is a right to leave of absence for care of a severely sick relative, not a disabled child or adult. The right is given on the ground of sickness, not disability		
Monetary allowances/benefits	<p>Child care allowance - granted for a handicapped or sick child who needs special supervision and care for at least six months</p> <hr/> <p>Disability allowance - persons who have reached the age of 16 and become disabled before 65 can receive this allowance if they need time-consuming help from another person</p> <hr/> <p>Assistance allowance - those who have a severe functional impairment and need personal assistance for more than 20 hours a week are entitled to this allowance</p>		
Services	<p>Special housing for the disabled See above in special house for elderly</p> <hr/> <p>Support to the disabled in their own homes by trained personnel See above in support to the elderly in their own homes</p> <hr/> <p>Long-term medical treatment in special hospitals See above in long-term medical treatment in special hospitals</p> <hr/> <p>Support and Service for Persons with Certain Functional Impairments - persons with functional impairments are entitled - the Municipalities or County Councils are obliged to provide for: 1) advice and other personal support that requires special knowledge about problems and conditions governing the life of a person with major and permanent functional impairments 2) help from a personal assistant in the home of the disabled person, or elsewhere where assistance is needed. 3) service of a companion 4) assistance by a contact person 5) respite care 6) residential arrangements with special facilities for adults 7) daily activities for people of working age who are not gainfully employed or in training</p>	<p>135 400 persons (elderly or disabled) live in special housing</p> <hr/> <p>ca. 58,000 persons annually take part in any of these services. - the most popular service is advice and other personal support which was given to 22,000 persons. - an additional 7,000 people get help from personal assistants. - 425,000 people (elderly or disabled) utilise escort service; ca. 69,000 of them are younger than 65</p>	<p>General comment: this facilities have a positive impact on women's opportunities to work; especially help from personal assistants has been appreciated as a source of improving the quality of life for the disabled. This service works similar to the way relatives used to take care for the disabled before</p>

UNITED KINGDOM

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Maternity pay - begins when the woman stops work because of pregnancy and lasts for 18 weeks. It is paid by the employer.	See maternity leave below.	The replacement rate is 90% for first 6 weeks. Thereafter, maternity pay is low (ECUs 83.7 p.w.) unless employers' provisions enhance pay (7% of establishments, 20% mothers in receipt ^a).
	Ante-natal care - time off work during the employee's working hours, and entitlement to remuneration by her employer for the period of absence at the appropriate hourly rate	Widespread use of rights	Does not apply to those not classified as employees
	Short notice leave for childcare	22% of establishments give special paid leave to women, 23% to men ^a (see also below).	See also short notice leave below.
Time off work (Unpaid)	Maternity leave - entitlement to the benefit of the terms and conditions of employment which would have applied had the employee not been absent, for a period of 14 weeks or until the birth, if later	1992: 124 thousand absent from work by reason of maternity leave compared to 36 thousand in 1983 ^a 1995: 6% of mothers of children 1-16 on maternity leave ^c 1988: 47% of women (72% of women with rights to maternity leave) served notice of intention to return compared to 26% 1978, but only 50% of those serving notice returned. In 1996 67% of women who had worked during pregnancy returned to work within 11 months of the birth of their child ^d .	Implementation of Community Directive. 1988: only 60% eligible for leave, as needed 2 years continuous service ^e ; now all eligible for 14 weeks but still need 2 years service for 26 weeks additional leave. Leave linked to maternity so men are not eligible. Only 10% of establishments provide extra statutory maternity leave but this provision is critical to enable mothers who only have statutory rights (less than two years service) to return as 70% of these who actually returned took 15 plus weeks leave ^e .
	Short notice leave for childcare	All establishments allow leave but 6 to 10% have no policy as not been asked; around 70% for women and for men do not provide fully paid leave or require leave to be made up or taken from holidays.	Majority of establishments allow leave but expect at least part of it to be unpaid, part of annual leave or made up later ^e . Access to these rights depends on the persons' location within the employment system, so that low skilled and part-time workers and those with only short tenure are likely to be excluded from access.
	Career breaks	15% of mothers report themselves eligible for a career break compared to 8% of fathers but only 1% of each has used a career break ^e .	Differences between mothers and fathers due to mothers more often working in public sector; long service linked to career break entitlement ^e .

Measures only available through voluntary provision within companies are described in *italics*.

UNITED KINGDOM

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowance/ benefits	Child benefit - benefit paid specifically in respect of parent/s caring for children (under 16, or under 19 if in full-time secondary education)	Universal benefit, higher for first child and for single parents up until April 1998	Payment direct to mother if main carer. The amount payable varies between ECUs 25.7 and ECUs 16.6 p.w. depending on age and number of children (for each other eligible child ECUs 13.5 p.w. are paid)
	Family credit (tax free benefit) - payable to low-paid workers with children	726 thousand households*, 2% all households ¹	Disincentive for spouse to enter work as would lose 70% of additional earnings but up to ECUs 90.1 p.w. of childcare costs can be offset against earnings.
	Maternity allowance - paid by the state to women not eligible for maternity pay but who have been employed 26 out of past 52 weeks		Amount is low: between ECUs 72.5 and ECUs 83.6 p.w.
	Widowed mothers' allowance - available for widows with dependant children of husbands with complete national insurance contribution record	1% of households ¹	Not available for widowers; would lose eligibility if remarry; benefits suspended if cohabit, so reinforces notion of dependency even outside of marriage. The amount is: ECUs 93.8+ ECUs 14.8 p.w. for the eldest eligible child and ECUs 16.8 p.w. for each other eligible child.
	Childcare allowance/voucher	2% of establishments (1% private, 10% public) provide employees with childcare allowance or voucher ¹ .	
Services	Workplace nurseries/ tax allowance for employer-provided workplace nursery	2% of establishments (2% private/9% public) provided a workplace nursery; 13% of mothers, 6% of fathers in workplaces with nurseries; 3% of mothers, 1% of fathers make use of facility ¹	Important but very limited provisions. The provision by an employer of cash allowances to employees for childcare, or the direct meeting of an employee's childcare bills by an employer, are taxable benefits
	Out of school childcare grant initiative	Creation of 11,000 after school places, 4,000 before school and 8,000 holiday ¹ .	40% of parents participating had improved their employment position (9% had entered work, 20% increased hours, 10% wages) ¹ . New ECUs 450.7 million after school care initiative planned plus additional childcare help for single mothers to enable them to enter employment
	Nursery places for four year olds	Nursery places for four year olds has led to expansion of provision in school sector, some decline in play group and other provision	Hours of nursery provision often very short- up until 12pm and thus not convenient for working mothers
	Medium length/ continuous school day		Childcare guaranteed through school day including lunch hours.

UNITED KINGDOM

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowance/ benefits	Disability living allowance - paid for assistance with mobility or care or both to persons older than 5 and younger than 65 "disabled" for at least the past 3 months and likely to satisfy the condition for the next 6 months.	3% of households receive mobility, 4% care ¹ .	Although there are payments available for carers and for disabled people to pay carers these are at a very low levels. Underlying some of these low levels of benefits, such as the Invalid Care benefit is an assumption that most of these women will be dependent spouses who have not had to give up full-time work to undertake the caring tasks.
	Disability working allowance - paid to a disabled person in work on low pay; allowances for dependants.	1% of households ¹ .	
	Invalid care allowance - paid to carer, provided cares for 35 hours or more and has earnings of no more than ECUs 75.1 p.w. Additional payments for dependants of carer.	1% of households ¹ .	Payment for care but only if full-time carer (long hours of care plus low wage limit); no compensation for women who provide significant care (for example 20 to 25 hours) and earn lower wages as a result. The long hours of care work required and the low maximum earnings levels stipulated reinforce carers in a position of family dependency and do not facilitate the combination of wage work and care.
	Constant attendance allowance - paid to persons requiring constant attendance		Allowance varies between ECUs 121.7 and ECUs 60.8 p.w. depending on severity of disability.
	Additional personal tax allowance - available to a working man who cares for a disabled wife and has a dependant child		Discriminatory as not available to women.
Services	Recognition of carer's needs (Recognition and Services Act 1995) - carers needs and ability to care need to be taken into account; carers' rights to continue to work recognised; if not able to care or provide current level of care more help must be provided or respite care offered.		Significant development to take into account carers' needs but combined with community care policy (see the above comment to "Invalid care allowance") may not reduce burdens on carers overall.

UNITED KINGDOM

ALL / UNSPECIFIED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowance/ benefits	Attendance allowance (specific for older people) - paid to a disabled older people person over 65. It can be used by older people person to purchase services or reimburse carer. The allowance is: either ECUs 49.7, or ECUs 74.3 p.w.	4% of households ^f .	Both attendance allowance, and disability living allowance are not payable where the care needs are already being met out of central or local government funds
	Social security credits - given if not contributing because of caring responsibilities or being on maternity pay.	Includes those involved in caring for an invalid and those on maternity pay	Reduces but does not eliminate exclusion of women from benefits because of too low earnings to make contributions. Without such a system of credits, many people would be left with gaps in their contribution record, thus threatening their eligibility to a wide range of benefits. It also applies to "Home responsibilities protection".
	Home responsibilities protection - similar to the previous but for long term benefits such as pensions; receipt of child benefit sufficient to qualify	Persons entitled	
	Income support for carers - entitlement to income support on grounds of care responsibilities including childcare. Over 16, with low income, not in full-time work, and not in receipt of job-seekers allowance	Persons entitled	Personal allowance for each member of your family; premium payments for special needs, and housing costs (principally mortgage interest payments)
	Increases for dependants - extra payments for dependent spouses or children available to those on various benefits including invalid care allowance, widowed mothers' allowance etc.. Increases range from ECUs 33 to ECUs 55.6 p.w.	Persons entitled	The one difference between the treatment of husbands and wives relates to increases in Category A retirement pensions. Such increases are only payable to a man in respect of his wife, and not to a wife in respect of her husband
Services	Carers (Recognition and Services Act 1995: see the above recognition of carer's needs) - certain carers have a right to ask for an assessment of their ability to care, the results of which must be taken into account by local authorities in assessing what support to provide for the person cared for.		Appears in practice to be severely limited by funding. Some evidence that working carers are being pressured by social services to give up work. Resources are being limited on the implicit or explicit assumption that working carers will give up work to provide support.
	Respite care - when a carer needs to be relieved of responsibilities for a while		
	Provision of home help - service to household providing assistance in domestic task/ personal services.	Carers entitled.	Some evidence suggests that women are less likely to be offered home help services and that the presence of a female carer may also reduce provision; recognition of carers' needs may lead to provision of home help services with domestic tasks.

ICELAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	<p>Parental leave (private sector employees)</p> <ul style="list-style-type: none"> - the leave may start 1 month before the estimated day of the delivery of the child. The mother decides herself when the leave starts. The length may not exceed 6 months (5 for adoptive and foster parents). Parents may share the leave if the mother agrees. They may both be on leave at the same time, partly or in full. The total period may not exceed 6 months. - fractionating is not allowed - amount: an allowance and per diem benefit 	<p>Women: 90 - 100% Men: less than 1%</p>	<p>Encourages employment prior to birth.</p> <p>Men have had a very limited right to parental leave which has reinforced traditional division of labour</p>
	<p>Paternal leave (private sector)</p> <ul style="list-style-type: none"> - the maximum duration is 2 weeks. The leave has to be taken within 8 weeks after the birth of the child or after he has come home - fractionating is not allowed - amount: the same amount paid to women on parental leave but in proportion to the length 	<p>Information not available</p>	
	<p>Maternal leave (public sector employees)</p> <ul style="list-style-type: none"> - applies to mothers who are civil servants. - duration: 6 months extendible to 12 months if the mother wishes; 3 extra months are granted in case of serious illness of a new-born child which calls for special care by a parent. 3 extra months for each additional child if more than one child is born at the same time. The leave may start 1 month before the estimated day of the delivery of the child - fractionating is not allowed - amount: in relation to previous earnings 	<p>90 - 100%</p>	<p>Female public employees enjoy better provisions which may have contributed to women's concentration in the public sector.</p>
	<p>Paternal leave</p> <ul style="list-style-type: none"> - applies to fathers who are civil servants - the maximum duration is 2 weeks. The leave has to be taken within 8 weeks after the birth of the child or after s/he has come home - fractionating is not allowed - amount: in relation to earnings 	<p>Information not available</p>	<p>Men working in the public sector do not have a right to parental leave except when they are married to a women working in the private sector.</p>

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	<p>Leave for care of sick children (Collective Agreements)</p> <ul style="list-style-type: none"> - parents who have worked 1 month have the right to stay at home 7 working days during a period of 12 months to care for sick children 13 years and younger without any reduction in pay. Hence, married people and people in consensual union have the right to a total of 14 working days while a single parent has the right to a total of 7 working days. The leave has to be negotiated with the employer 	Statistical information is not available.	According to 1995 research, among employed persons women are more likely to be on sick leave than men. Single parents are disadvantaged.
Monetary allowances/benefits	<p>Parental allowance</p> <ul style="list-style-type: none"> - applies only to mothers - duration (see the parental leave) - 3 extra months are granted in case of serious illness of a new-born child which calls for special care by a parent. 1 extra months for each additional child if more than one child is born at the same time. - the total amount is ECUs 376.4 per month for 6 months 	7.27% women aged 16-50	Benefits in the private sector are not in relation to previous income of women but closer to minimum pay. This benefit level devaluates care work.
	<p>Per diem parental benefit</p> <ul style="list-style-type: none"> - the amount of the benefit varies with the number of hours worked during the previous year. In 1998 full benefit is ECUs 15.77 p.d.. It is paid out of employers contributions. Parents can share the benefit period 	Full benefit: 6.08% women and 0.02% men aged 16-74. Reduced benefit: 0.39% women (same age group)	It is doubtful whether the benefit level does comply with the EU directive 85/1992.
	<p>Private sector (Parental allowance and per diem parental benefit)</p> <ul style="list-style-type: none"> - those women in employment may receive both parental allowance and per diem benefit. Men only receive per diem parental benefit when on parental leave. 	Women: 56% of their average income in 1995	The benefit payments to father on parental leave are only a fraction of his earned income.
	<p>Paternity benefits (private sector)</p> <ul style="list-style-type: none"> - applies to fathers who are private employees. The maximum duration is 2 weeks. - amount: men receive both parental allowance and per diem parental benefits in relation to the length of the leave. 	Information not available	
	<p>Maternal benefits (public sector)</p> <ul style="list-style-type: none"> - applies to mothers who are civil servants - 6 months with full payments, 12 months with lower payments - during the first three months mothers receive full average pay earned over the past years; in the last three months they receive only basic average pay. 	Close to 100% of their average income	

ICELAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Monetary allowances/ benefits	<p>Paternity benefits (public sector)</p> <ul style="list-style-type: none"> - applies to fathers who are public employees. The maximum duration is 2 weeks. - amount: fathers receive the income and half of the extra earnings for overtime, shift work premium etc. received during the last 12 months. Fractioning is not allowed. 	Close to 100% of their average income	
	<p>Child benefits</p> <ul style="list-style-type: none"> - they are paid to the person(s) who has the child or children in his/her maintenance (children under 16). - each parent receives half of the total benefits if married or in consensual union. <p>As from 1998, the system of child benefit payments has been changed. There is now a fixed amount for each child which is subject to reduction on the basis of income. Single parents receive higher payments.</p>	Recipients in % of total: families 49% and single parents 92.5%	These benefits have increasingly been used to support low income families, which has contributed to high marginal tax on middle income families. This latter will discourage labour participation of the second-earner in middle income families
	<p>Motherhood and fatherhood allowance</p> <ul style="list-style-type: none"> - paid to single parents of at least two children who maintain their children under 18 years of age and are domiciled in Iceland - the allowance is paid quarterly - the amount varies according to the number of children and is paid until the children are 18 years old 	2,791 recipients: 35% of single mothers 21% of single fathers	Enables single parents to maintain a family. Reduces some of the disadvantage of being a sole earner
	<p>Child pension</p> <ul style="list-style-type: none"> - paid for children under 18 years of age whose parent is either deceased or invalidity pensioners. Adopted children and stepchildren enjoy the same right. - if both parents are deceased or are invalidity pensioners, the amount of the child pension is doubled. 	6.1% children aged 0-18	Acknowledges that not all families can support a family through paid work. The state takes on the responsibility for the support of children when the family fails due to, e.g., death
	<p>Child maintenance guarantee</p> <ul style="list-style-type: none"> - if a parent does not fulfil his or her duty to maintain a child, a magistrate can order him or her to pay support. - the child is entitled to support payments - usually parents will reach an agreement regarding support payments in case of legal separation or divorce. If parents cannot agree, the case is brought before a magistrate. Child maintenance is paid until the child is 18 years. 	12.6% children aged 0-18.	Reduces some of the disadvantage of being a sole earner.

ICELAND

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	Public Play schools (nurseries) - from the age of 6 months to the age of 6 years: 1) Municipalities 2) Hospitals	% of 0-5 years old: 49.9% 1.7%	Waiting lists for play schools are long. Informal family care is common.
	Private institutions - from the age of 6 months to the age of 6 years: 1) Nurseries 2) Registered child-minders 3) Families	% of 0-5 years old: 3.1% 7.2% 38.1%	Insufficient number of places in subsidised care may discourage low pay women with young children from engaging in paid work.
	Public play schools and registered child-minders (subsidised)	age group 0-3: 37% age group 3-6: 64% over 6: 0	Most children have until recently been offered part time care. This explains the high incidence of female part time work
	Primary school	All children age 6-15 years.	The schools decide the starting and the finishing time. Hence, school hours may not correspond to the normal working week. Care arrangements for children hinder couples from engaging in full time work. At least one parent has to work shorter hours.

OLDER PEOPLE

Services	Institutions - Residential homes - Nursing homes - Hospitals - Day care centres.	Number of institutions: 3,584. 26.6% of those 65 years and older were living in institutions in 1995 and 18.7% received home assistance (data from NOSOKO, Nordic Social Statistics Committee)	The share of older people in institutions is high. Hence, the working population does not appear to be burdened by the care of older people.
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DISABLED

Monetary allowances/ benefits	Benefits for the care of disabled and sick children - paid to persons responsible for the maintenance of disabled and sick children who are resident at home or temporarily hospitalised - an allowance is paid for the care of children not severely disabled or sick - a benefit is paid for the care of children severely disabled or sick	Recipients: - allowance: 79 men and 843 women (0.08% and 0.9% of the population 18 years and older respectively); - benefit: 95 men and 869 women (0.1% and 1% respectively).	No prior work requirement and no right to return to the previous job. May lead to discontinuous labour force participation.
	Spouse's benefits for the care of the disabled and older people - paid to the spouse of an old age or invalidity pensioner. The spouse is not entitled, if he or she receives pension.	Recipients: in December 1996 0.01% of men and 0.08% of women 18 years and older.	See previous comment.

ICELAND

DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	<p>Disabled children (0-16)</p> <p>1) relief families: their role is to take a disable child for an overnight stay and usually such stays amount to 3-5 days per month</p> <p>2) short term stay: this service is similar to the previous, except the stay is longer and rehabilitation and professional care are provided alongside leisure activities</p> <p>3) summer vacation homes</p> <p>4) long term stay: for those children who are not able to stay with their parents due to their disability special homes have been set up for long-term stay. These homes provide specialised rehabilitation and care. About 4-5 children live in each of these homes</p> <p>5) personal support services.</p>	<p>In December 1995 0.2% of those 65 years and younger lived in institutions and other service homes.</p>	<p>Services for children are free of charge and fully financed by the state.</p> <p>Mothers feel in most cases pressured to leave the labour market to care for the disabled child.</p> <p>Parents complain about insufficient home assistance forcing them to consider institutionalisation earlier than necessary.</p>
	<p>Disabled adults (older than 16)</p> <p>1) social housing</p> <p>2) sheltered homes: include flats in houses where services are organised for the whole house. The flats are rented to the disabled who are sometimes charged for the services they receive. The disabled persons living in sheltered homes have the right to home assistance and other assistance provided by the municipalities</p> <p>3) group homes: the purpose of the group homes is to assist the residents to help themselves and train them to become independent. The staff is paid by the state; other costs such as food, electricity and maintenance costs are paid by the residents</p> <p>4) residential institutions: provide around-the-clock services for mentally retarded persons</p> <p>5) half way homes: intended to enable people with psychiatric handicaps to adjust to society while finding permanent housing and labour market positions</p>	<p>72 group homes where 375 disabled live.</p>	

NORWAY

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Paid)	Parental leave - paid leave is either 42 weeks with 100% pay or 52 with 80% pay	Eligible: 73% of mothers; 67% choose 52 weeks leave	Extensions of the parental leave schemes have been vital in generating more continuous work patterns among women. In general, significantly higher female take up rates concerning provisions for time off work may maintain the conception of women as a group with "restrictions"
	Time account system - it allows an extended benefit period up to 104 weeks, combining reduced working hours and parental benefits	Take up: 4%	The time account system has been used by very few parents, about 4 percent (NOU 1996). One reason may be that parents find it difficult to plan as far ahead as required.
	Mother quota of parental leave - 9 weeks of the parental leave are reserved for the mother (3 weeks before, and 6 weeks after the birth).	Eligible: 73% of mothers	The aim is to protect the health of the mother and the foetus/child
	Father quota of parental leave - 4 weeks. If not used, the parental leave will as a main rule be reduced proportionally.	Eligible: 80% of fathers Take up: 80% (about 68% took up 1 month; only 9% took up 2 months or more)	Strengthens the father/child relation and fathers' care work. Together with other reforms in the same direction, the legitimacy of men as worker-carers may increase
	Sick child/childminder - for sick child aged under 12 (if chronically ill or disabled under the age of 16), or sick childminder - 10 days per year for each parent, single parents 20 days - extended rights to leave when child is suffering from chronic illness, or extreme illness or injury	Mothers take up this provision twice as often as fathers	Provides flexibility in the care for children which is important for the reconciliation of employment and care
Time off work (Unpaid)	Daddy leave - 2 weeks	Most fathers take time off in connection with birth (about 80% in 1989). As the leave is unpaid (paid in the public sector), some men spend their holidays. (Brandth & Kvanne 1989)	The aim is to establish the social father-child relationship as early as possible
	Leave for breastfeeding - right to leave for the time needed and at least half an hour twice a day. The mother can choose to have her working hours reduced by one hour per day.	Take-up rate is unknown.	The right to leave provides an opportunity of reduced work hours when the child is an infant. The importance has declined with the extension of parental leave.
	Parental leave - 1 year in addition to the paid parental leave for each child; 2 years for single providers.	Take-up rate is unknown, but the majority of users are likely to be women.	The right to unpaid leave guarantees the right to return to the previous job. Long care breaks may adversely affect women's career mobility.

NORWAY

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work (Unpaid)	Part-time work - right to reduced working hours (mother and father).	53% of mothers (0-6); 4% of fathers (0-6)	Part-time work has contributed to high employment rates and continuous work patterns among women. However, it also contributes to continued gender segregation in work life and a traditional domestic division of labour. Extensive part-time work gives women low pensions.
Monetary allowances/ benefits	Child allowances	Universal (all children under 16)	The allowance is paid to mothers, the original intent was to strengthen women's economic position in the family. Not likely to have any significant negative effect on mother's employment, however
	Tax deductions for economic provision	Universal	Not likely to have any effect on mothers' employment (small amount)
	Tax deductions for child care - persons with children under the age of 12 (for disabled children with special needs for care also over the age of 12) are - on further conditions - entitled to certain deductions in income tax, inter alia for documented child care expenses. The spouse with the lowest income is entitled to the deduction. In 1996 the maximum deduction amount (for 2 or more children) was ECU's 2817.1	All eligible parents, i.e. those buying services which can be documented	Reduces the costs of child care, which are fairly high in Norway. The effect is assumed to be positive for women's employment, although not likely to be of strong importance
	Pension points for care - care for a child under the age of 7		Reduces the negative effects of care breaks on women's pensions
	Benefits for single providers - care for a child who has not yet completed the 3rd year in school.	1993: 59,000 single parents received transitional benefits, 108,000 received additional child allowance (Kjeldstad 1995).	Benefits for single providers have been comprehensive. Single mothers have had significantly lower employment rates, but higher full-time rates, than those married/cohabiting. As part of the "work line", stimulating the employment motivation of groups dependent of public support, restrictions in the duration of transitional benefits for single providers are active from 1998.
	Disabled children -basic benefit to cover extra expenses connected with technical devices etc. -attendance benefit to cover special care needs.		Reduces the financial burden of families with disabled children.

CHILDREN

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Services	<p>Child care institutions - financed by the state, the municipality and the parents. Include:</p> <p>1) Child care services - for children up to 6</p> <p>2) After school hours services - for children 6-10</p> <p>3) Disabled children -priority in public child care institutions</p>	<p>In 1996 coverage was 53% (0-6), of which 65% were full-time places (48% were public institutions, covering 58% of all places)</p> <p>Coverage: 31% (7-10); (the majority run by municipality)</p>	<p>Lack of services has not prevented mother's employment. However, high quality publicly subsidised child care plays a significant role in the everyday lives of working mothers. Child care is seen as the most satisfactory public service in Norway</p> <p>Because of short school hours, the care for young school children has been a bottleneck for women, resulting in high part-time work rate. Thus after school hours services facilitate in principle more full-time work. But both the coverage and quality of services are still below the optimum</p> <p>Facilitates parents' (mothers') employment</p>

NORWAY

OLDER PEOPLE AND DISABLED

Resources	Legal or other provision	Take up rate of provision/ feminization of users	Impact on women's employment/other
Time off work	Leave for a close relative in the terminal phase - right to leave up to 20 days		General: There are few opportunities to care for adult dependant within the work contract.
	Part-time work	Declining among middle-aged women but still quite high, e.g. 43% in the age group 45-54 (Ellingsæter & Wiersjenssen 1997).	Part-time work facilitates care for adult dependants, but there are no indications that this is the reason for the high part-time rates.
Monetary allowances/benefits	Old age pension	Universal (all citizens receive a minimum pension. Additional pensions are earnings-based). Receivers old age pension: 625,940 (1996). (Statistics Norway 1997c).	General: adequate monetary allowances /benefits make older people afford to live in their own homes, and reduce the financial burden of their children. The effect on women's employment is difficult to assess.
	Tax reduction	Reduced taxes is universal for old age pensioners. The disabled also get tax reduction after special criteria.	
	Housing benefits - means tested	Old age pensioners may receive housing benefits. Receivers: 48,640 (1995) (Nordisk Socialstatistisk Komité 1997).	
	Disabled - disablement pension according to the National Insurance Act - basic benefit to cover extra expenses - attendance benefit to cover extra care needs	Receivers of disablement pension: 239,429 (1996) (Statistics Norway 1997c)	
Services	Institutional care - services are organised by local government and depend on their financial situation and priorities. Minimum standards of services are stated by the Municipal Health Service Act. The municipality usually provides a wide range of services	Universal. Users: 43,735 (1996) places in institutions with 24 hours nursing and caring [7.1% of older people over 65 are in institutional care]	General: The access to both institutional and home based services is the most important care resource for dependent adults concerning gender equality in employment. Services relieve families of the care burden with a presumably positive effect on women's employment. The care for dependent adults is not causing serious restrictions to women's employment. The decline in the number of service recipients in the 1990s may increase the need for family care, but reduced access to services does not necessarily have an immediate impact on family members, as it primarily will affect persons with light to modest disability (Lingsom 1997).
	Home based services - mainly nursing services or/and home helps.	Universal. Receivers of home help: 114,012 (1995). Receivers of home nursing: 65,210 (1995), (Statistisk årbok 1997). Users of home based services: 233/1000 above 67 [14% of older people over 65 receive home care services].	

