

Hiilamo, Heikki

Working Paper

Family Policy Models and Family Policy Outcomes - A Nordic Perspective

LIS Working Paper Series, No. 290

Provided in Cooperation with:

Luxembourg Income Study (LIS)

Suggested Citation: Hiilamo, Heikki (2002) : Family Policy Models and Family Policy Outcomes - A Nordic Perspective, LIS Working Paper Series, No. 290, Luxembourg Income Study (LIS), Luxembourg

This Version is available at:

<https://hdl.handle.net/10419/160962>

Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.

Luxembourg Income Study Working Paper No. 290

**FAMILY POLICY MODELS AND
FAMILY POLICY OUTCOMES -
A NORDIC PERSPECTIVE**

Heikki Hiilamo

January 2002

Family Policy Models and Family Policy Outcomes – a Nordic Perspective

Heikki Hiilamo

University of Turku
Department of social policy
Finland

Introduction

1. Typologies of family policy
2. The ideal-typical Nordic family policy model
3. Data
4. Operationalisation
5. Results
6. Conclusions

References

Introduction

Constructing typologies or categories of welfare states characterised social policy research during the last decade. Esping-Andersen's *Three Worlds of Welfare Capitalism* (1990) launched an avalanche of typologies. Interest in cross-national comparisons has been facilitated by several attempts to construct theoretical models that could capture or summarise the similarities and differences in contemporary family policies employed in Western industrial countries. However, contrary to welfare state classifications, there is so far very little -- if any -- empirical evidence at the institutional or the individual level to support any family policy typology (Korpi 1999; Montanari 1999; Forssén 1998, 2000b; Gornick et al. 1998).

Esping-Andersen's typology and subsequent research in the same field shows that the Nordic welfare states¹ make the strongest case in the groupings of Western industrial countries (e.g. Kautto et al. 1999; Castles 1993). Regardless of what kind of approach is used, these countries end up in the same category of welfare states. It was not earlier than in the 1970s that Sweden, followed by Finland, began to adopt distinctive features in the development of family policy (Gauthiers 1996). The Nordic countries invested heavily in family policy programmes that promoted female employment, thereby earning a reputation as women-friendly welfare states (Hernes 1987).² Contrary to several other industrialised countries, most family policy programmes in the Nordic countries had a universal character. It seems evident that the Nordic countries have followed unique goals in family policy. However, in the absence of empirical findings it is not clear if all these goals have been reached at the individual level. Therefore, we want to find out if there was more fact than fiction in the Nordic family policy at the turn of the 1990s.

The present analysis tries to validate the characteristics of the ideal Nordic family policy model at the outcome level by using micro-data comparisons between countries representing different family policy models. The micro datasets are used to describe the outcomes of family policy models. So far typologies of family policies have been based most often on historical traditions (e.g. Gauthier 1996) or on the features of family policy institutions (e.g. Kamerman and Kahn 1978). One problem with the comparison of institutional features is that there is a considerable degree of overlap between different family policy programmes. If we for instance compare childcare arrangements we might overlook the fact that in some countries children go to school earlier than in other countries. The countries where children go to school e.g. at the age of four or five might seem to neglect public provisions of day care while from another perspective they guarantee free day care on a universal basis. In the same way, comparison of maternity benefits, public support for day care or home care may suffer from overlap between these institutions. In some countries parental leave covers longer period than in others while some countries have introduced support for home care of children, which can be seen as a supplement to or an extension of parental leave. In a way, support for home care is also a substitution for day care. However, the most important reason for focusing on family policy outcomes is that social rights are realised at the outcome

¹ With the possible exception of Iceland (Eydal 1999).

² According to Hernes (1987, 15) woman-friendliness means that the state would not force harder choices on women than on men: "In a woman-friendly state women will continue to have children, yet there will also be other roads to self-realisation open to them. In such a state women will not have to choose futures that demand greater sacrifices from them than are expected of men".

level as income transfers and services which have an effect on the incomes and expenditures of families with children. To evaluate family policy traditions or family policy performance it is essential to know what are the actual effects of policies on household level.

The unique characteristics of Nordic family policy are based on the country-specific features suggested by earlier research. These characteristics are summarised into six indicators on outcome level, which, in turn, are operationalised and calculated for micro datasets on example countries of different family policy models. We have as our point of reference a limited number of countries with different family policy traditions.

1. Typologies of family policy

In addition to the definition of family policy, we encounter many other problems if we try to develop ideal types of family policy regimes. One of these problems is the dimension of family policy to be used in constructing our typology. Some earlier studies have been based on the scope of family policy programmes (e.g. Kamerman and Kahn 1978), some on state-family relations (e.g. Harding 1996a), some on family policy rhetoric (e.g. Kaufmann 1993), some on policy making styles (e.g. Schultheis 1990), some on historical development of family policy (e.g. Gauthier 1996) and finally some on gender roles (e.g. Sainsbury 1994; Korpi 1999). However, the problems are not that severe and we are not totally lost in the morass of loose definitions and vague ideal types. With some safety we can argue that the names and the properties of categories may vary but the countries belonging to them stay more or less the same.

When comparing family policies of 14 different countries the Americans Sheila B. Kamerman and Alfred Kahn (1978) divided countries into three different categories according to their family policy-making styles. The classification was based on the explicitness of family policy, the scope of the family policy area and the level of co-ordination in family policy programmes. The first category included those countries that practised an explicit and comprehensive family policy (exemplified by Sweden, Norway, Hungary, Czechoslovakia and France). Those countries in which family policy was seen as a field covering various policies were counted among the second category (for example Finland, Denmark, Austria, West Germany and Poland). In the countries of the third category, the implementation of family policy was as reluctant as its effects were implicit in other policies. The United States, Canada, Great Britain and Israel were named as examples of 'invisible' family policy.

Lorraine Fox Harding (1996a, 201), with a British background, studied the relations between the state and the family and came up with seven different theoretical models. According to the writer, the models in both extreme ends of the classification, the authoritarian model and the laissez-faire model do not reflect any actual country. However, there are some grounds for arguing that the United States with its reluctant or negative attitude towards family policy could be selected as an example of the laissez-faire model. In some other countries the hard-boiled right-wingers and the anarchists may dream of the laissez-faire model, too. In some totalitarian countries, the authoritarian model of the state-family relation is striven for. Nazi Germany could be named as a representative country of the authoritarian model. Five models between these extreme ends describe the policies of the specific countries. According to Harding (1996a, 205) her categorisation may resemble the division presented by

Kamerman and Kahn (1978). A clear and wide family policy refers to authoritarian model of the state-family relation while the invisible and reluctant family policy stands in line with the laissez-faire model.³

Franz-Xaver Kaufmann (1993, 142-144), a German theorist, typologised family policy in Western Europe with the help of "family rhetoric", a concept developed by Lüscher et. al (1989). According to Kaufmann cultural traditions and institutional differences in each country have an effect on family rhetoric. Furthermore, rhetoric is also dependent on societal value systems. Kaufmann separates out seven different types of argumentation in family rhetoric, which in turn offers points of view on state-family relations.⁴ Kaufmann has identified three different state-family relationships. In the welfare state position the state assumes a wide responsibility for the protection of families, and there are no restrictions on state intervention as long as it is in accordance with the stated goals. State intervention restricted in the second relationship. In the third relationship the state targets intervention on families selected by social criteria, for example to families suffering from unemployment and to single parent families.

Kaufmann (1993, 154-155) describes France as a clear 'engineer' country in which family policy has a long and a versatile tradition and which has stood out as an example for family policy development in Belgium and Luxembourg. The Scandinavian countries emphasise equality between genders, classes and living conditions. The German speaking countries proclaimed at an early stage the right of families to the protection of the state whereas they did not adopt -- with the exception of the Nazi era -- the pronatalistic orientation typical of family policy in France. The Anglo-Saxon countries are reluctant to intervene in the family. Their family policy responds only to the needs and demands of weak families.

Franz Schultheis (1990, 74, cited in Hantrais 1995, 92) has presented a supplemental classification method which is based on policy making styles in the EU countries. The classification does not assess the content of the family policy but rather its implementation. Schultheis distinguishes three categories: countries with a long tradition of explicit and legitimated family policy making, countries with implicit family policies, and countries with a negative family policy (cf. Kaufmann 1993, 144-145).

In the countries of the first category family policy has been anchored in a specific and autonomous branch of social security, generally based on the principle of redistribution, characterised by a high degree of socio-political control over family affairs. Family policy tries to respond to a wide range of needs of families. In the countries of the second category, family policy tries to correspond to some of the needs of families, but without forming an autonomous block of policies. This type of family policy is more selective and it has not been integrated with other social policy programs. Negative family policy refers to those countries where the

³ With very few exceptions it is not customary to the Nordic tradition to study or to problematise the degree of authoritarianism in family policy which among other things differentiates the Nordic countries from the United States and Great Britain.

⁴ These are family institutional argumentation (with a stress on the traditional family as an institution), population policy argumentation, economic policy argumentation (where family is seen as a reproductive agent for the sake of production), social argumentation, social policy argumentation, feminist argumentation and child policy argumentation (Kaufmann 1993, 143). According to the author in real life there exist both convergence and divergence between different lines of

governments are unwilling to intervene in lives of families but still make decisions which have effects on them. This is a case where the very name of the category implies that the absence of (family) policy is also a policy. In these countries the state-family relationship approaches the laissez faire model of Harding (1996a). Schultheis (1999) compared development of family policy in Germany and France by focusing on differences in policy making style, attitudes towards population policy objectives, subsidiarity, financing, family norms, nature of distribution and gender roles.

Hantrais (1995, 92-93) points out that the policy-making environment is an important component in the classification of countries by their family policy goals. Hantrais studies how the family policy of each EU country has been organised, how it has been financed, whether a minister responsible for family policy sits in the cabinet and what is the family minister's political clout in the cabinet. With reference to Schultheis (1990) and Kamerman & Kahn (1978) Hantrais (1995, 98-99) names Belgium, Luxembourg and France as countries with explicit and relative coherent family policies. Denmark, Germany and the Netherlands are counted among the countries with less explicitly family-orientated policies. Greece, Ireland, Italy, Portugal and Spain together with the United Kingdom are ranked as the EU member states, which appear to have relatively less coherent or comprehensive family policies.

In her extensive work *The State and the Family - A Comparative Analysis of Family Policies in Industrialised Countries* the Canadian theorist Anne H. Gauthier (1996) classifies the OECD countries (except for Turkey and ex-Yugoslavia) according to four different models on the basis of a historical examination of family policy that has been followed in the countries under inspection. The first category is the pro-family and pronatalist model, which aims at increasing a low birth rate (Gauthier 1996, 203). In this model a lot of money is spent on maternity allowances and day care services. The motivation is to help mothers to combine paid employment and family life. Pronatalism is expressed in, among other things, birth premiums and in child allowances systems where allowances are ranked according to the sequential number of children: the later children getting increased benefits. Examples of the family-centred and pronatalist model are France and the province of Québec in Canada.

The preservation of traditional family patterns is central in the traditional model (Gauthier 1996, 203-204). The state takes some responsibility for the support of families with children but more important sources of support are families themselves and various non-governmental organisations. Statutory family support is moderate compared to other models. However, the modest support for childcare does not allow women to fully combine paid employment and family life. Germany is an example.

Equality between genders is a central theme in the third, egalitarian model (Gauthier 1996, 204). Both men and women are treated as earners and care providers. The objective of family policy is to support the paid employment of both spouses. The model differs decisively from the previous one in the fact that liberal marriage, divorce and adoption laws set only a very few restrictions on how people can choose a suitable family form

argumentation. The main contradictions concern the conservative view of family (family institutional argumentation) and

suitable. The model is described by the principle of voluntary parenthood. The best examples of this pattern are Sweden and Denmark.

In the fourth, pro-family but non-interventionist, model family support is targeted only to families in need, thus a great amount of means-testing characterises this approach (Gauthier 1996, 204-205). The model does not encourage women to stay at home, but limited benefits are provided by the state to support women's participation in the labour force. Belief in the self-sufficiency of families, and in the merit of an unregulated market has resulted in a system with very low levels of support. The best examples of the model are Great Britain and the United States.⁵

In Gauthier's classification some attention is paid to gender roles. These roles are prominently included in Diane Sainsbury's and Walter Korpi's classifications. They stress the decisive importance of family policy in the creation of gender equality. The background for these models lies with the feminist critique of Esping-Andersen's typology of three welfare regimes (Bussemaker and van Kersbergen 1994; Daly 1994; Orloff 1993; Lewis 1992; Lewis and Ostner 1995; Sainsbury 1994, 1996; Björnberg 1995).⁶ These models do not explicitly analyse family policy but concentrate on social policy in general. Due to the central importance of family policy in creating gender inequalities these models offer fruitful starting points for the analysis of family policy.

Diane Sainsbury (1994), a British theorist, classifies welfare models on the basis of gender roles in two different groups: "the breadwinner model" and "the individual model".⁷ The division between the breadwinner model and the individual model is based on the family ideology and the practical manifestation of this ideology in social policy programmes. The ideology is reflected both in the qualifying conditions of benefits and in their character.⁸

emancipatory argumentation where the interests of women and children are stressed.

⁵ Forssén (1999, 180) argues that Gauthier's models are in some areas very close to Esping-Andersen's typology of welfare regimes. Gauthier's egalitarian and non-interventionist models mirror Esping-Andersen's social democratic and liberal regime respectively, while Gauthier's traditional and pronatalist models are close to the conservative regime.

⁶ The point of the criticism has been directed to the indicators used by Esping-Andersen. Feminist researchers have shown that decommodification, the most central concept in the theory, in other words the liberation from the wage work is less relevant for women than for men because many women are left outside the labour market and are supported by men (Daly 1994 108). According to feminist researchers, in contrast to the typology of Esping-Andersen it would be to women's advantage to be commodified, in other words to enter the labour market and thereby be liberated from their male supporters (Orloff 1993, 308-321). According to this critique, the typology belittles women's weaker position in the labour market and undermines women's welfare because of their reproductive obligations (Björnberg 1995, 58). The feminist school criticises Esping-Andersen on the basis that he studies stratification -- the fundamental force behind social relations -- with the help of only class/status relations. According to feminist researchers, there is also a gender dimension to stratification in every welfare regime type (Leira 1994, 102; Orloff 1993, 309, 314).

When analysing relations between the state, the market and family, the typology underestimates the significance of the family. This shortcoming is emphasised because in the family the unpaid housework is mainly women's responsibility (Nurmi 1997, 6). The typology further ignores social services, which play a central role in the creation of gender equality (Korpi 1999, 52). The feminist school argues that social systems, social services systems, insurance systems and taxation systems play a central role in the realisation of gender equality in the way they treat men and women: are women treated as materially dependent on men or as individuals?

⁷ Jane Lewis (1992) first proposed the seminal male breadwinner model.

⁸ Sainsbury's categories can be connected to the religious traditions (Ferrera 1996; van Kersbergen 1995; Siaroff 1994; Schmidt 1993, 207-209). For example it has been customary in Lutherism to consider the human being above all as an individual and not as a member of a group, such as the family (Hallamaa 1999, 186). This way of thinking justifies universalism; i.e. certain civil rights belong to all citizens irrespective of what kind of families they belong to. The catholic tradition, in turn, emphasises the responsibility of the family (van Kersbergen 1995 182-183). Broadly speaking, the features of family policy which are in accordance with the breadwinner model are visible in catholic countries while the features in family policy which accord with the individual model can be observed in protestant countries.

The breadwinner model is based on the ideal of the man as the main supporter of the family (Sainsbury 1994, 152). In the breadwinner model the family ideology tries to fortify the traditional marriage and a clear division of labour between the spouses. The model can be described as the "traditional family model" where it is the duty of the man to earn a living for the whole family -- for his wife and for the children. Woman's duty is to create a good home and to serve both man and children. According to the family ideology in this model, children are happier and feel safer if the mother remains at home taking care of them (van Kersbergen 1995; Pedersen 1995). Family law, social policy programs, labour legislation and the tax system all support the described division of labour.

In the individual model both spouses are responsible for their own livelihood (Sainsbury 1994, 153). They share more or less equally childcare and housekeeping tasks. Social benefits are paid to individuals, not to families. In taxation an individual assessment is utilised, and there are no family based deductions for children or for a housekeeping spouse. In labour market policy the genders are treated equally. The borders between the private and the public domain are hazy. The public sector takes care of several reproductive tasks, and consequently the care work may be wholly or partly paid and may entitle to social security.

Walter Korpi (1999, 53-56), a Swedish scholar, examines the division of labour between the spouses with the help of three categories distinguished by the character of institutions. Differences between the categories are based on the institutional forms of political actions, which support either the traditional breadwinner model or the two-earner model. The categories named by Korpi are "general family support", "market-oriented policies" and "dual earner support". Korpi has constructed the division to study the degree of egalitarianism in Western countries, in other words the extent to which different institutions support or prevent gender equality.

"General family support" aims at strengthening the man's position as the supporter of the family. Some of the institutions associated with this model are tax-free child benefits (child allowances), family-specific tax deductions and public day care for over three-year-old children. The dual earner model defends the labour market participation of both parents. It includes public day care, paid maternity leave to mothers of under three-year-old children, paid paternity leave and, somewhat surprisingly public provision of care for the elderly (with extensive public provisions for the elderly, women are not obliged to care for their elderly parents and relatives). In the model of family policy dominated by the market the above mentioned family policy institutions are undeveloped or they are non-existent. In other words non-regulated markets make decisions on the division of labour between the genders. The category of general family support corresponds to Sainsbury's breadwinner model. The same holds true for the category of support to dual-earner families and Sainsbury's individual model.

As far as gender roles are concerned, family policy does not address only the division of paid labour but also reproductive work.⁹ Montanari (2000, 19) has analysed the role of unpaid work in the gender distribution of

⁹ To some degree it is still unclear what the effect of family policy on the division of unpaid work at home is (e.g. Leira 1994). Several studies suggest that women's increased labour force participation has not led to a corresponding decrease in unpaid work at home, but rather has resulted in a dual burden of both paid and unpaid work. However, it has been suggested

economic resources and social rights. In the Nordic countries, the growth of the public sector has removed part of the reproductive work from the family which has resulted in a high level of women's labour force participation. In the market-dominated countries there is a shift in the locus of reproductive work along the economic position of the family. The lack of public support in caring for the youngest and the oldest family members means that women from poorer families or poorly educated women cannot avail of the services that the market offers. This is either due to the high cost or the low quality of services. The third option is to use political means to reinforce the "traditional" institutional balance with regard to reproductive work.

that while women's labour force participation is not directly linked to equality in unpaid work it is a prerequisite for that goal (Berger-Schmitt 1986, 105-140)

Table 1. Different Classifications of Family Policy Orientations with some Example Countries.

<u>Orientation</u>	Nordic State-centred	Central European Family-centred	Anglo-Saxon Market-centred
<u>Criteria of classification</u>			
Nature of family policy (Kamerman and Kahn 1978)	Explicit Sweden, France		Implicit US, Canada
State-family relation Laissez-faire (Harding 1996a)	Authoritarian “Nazi Germany“		“US“
Rhetoric (Kaufmann 1993)	Welfare position Sweden	Selected position	Targeted pos. US
Nature of institutions (Schultheis 1990; Hantrais 1995)	Legitimated family policy France	Selective family policy Germany	Negative family policy UK
Traditions (Gauthier 1996)	Pro-egalitarian Sweden, Denmark	Traditional family Germany	Non-Intervent. US
Gender roles (policies) (Sainsbury 1994)	Individual model Sweden, Finland		Breadwinner m. US, Australia
Gender roles (institutions) (Korpi 1999)	Dual-earner support Sweden, Finland	General family support Germany, France	Market orient. US, Australia

On the basis of categorisations presented above, three types of orientations in family policy can be extracted. The aim is not to give a perfect assessment of family policy programmes but to sketch the main contours in the division of labour between different welfare producers. The orientations shown in Table 1 are ranked according to the role of the state, the family and the markets in family policy. The models are the Anglo-Saxon, the Central European and the Nordic tradition. The Anglo-Saxon tradition relies on targeted benefits and overlooks the role of income transfers and especially services in family welfare. The discussion revolves around morals and need (Forssén 1998) and the countries stress heavily means-tested cash benefits in accordance with the British income maintenance tradition (Kamerman 1986, 50). Family policy is dominated by the negative conceptions of

government intervention and the detrimental incentive structures that social policy creates; social policy is sometimes seen as an incentive to failure (Murray 1984). Programmes are targeted to disadvantaged groups like single mothers. Apart from the marginal populations, the market is the decisive factor in the well-being of individuals. Family policy has no goals whatsoever as regards female labour force participation. It is up to the markets to decide whether mothers stay at home or are in paid employment.

The Central European tradition emphasises the role of the family in guaranteeing the well-being of individuals. Family policy has been affected by the principle of subsidiary and catholic traditions (van Kersbergen 1995). Family serves as the primary source of welfare, whereas there is a long tradition of state interventions to support the family (e.g. through family wage or child allowance schemes). Family policy programmes include both universal and targeted benefits. It follows from the central role of the family in these traditions that female labour force participation is not encouraged which means no or very modest public support for day care. The Central European countries have different attitudes towards population policies, and there are some differences within the tradition as far as the female labour force participation is concerned (family-centred and pronatalist family policy).

The Nordic tradition stresses the role of the government in family welfare, which means both comprehensive income transfers and services, targeted to families with children (cf. The encompassing model in Korpi and Palme 1998). The Nordic countries, with Sweden as an outstanding example (Korpi 1999), support female labour force participation.¹⁰ In the welfare state literature the Nordic countries have been described as dual-earner countries (Korpi 1999) or representatives of the individual model (Sainsbury 1994).

In the following we will use the review of previous classifications, i.e. the four categories of family policy models as a basis for identifying models for the purposes of this analysis. The Anglo-Saxon countries with reluctant family policies are classified as belonging to the market-centred family policy model. The Central European tradition is divided into two models in the light of the role of population policies. The first is the family-centred model. This model is characterised by the lack of pronatalist goals and a negative attitude towards female labour force participation. Pronatalist model includes countries with family policy programmes attuned to promote fertility. The model encourages female labour force participation as far as it has positive effects on the birth rate.

In the following discussion we take a closer look at the detailed characteristics of Nordic family policy. The aim is to place two cases, Sweden and Finland, in a wider conceptual frame of reference.

¹⁰ This is, of course, not only a result of family policy programmes. Historically, the high level of female labour force participation especially in Finland is connected to partnership between spouses born in poor small-unit agrarian circumstances. Most families could simply not afford a mother who was dedicated only to household work. (Haavio-Mannila 1972).

2. The ideal-typical Nordic family policy model

The main focus of this article is to analyse the distinctive features of the Nordic family policy model. For the purposes of the following analysis the characteristics of the Nordic family policy model are described in detail. The aim is to construct an ideal-typical model of Nordic family policy that characterises the motivations and objectives of family policy in Scandinavia and Finland.

There is no undisputed list of characteristics or an agreed set of criteria of what constitutes the Nordic model (Kautto et al. 1999, 11). However, we are not lacking literature on the topic or descriptions for the different characteristics of the Nordic model. This means that we have to make a selection to facilitate our analysis. While studying the expansion of the welfare states of the Nordic countries and the differences between them Pekka Kosonen (1998, 105) has identified on the basis of a normative heritage the four objectives that social policies in the Nordic countries have in common:

- 1) universal social rights,
- 2) responsibility of the government in guaranteeing welfare,
- 3) equality (both in income distribution and between genders), and
- 4) full employment and a high rate of labour force participation.¹¹

Universalism means that all citizens (or the people who live in the country) are entitled to public services and income transfers on the basis of citizenship or residence in a country. Universalism requires that income transfers and services are directed to individuals, not to families. Thus for example people are entitled to the benefits and services-- to maternity allowance, to child benefits, to day care and health care -- irrespective of their spouse's or partner's situation. In other words, universalism corresponds to the features of the support for the dual-earner model in Korpi's (1999) classification and to the individual model in Sainsbury's (1994) analysis.

The responsibility of the government in guaranteeing welfare, the second objective mentioned by Kosonen, means that the public sector bears the main responsibility for the provision of social insurance, social services, and health services. In family policy, this means for example universal municipal day care and high-quality health care for children in public hospitals and healthcare centres. When it comes to vulnerable groups in society, the government has a major role in securing their incomes. On the one hand families are given more direct cash benefits, and on the other hand the earning capacity of households is enhanced by the provision of public childcare subsidies to facilitate labour market participation.

The third objective, equality, refers both to equality between the genders and to equality in income distribution (e.g. Lindberg and Nordenmark 1980; Castles 1978, 79-93; Therborn 1995, 151). Equality in income distribution entails both horizontal and vertical redistribution. When it comes to family policy horizontal redistribution means that resources are redistributed between families with children and childless households. The justification

¹¹ Kautto et al. (1999, 10-14) identify seven characteristics of welfare state inputs and outcomes in the Nordic Model. To some degree these characteristics are in accordance with the goals identified by Kosonen. They include the wide scope of public social policy, strong state involvement in all policy areas, high degree of universalism, income security based on both flat-rate and earnings-related schemes, high level of public services, even income distribution and gender equality.

for this lies in the fact that children involve extra costs, which increases the risk of poverty. In the context of family policy vertical distribution of income means that resources are divided between families with children. The motivation is to combat poverty and to guarantee equal opportunity. Vertical distribution is realised through taxation, means-tested benefits (e.g. housing allowance) and income-related service fees (e.g. in day care).

Gender equality is a broad concept that has repercussions for several aspects of social policy. As gender equality involves such a wide range of policies, we will discuss only gender equality in material terms. In family policy, gender equality is striven for not only by supporting female employment but it is also related to sharing the costs of reproduction between the sexes.

The fourth objective of the Nordic model, full employment, is not a matter of only low unemployment but also a high degree of labour market participation for both men and women. Entitlement to social security is partly determined by employment which encourages if not compels women as well as men to participate in the labour market. When it comes to family policy, this objective is closely connected to gender equality.

In sum, there is evidence or good grounds to argue that the objectives and motivations that Kosonen sketched for social policies in general are also applicable to the Nordic family policy model. It seems that family policy concepts do not depart from general welfare concepts. This is evident at the practical level, too. If we compare Kosonen's objectives with information supplied in a fact sheet on Swedish family policy by the Ministry of Health and Social Affairs (Regeringskansliet 2000), we may discover several similarities. The document states that "Swedish family policy is based on principles of universality and individual rights". The aim of financial support for families is "to equalise living conditions between households with and without children, to support both parents' opportunity to combine work outside the home with family responsibilities, and to give special support to families in vulnerable situations".

We can also discover some similarities if we compare Kosonen's objectives with the features of some of the family policy categorisations presented above. The features of both Sainsbury's individual model and Korpi's support to the dual-earner model meet the objectives for equality and for high labour force participation rates among women. The same holds true to Kosonen's first objective, universal social rights. Some other objectives of the Nordic model bear resemblance to the features attached to state-oriented family policy models. Welfare position presented by Kaufmann stresses equality between genders, classes and living conditions, as do Kosonen's objectives on government's responsibility and equality. Gauthier's pro-egalitarian model comes, in fact, closest to Kosonen's objectives as the model addresses the state support for women to enable them to combine labour force participation and family life.

The comparison of the pro-egalitarian model with Gauthier's other models adds a new feature to ideal-typical Nordic family policy, namely the absence of pronatalism as a concession to the principle of voluntary parenthood. Alva Myrdal (e.g. 1944, 137-140) considered voluntarily parenthood to be a fundamental value in a democratic society. Parents should be advised against raising more children in poverty. That means that the goal of family policy is to increase the individual's freedom of choice, rather than to manipulate the number of births

(Jonsson 1974, 115). In this respect, there is a clear ideological distinction between the Swedish tradition on the one hand and for instance the French tradition on the other hand. The French tradition is to build incentives for parents to have more children, which means that family policy includes coercive elements. Moreover, reproduction is sometimes seen as a moral obligation. The Swedish tradition emphasises social protection and freedom of choice. Increased number of births is a desired outcome of family policy, not a manifested goal.

For the purposes of our subsequent analyses we will begin by constructing a heuristic ideal model of Nordic family policy. The indicators are based on modifications of typologies presented in research (Kamerman and Kahn 1978; Schutheis 1990; Esping-Andersen 1990; Kaufmann 1993; Sainsbury 1994; Harding 1996a; Gauthier 1996; Kosonen 1998; Korpi and Palme 1998; Korpi 1999). The characteristics of ideal-typical Nordic family policy are as follows:

- 1) universal family benefits,
- 2) government responsibility for the economic well-being of families with children,
- 3) horizontal distribution of income,
- 4) vertical distribution of income,
- 5) economic gender equality, and
- 6) weak pronatalism.

The problem is that these characteristics are defined on input level. They describe mainly government motivations in the formation of legislation and institutional features of policies rather than the working of the tax/benefits systems or actual outcomes of policies. As stated earlier our aim is to compare family policy outcomes. We can use the characteristics sketched above when analysing changes in family policy legislation or government expenditure on families with children. However, it is problematic to try to utilise these characteristics on the micro-level, e.g. in the analysis of family policy outputs or outcomes.

Take for instance universalism as a feature of ideal-typical Nordic family policy. In this case, universalism is traditionally measured by the share of recipients of a particular benefit or service among families with children. This is easy to calculate at the macro-level. However, it is very difficult to assess universalism as a feature of the tax/benefits system or as an outcome of family policy. In the same way, we have to ask how it is possible to evaluate government's responsibility for the material well-being of families with children at the micro-level. We might focus on incomes of families with children. In this case, we also run into difficulties, as the level of income among families with children is not really a function of family policy. It is affected by several other factors besides family policy.

One way to overcome these problems is to try to redefine the characteristics of ideal-typical Nordic family policy so that they describe both the outputs and the outcomes of the ideal-typical model. This is not an easy task, as these features have to be in accordance with the characteristics of the model at the input level or at least there has to be some connection between the characteristics of the model at the output/outcome level and previous descriptions of the Nordic family policy model. However, both outputs and outcomes represent workings of the model at the micro-level, and we may not have to define characteristics of the ideal model separately for outputs

and outcomes. In the following we will attempt to define the output and outcome features of the Nordic family policy model so that they correspond to the input characteristics of the same model. At this point some words of warnings are warranted. It seems that it is very difficult to find characteristics to describe the features of a particular sub-field of social polity at the output/outcome level. We must stress that our selection is only a preliminary one. It is used as an analytical tool not as a firm statement concerning the properties of Nordic family policy.

Firstly, we will try to find a feature that describes universalism at the output/outcome level. We will focus on a particular programme that has had a universal character from the very beginning. Child allowances represent the only widely recognised truly universal form of family benefits. They are by definition universal and they have a long tradition in all industrialised countries except in the United States. As described in the Chapter 2, child benefits have constituted a substantial share of the income package of families with children ever since they were first paid in Sweden and Finland. We may argue that the importance of child allowances in the income package of families with children is a feature of the Nordic family policy model.

As far as the second characteristic of ideal-typical Nordic family policy is concerned the stress has to be laid on the role of the state in the composition of the income package. Income transfers and social services in family policy are aimed to influence both the level of economic well-being and distribution of resources to those who have problems in supporting themselves (Jansson 2000). In the Nordic countries, measures to facilitate female employment have been one way of enhancing the earning capacity of families with children and hence to guarantee their income development.

The role of the state in guaranteeing the economic well-being of families with children is most notably realised when it comes to vulnerable families. E.g. Koch-Nielsen (1996, 148) argues that single parents have a special position in Nordic family policy. Due to different schemes designed to support single parents no social stigma is connected with this status (Hobson and Takahashi 1997, 121-122; Kamerman 1986, 56).¹² Single parenthood poses a clear poverty risk (Bradbury and Jäntti 1999, 26-31).¹³ After a divorce, 30 per cent more income is required to maintain two households as compared with one household at the pre-divorce standard of living (Kamerman 1995, 243-244). At the same time, childcare responsibilities may constrain single parents' employment opportunities and work schedule. The problems are exasperated by the fact most single parents are women and women's salaries remain lower than men's. The vulnerable position of single parents comes down to three factors, which are that most single parents are women, that at best there is only one income in the family, and the single parent has the main financial responsibility for the child/children (Gähler 2001, 21). Consequently, when it comes to the ideals of Nordic family policy the government has a greater responsibility to support both

¹² Kamerman (1986, 56-57) takes housing allowance in Sweden as an example of a means-tested benefit that is not stigmatised. The income ceiling is relatively high, and a large proportion of middle-income families as well as most single parent families qualify.

¹³ Three main arguments for the vulnerable position of single mothers can be identified (Gähler 2001, 20). Women do not participate in the labour market to the same extent as men. Women in the labour market work shorter hours than men. Even with the equal number of hours women earn less than men.

directly (e.g. through income transfers) or indirectly (e.g. through maternal employment support)¹⁴ the material well-being of single parent families than two parent families. This is why single parents (single mothers) have been described as a test case for the realisation of social citizenship (Sainsbury 2000, 104). We will propose that the strong role of the state in guaranteeing the incomes of single parent families is a feature of ideal-typical Nordic family policy. In terms of outputs/outcomes, this means that single parent families are in a relatively good economic position.

In the context of family policy horizontal distribution of income addresses the question of how income has been distributed and redistributed between families with children and childless households. The Nordic ideal is that a considerable part of the costs caused by child rearing are covered by the state through horizontal redistribution. That means the costs of children are levelled horizontally. This was the idea behind introducing financial support to families with children in the first place. At the micro-level horizontal redistribution can be assessed by comparing income development of families with children and other population groups. The ideal is that families with children have relatively high incomes.

Among other aims vertical redistribution of income has been employed in the Nordic countries to ensure equal opportunities and decent living conditions for all children. At the micro-level this means income equality among families with children.

Economic gender equality is a broad concept, which is very difficult to capture at the micro-level. The problem is exasperated by the fact that most of the work at home is unpaid. Therefore, the degree to which unpaid work is shared between the sexes cannot be assessed in monetary terms. However, gender equality has been one of the most important goals of family policy in the Nordic countries since the 1970s and cannot be ignored as a feature of the Nordic family policy model. Gender equality has been realised through different programs to facilitate female employment, which include maternity benefits and public provision of childcare. Solera (2001, 475-476) has pointed out that cash transfers are not the key factor in explaining differences in family poverty across countries. The main factor is the mother's integration into the labour force. Solera argues that policies aimed at facilitating labour market participation of mothers should be regarded as a crucial component of anti-poverty packages. Bradbury and Jäntti (1999) argue that it is not so much the level of income transfers that explains differences in child poverty across countries. The differences are caused mainly by wage/salary incomes and capital incomes.

One way to gain an understanding of economic gender equality is to study the features of the maternity benefit and/or day care programmes. At the micro-level the cost of childcare clearly affects female employment and female incomes from paid work. Another option is to focus on female incomes from paid work. At this point, we will argue that a high level of female income from paid work is a feature of the ideal-typical model.

¹⁴ Kamerman (1986, 57) notes that in Sweden government agencies recognise that child support does not arise from the need to compensate a single parent family for the loss of the absent parent's income. Government supports single parents' employment and it is expected that single parents are in paid employment when their children are above two or three years of age. The need for assured child support lies in compensation for the loss of absent parent's contribution towards the support of the child.

Pronatalism (or the absence of it) is a difficult concept to capture at the micro-level. The problem is that maximal definitions consider all support to families with children to be expressions of pronatalism. Negative attitudes to pronatalism would in this case mean no support for families with children. However, minimal definitions look only at the changes in the level of family benefits according to the number or the age of children in the family. At this point, a minimal definition is applied. This means that we will focus on the incentive structures of family benefits; i.e. how and to what extent family policies encourage an increase in the number of children in the family. The remaining question concerns which benefits we should focus on. For instance, the number of children in a family sometimes affects day care fees. In some cases, this holds true for maternity benefits and home care allowances. One option would be to look at birth bonuses, lump sum transfers that are connected to pregnancy or to the birth of a child. However, birth bonuses are paid only in very few countries outside the Nordic countries. If we compare family benefit programmes across countries it seems that it is the level of child allowances that is most often affected by the number of children. Several countries pay child allowance premiums meaning that the extra children in the family receive an additional sum of money in child allowance. The Nordic ideal of a negative attitude towards pronatalism entails an absence of child allowance premiums.

The characteristics that describe the outputs/outcomes of ideal-typical Nordic family policy, are as follows:

- 1) Relative importance of child allowances,
- 2) relatively good economic position of single parents,
- 3) levelling the costs of children horizontally (relatively high incomes of families with children),
- 4) income equality among families with children,
- 5) high level of female income from paid work, and
- 6) absence of child allowance premiums.

Again, it goes without saying that these characteristics are not unambiguous. A different selection of indicators could also be defended. However, the Nordic model of family policy at the output/outcome level is used here only as an instrument to study if there is any empirical evidence to support the specific nature of Nordic family policy. The most important criteria for our selection is therefore that it captures at least to some degree the distinctive features of the family policies employed in the Nordic countries, especially in Sweden and Finland.

Moreover, we are not proposing that there are not any differences between family policies in Sweden and Finland. These two countries have ended up in the same category in several comparative studies of welfare states. They are claimed to be two of a kind (Kautto 2000) or members of same family (Castles 1993). Finland and Sweden go together when it comes to the social democratic regime (Esping-Anderssen 1990)¹⁵, the individual model (Sainsbury 1994), the encompassing model (Korpi and Palme 1998) and the two-earner model (Korpi 1999). In a more detailed analysis several differences can be observed, though. The closer the focus the more differences can be discovered.

In this case the indicators are not chosen to represent all countries equally but rather to describe family policy ideology in the Nordic countries. The indicators are used to describe the extent to which a specific country confirms to the ideal model. We are not trying to validate the family policy categorisations presented above. For that purpose our indicators cannot be used as independent variables because they are directly linked to one model, namely the Nordic one. Instead, the basic idea of our exercise is to measure the degree of “Nordicness” in family policy outcomes. We want to evaluate empirically whether the various and different goals of family policy *de facto* lead to different results when it comes to the economic well-being of families with children. The goals of the Nordic model are used as a point of reference. In this sense our approach suffers from ‘Scandocentrism’.

Another option would have been to focus on a particular family policy programme or a set of programmes. The comparison of different features of family policy institutions across countries will give some information on the ways in which family policies in Scandinavia and Finland differ from those in other countries.

The results from this exercise play an important role in the subsequent analysis of changes in the family policy systems of Sweden and Finland during the 1990s. If it turns out that the goals attached to the Nordic model do not in fact make any difference compared to the outcomes of other models, we will have to revise the goals of the ideal model.

3. Data

Traditionally, typologies of welfare states have been analysed at the institutional level, i.e. by comparing the features of social policy institutions with the help of macro-data for instance from the OECD. This approach could also be applied here. However, it is evident from research that the Nordic family policy institutions differ from, say, the institutions in the US or in France (Kamerman and Kahn 1978, 1981, 1992, 2001). We want to go beyond that and to establish links between institutions and individual outcomes by analysing the realisation of the ideal Nordic goals at the individual level.

Up to the mid-1990s it was practically impossible to obtain commensurate micro datasets from the Western countries. Income data used in this analysis is derived from the Luxembourg Income Study (LIS) microdata database, which was established to fill that gap. LIS contains commensurate information from over 20 countries and from several different points in time (see Smeeding and Atkinson 1990). Datasets for each country include accurate information on household income, individual income and various kinds of received and paid redistributive resources including family policy-specific transfers, such as child or family allowances, maternity allowances, housing benefits and alimony or child support. For each household there is also information available on structural features, such as the number of earners in the family, the number of children, and the age

¹⁵ Esping-Andersen (1990) sees differences between the Nordic countries. This category is, however, by far the most robust (Kautto 2000, 9).

of the youngest child.¹⁶ Geographic indicators of the respondent's location are also available. The datasets have been homogenised ("lissified") to improve comparability. In practise, the LIS databank allows us to compare both income distribution and social policy performance (LIS 2001).

Despite the efforts to make the different variables as uniform and commensurate as possible several problems still prevail. Firstly, there is no uniform pattern for income data collection: in some countries data is based on registers, while data for other countries is obtained from surveys. One problem of comparability arises when there are differences in the definitions of different kind of family types, e.g. in single parent families.¹⁷ This study defines as single parent families those households where only one adult lives with his or her under 18-year-old child or children. Two-parent families with children are those households where two adults live together with under 18-year-old child or children.

The most difficult problem, however, lies in the narrow meaning of "disposable income", the main indicator for households' economic welfare. The LIS variable for disposable income does not take into account differences in the cost of housing, health care, education and day care. In some countries all these areas are subsidised or free, whereas in other countries households must pay the full price for services. As Saunders (1994, 186) puts it, if country A pursues egalitarian policies mainly through income support and progressive income tax measures, while country B has chosen to achieve greater equality primarily by subsidising or offering free education, health and welfare services (including day care), then comparison based on money income alone will overestimate the extent of equality in country A compared with country B. It can be argued that social services play a significant role in the economic welfare of families with children as they are heavy users in all the areas mentioned. Previous research suggests, however, that the inclusion of social services in the concept of disposable income changes the picture to some degree but does not disqualify the results completely (for a closer discussion, see Smeeding et al. 1993; Saunders 1994, 185-190).

When using micro datasets incomes from households of different sizes have to be analysed. One way to render them commensurate is to use equivalence scales. There are dozens of ways of arriving at "equivalent" incomes (Forssén 1998, 53-72). In this study we take advantage of the OECD equivalence scale where the first adult receives value 1, and the additional adults the value of 0,7 and the children regardless of their age, number or birth order receive the value of 0,5.¹⁸ However, we will run a sensitivity test with another equivalence scale to see if the selection of equivalence scale has an effect on the results. In some cases the differences in household sizes across countries have to be eliminated by controlling the number of adults and the number of children.

The LIS datasets are not available for consecutive years, rather, they come in "waves" and the distance between these waves is five years or so. The datasets within "a wave" stem from different years, though, and the value of money obviously varies between years. Recent research suggests that the Nordic countries suffered severely

¹⁶ A family policy specific variable for day care fees paid is missing from the expenditure variables. In income variables, there is a lack of uniformity as far as cash benefits to parents minding children (e.g. home care allowances) are concerned.

¹⁷ The problem in analysing single parent families is that in some datasets the share of single parents is very small.

¹⁸ Several steps of the analysis include comparisons of families with an equal number of children. Equivalence scale is used mainly to allow comparisons of countries with different shares of single parent families.

from the deep recession of the early 1990s and as a result of cutbacks in public spending (SOU 2000:3; Hiilamo 1994, 1998, 2000a, 2000c; Kautto 2000; Kautto et al. 1999; Forssén 1998, 1999, 2000b). There is a doubt that the Nordic countries may no longer be the kind of welfare states that we read about in the literature from the early 1990s. It is essential to understand the character of family policies in the Nordic countries before the cutbacks. Therefore, the data is collected from the turn of the 1990s. This means that LIS datasets from Wave III (centred on 1990) are used.

Datasets from eight different countries are selected to describe the outcomes of four different family policy models.¹⁹ Finland (dataset from year 1991, FI91) and Sweden (SW92) are selected as examples of the Nordic family policy model. As was shown above, these two countries are often grouped together in international comparisons and affiliated with the “Nordic welfare model“ (Kautto 2000). France (FR89) stands out as an example of a country with pronatalist family policy goals. Therefore it is a natural choice as a representative of this orientation in family policy. Another example of the pronatalist model is the province of Québec (QB91) in Canada (see Gauthier's 1996, 203). On the basis of Gauthier's (1996) results countries like Germany (GE89)²⁰ and the Netherlands (NL91) have indifferent or negative attitudes towards population policies, the Netherlands in fact has antinatalist family policy goals (Jonker 1990, 280-286). Family policy followed in these two countries discourages full-time female employment, and they are selected to exemplify the family-centred policy model.²¹ The United States (US91) lacks any universal family policy programmes, and therefore it is the best example of market-centred family policies. Another example of this type of approach is Australia (AS89). The fact that the datasets stem from different years undermines the results to some degree. That is also the case with the different data collection methods in different datasets.²²

The most difficult problem in analysing the effects of institutions on individual outcomes is that it is almost impossible to distinguish between the impact of family policy and other factors. Other factors include for instance the general welfare state institutions and labour market policies. If we do not keep this in mind, we might end up comparing different societies and not different family policy outcomes. The impact of family policy institutions on individual outcomes is a dynamic process. The society is transformed through individual reactions to family policy institutions. When it comes to countries with reluctant or negative family policy more problems emerge. In a country like the United States there are hardly any family policy institutions which could have an effect on, say, female labour force participation. We have categorised the United States as a country with

¹⁹ The datasets include different numbers of unweighted households. The following numbers of observations are included in different datasets: FI91 11 747, SW92 12 484, FR89 9038, CN91 21 647 (Quebec 3 985), GE89 4 187, NL91 4 378, US91 16 052, AS89 16 331.

²⁰ The advantage of the dataset of year 1989 for Germany is that the data does not include observations from the former German Democratic Republic.

²¹ We must acknowledge that there exist also some differences in family policies employed in Germany and the Netherlands (e.g. Neubauer et al 1993). Broadly speaking women are discouraged to work in Germany by income splitting in taxation and by the extensive tax reductions for children. In the Netherlands no account is taken of children in calculating tax. There is a lack of public provisions for day care, which make it difficult to combine family life and work. The low level of support for single parents can be interpreted as a defence of the traditional family model.

²² The datasets for Australia, Québec (Canada), Germany and the Netherlands are based on surveys. The datasets for other countries are based on register data. The sources for datasets are as follows: FI91 Income Distribution Survey (tulonjakotilasto), SW92 Income Distribution Survey (inkomstfördelningsundersökningen), FR89 Family Budget Survey, CN91 Survey of Consumer Finances, NL91 Socio-Economic Panel (SEP), GE89 German Social Economic Panel Study (GSOEP), US91 March Current Population Survey, AS89 Australian Income and Housing Survey.

market-centred family policy. In that sense, the absence of a policy is a policy. In the course of analysis, we try to introduce some controls to evaluate whether the outcomes are indeed affected by family policies.

4. Operationalisation

Before we present preliminary conclusions on the differences in family policy outcomes in different family policy models, the indicator has to be defined. The selection of indicators is a delicate matter as the results are based on indicators and the value systems behind them. However, the most difficult task is to operationalise the indicators in order to develop specific operations that will result in empirical observations representing the characteristics of the Nordic family policy model in the real world. No matter how eloquently indicators are selected and operationalised there is always room for criticism. The six indicators defined above are operationalised in order to describe on the basis of our empirical LIS data the above mentioned characteristics of the Nordic family policy model:

1) The relative importance of child allowances is described as the median share of child or family allowance of family's disposable income by OECD equivalence scale.

In this case the share of child allowance of family's disposable median equivalence income (disposable income including child allowance) measures the importance of child allowances.

2) The economic position of single parents is described by the share of single parent family's median disposable equivalent income of the median disposable equivalent income for two-parent families with children.

It is very difficult to compare the actual level of income between different countries in absolute terms. In addition to the narrow meaning of disposable income (as noted above) the problems are connected to differences in prices and in the value of currency. One way to overcome the problems attached to cross national differences both in the value of currency and in the price level of goods and services is to use Purchasing Power Parities (PPP's) (for pros and cons of the PPP approach, see Bradbury and Jäntti 1999, 77-80). The often used comparisons of disposable income in PPP's give, however, a distorted picture of economic welfare as the method does not take into account factors such as differences in social service systems (health care, day care) and education. For instance, families in the US or in Australia have to use part of their disposable income for social insurance coverage which is in some other countries (e.g. Sweden and Finland) financed through taxes and through employer and employee contributions'. Similar problems apply also to comparisons between Central European and other countries, although to a smaller degree.

The PPP's can also be criticised for being based on the assumption of relatively homogenous consumption patterns. In this context, more problems are created by the fact that datasets in the comparison stem from different years. One more problem attached to PPPs is that they are designed to be used in comparisons of aggregate national income and expenditure rather than at the micro-level. Due to the problems described above, income levels will be examined here in relative rather than absolute terms. This means that we are able to study

the relative position of single parents *within* the example countries only, not their position *across* the example countries. Since the purpose of the analysis is to assess the outcomes of family policy rather than to address income distribution or relative versus absolute levels of poverty, the validity of the results is not undermined by the exclusion of cross-national comparisons in absolute terms.

3) The share of the median equivalent disposable income for two-parent families compared with childless couples indicates the relative incomes of families with children.

We want to examine income distribution between families with children and childless households in order to assess the extent to which the costs of child rearing are divided between families with children and other households. In order to include the effects of family policy income transfers, disposable incomes have to be analysed. Relative incomes of families with children can be assessed by comparing the median disposable equivalent incomes in different types of families with children with the median disposable equivalent incomes of childless couples. In this case only two-parent families with children are compared with childless households. The employment status of spouses has certainly an effect on the results. Here, family policy plays a role to the extent that it facilitates female employment. In order to discover differences between countries we do not take into account the employment position of parents. However, childless households include couples with two earners. In a sense, this indicator describes the level of dual-earner support for families with children.

4) Income equality among families with children is indicated by the Gini coefficient for two-parent families with children (OECD equivalence scale).

In order to assess income equality among families with children we will examine income distribution among families. One solution is to look at the Gini coefficient, which is commonly used to describe equality in income distribution (e.g. Jenkins 1991).

5) Level of female income from paid work is described by the median share of female gross wage/salary of the median gross wage/salary of men.

So far we have used households as the basic observation unit assuming that income is equally shared between the husband and the wife. As far as gender equality is concerned, we have to focus on individual incomes. The level of female incomes is described as the share of female gross earnings of male gross earnings. Score 1 in this indicator would mean not only the absence of wage differences but also equal sharing of the costs of reproduction. The indicator describes an ideal state of economic gender equality where wages are equal and reproductive work does not cause any loss of income. The level of female labour force participation affects the indicator. Among other factors the indicator captures the effects of a large variety of gender-related family policy programmes that facilitate female employment. The factors include public support for day care and parental

leave. The indicator is also related to the degree to which parental leave is split between mothers and fathers²³ and to absence from paid work due to child care.

6) Weak pronatalism described by the size of the child allowance premium for the second and the third child as compared to the first child.

Here, we will focus on child allowance systems. It will be argued that pronatalism in a family policy system is evident where benefit levels rise as the number of children increases. This feature is particularly visible in some child allowance systems where the allowance increases by parity.

In all the indicators except the one for income equality among families with children (Gini coefficient), the median is used instead of the mean to give a more balanced indicator for “average disposable income“. With the exception of income equality for families with children the indicators are weighted by households. In accordance with the Nordic tradition of supporting female employment, one-earner and two-earner families with children are not examined separately. Children are defined as all individuals below 18 years of age.

The chosen indicators can be criticised for overlooking the importance of social services, especially day care which has been considered the most distinctive feature of the Nordic model (Kvist 1998, 176). Again, the problem is that LIS datasets do not include variables for day care.²⁴ However, public provision of day care plays an important indirect role in the indicators, which describe the economic position of single parents, relative incomes of families with children, income equality among families with children and female incomes. Day care is the single most important family policy programme that facilitates female labour force participation. It must also be noted that the example countries of the Nordic model gain an advantage from their high levels of female employment at several points of the analysis.²⁵

In the following chapters the results are presented in six consecutive sequences which address the indicators of ideal-typical Nordic family policy. The selected equivalence scale (the old OECD scale) may have some effects on the results. In order to test the sensitivity of our results to different scales we re-analysed the data with another equivalence scale. While we are mostly comparing households with an equal number of children (see description below), the results are not affected by the weight given to children in the family assuming (as we do) that the children in the family are of approximately similar age (see Forssén 1998, 55-60). However, different equivalence scales give also different weight for adults. The incomes of adults within households differ from one country to another. Therefore, we have to select an equivalence scale that gives a different weight to the spouse. For that purpose we have chosen the square root scale. The results with square root scale showed that the results

²³ In principle this is possible in Sweden and to some degree in Finland.

²⁴ Day care fees could be included in the calculation. This process involves a lot of assumptions and makes the comparison complicated. Due to restrictions on space and time, we have not included day care fees.

²⁵ Using LIS data, Montanari (2000,11) found out that around year 1990, the share of married 25-54-year-old women working more than 26 hours a week was by far the highest in Finland. Sweden came second by some distance. Germany and the Netherlands had the lowest share of women working more than 26 hours a week.

are robust. The rank order of countries for different indicators was almost unchanged with the introduction of another equivalence scale.²⁶

5. Results

Importance of child allowances

There are some problems connected to the importance of child allowances at the micro-level. If we look at all families with children, those countries with more children will gain advantage, and the results may not adequately reflect actual differences in the importance of child allowances, but rather mirror differences in the number of beneficiaries. This problem is exasperated by the fact that in many countries child allowances are increased by the birth order. To allow fair comparisons of the levels of universal benefits differences in family structures have to be eliminated. To overcome these problems caused by differences in family structures, only two-parent families with two children will be examined.²⁷ This limitation gives some advantage to France where only families with more than one child are entitled to the universal child allowance.²⁸ There are also some problems in the LIS datasets when it comes to child allowances.²⁹ Therefore, to overcome this specific problem all families with children younger than three years have been excluded from the datasets.

Since there are some differences in the child allowance systems as far as the age of the children is concerned, two types of families with children will be analysed. The family types are selected by the age of the youngest child (seven years or younger and seventeen years or younger, i.e. the first option meaning a family with a small child and the latter option meaning all the families with children). The later index is affected somewhat by the coverage of child allowance systems as some countries terminate child allowances before the child turns 17.³⁰ To test the sensitivity of our results we make another calculation for the same index by using OECD data.

²⁶ The sensitivity test with square root scale was carried out only for those indicators that utilised equivalence scales (importance of child allowance, single parents' economic position, relative incomes of families with children). The results proved robust.

²⁷ Due to space restrictions we will not analyse larger or smaller families.

²⁸ Using families with three children would benefit France even more.

²⁹ The variable V20 for child and family allowances in the third wave datasets is an aggregate variable that includes other child allowance amounts as well. In the case of France (FR89) this means that birth bonuses and means-tested child allowances for families with children under three years of age are included in child allowances.

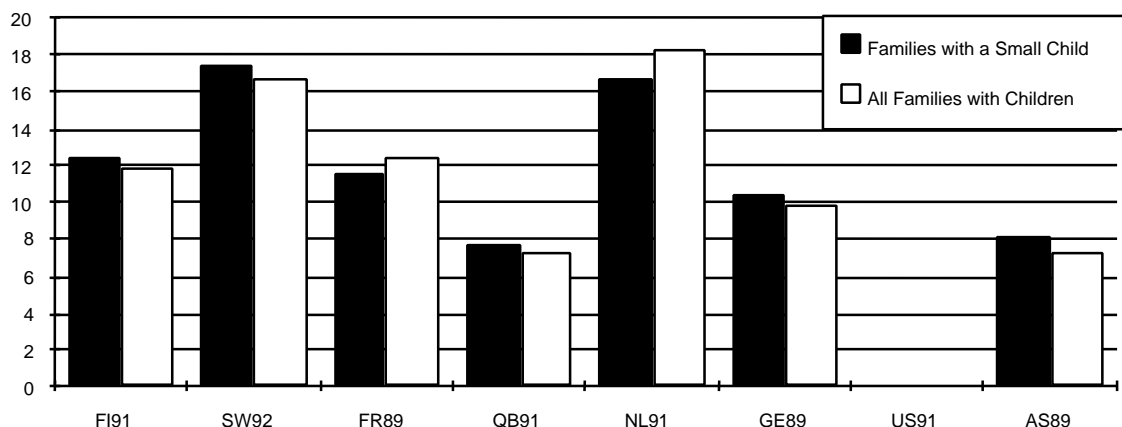
In Finland (FI91) the home care allowance, a country-specific cash benefit for those parents whose children are younger than three years and do not attend public day care, affects our data on child allowances. Home care allowance does not have any connection with the child allowance system in Finland.

Home care allowance marks a difference in family policy ideology between Finland and Sweden. As income transfers and day care systems are developed in Sweden to free women from the home, family policy in Finland stresses the importance of freedom of choice for women between paid employment and work at home. The option of staying at home with a child under three years of age includes a paid element in the form of the home care allowance.

In Finland there was a non means-tested child allowance supplement (so called "diaper supplement") to children under the age of three.

³⁰ See Dumon (1991, 15-31) and (OECD 1993) for details of child allowance schemes in the example countries at the turn of the 1990s.

Figure 1. The Share of Child Allowance of Family's Median Disposable Equivalent Income by the Age of the Youngest Child, %.



The results in Figure 1 show that at the turn of the 1990s child allowances played the most important role in the Netherlands and in Sweden followed by Finland and France. The importance of child allowances was somewhat weaker in Germany. There was, however, a clear difference between Germany and Québec on the one hand and Australia on the other hand. The United States stands out as the only OECD country without any kind of universal child allowance system.³¹

With the exception of France and the Netherlands, child allowances accounted for a larger share of the income packages of families with younger children than of all the families with children. This can be explained by the fact that younger parents tend to have a weaker connection to the labour market and therefore lower salaries/wage incomes. Parents with younger children also suffer more often from the loss of income caused by maternity leave or part-time work. Furthermore, the share of one-earner families is larger among families with younger children.

The high ranking for the Netherlands is partly explained by the fact that the Dutch system allowed the amount of child allowance to increase as children get older. This explains also why the share increased by the age of the youngest child. Similar development in France is due to the fact that a special allowance of considerable size was paid to children at the start of the school year. Child allowances also increased with the child's age.

Differences in the importance of child allowances are not due to the level of child allowance only. There are differences in the period of eligibility as well. For instance, in Sweden child allowance (with some exceptions) was terminated when the child turned 16 while in Finland child allowances were reduced as the oldest child

³¹ The absence of family or child allowance is indeed an indicator of market-oriented family policy. It compels women/wives into the labour force to seek livelihood from the markets.

turned 16 if there were younger children in the family. Child allowance was terminated at the age of 17. In Germany the period of eligibility extends beyond 18 years.

Before drawing any conclusions we wanted to test the sensitivity of our results by using OECD (1993) data on tax/benefit position of average production workers (APW). The idea of APW calculations is to examine the personal income taxes and employees' social security contributions paid and universal cash transfers received by household units at the average earnings level of production workers in the manufacturing sector. The calculations used here stem from years 1989, 1990, 1991 and 1992 (OECD 1993).

The relative importance of universalism for a one-earner APW couple with two children was measured by dividing the amount of cash transfers from general government (universal child allowances) by the amount of take-home pay and cash transfers. The calculation for the corresponding observation years as in the datasets produced exactly the same rank order if we compare the results for families where the youngest child was seven years.³² This means that the value of the indicator was highest in Sweden followed by the Netherlands. The distances between countries were almost similar, too.³³ An interesting observation was that the results were almost unchanged if we calculated the value of the index for the year 1990.³⁴ It seems that there have not been major changes in the level of child allowances compared to disposable income during the years 1989-1992 in our example countries. The result gives at least some indication that the analysis is not very sensitive to differences in the years of dataset observations centred on the year 1990.

In conclusion, it seems that the importance of child allowances is only to some degree a characteristic of the Nordic family policy model. The Netherlands received the highest ranking while Sweden came second. Finland was on a par with France and quite close to Germany. The results can be partly explained by the fact that the lower level of female employment in Germany and especially in the Netherlands decreases the disposable income of families and therefore increases the relative importance of child allowances.

There was a significant difference between the United States and the example countries for the market-centred family policy model and the other countries. Australia, the other example country for market-oriented policy scored poorly too, but slightly better than Québec.

The economic position of single parents

³² The data on child allowances for Canada corresponds to the average level (OECD 1993, 130).

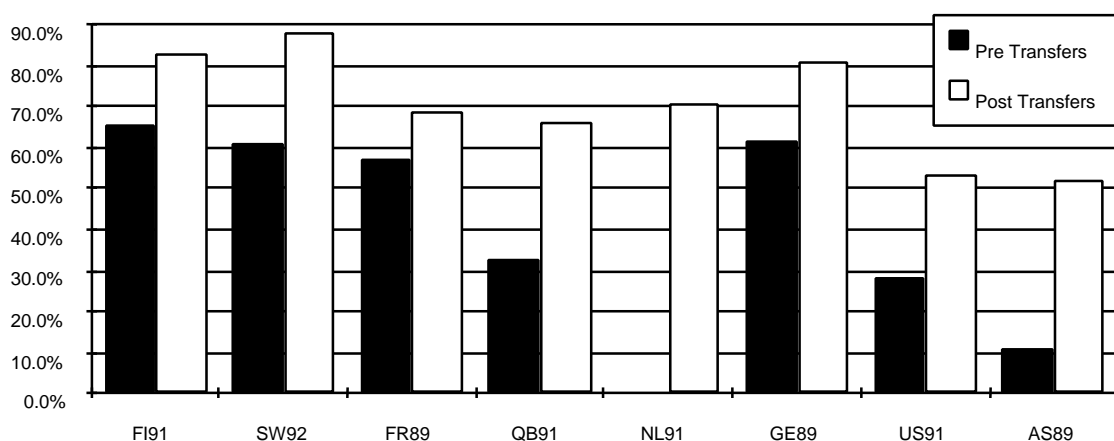
³³ The share of cash transfers from general government of take-home pay and cash transfers was 8,9 for Finland in 1991, 12,7 for Sweden in 1992, 8,0 for France in 1989, 3,2 for Canada in 1991, 11,1 for the Netherlands in 1991, 5,4 for Germany in 1989 and 4,2 for Australia in 1989.

³⁴ The share of cash transfers from general government of take-home pay and cash transfers in 1990 was 8,1 for Finland, 11,5 for Sweden, 7,9 for France, 3,2 for Canada, and 10,5 for the Netherlands, 5,6 for Germany and 4,2 for Australia.

In the following analysis single parent families' relative incomes are used as an indicator of their economic position.³⁵ The economic position of single parents is described by the share of single parent family's median disposable equivalent income of the median disposable equivalent income for two-parent families with children. Again, to eliminate the artificial differences caused by differences in family structures only families (both two-parent and single parent) with two children are examined. At this point, due to limited number of households in the datasets, it is impossible to select family types by the age of the youngest child (though the initial results indicate variations between countries by the age of the youngest child). The number of single parents is quite limited in some datasets and, therefore, some of the findings have to be regarded as tentative.³⁶

To see if family policies do play a role in our indicator we calculated both pre-transfer and post-transfer results.

Figure 2. The Share of Single Parent Family's Median Disposable Equivalent Income of the Median Disposable Equivalent Income of Two Parent Families with Children (Pre and Post Transfers), %.



As can be seen from Figure 2, single parents' post-transfer median disposable equivalent incomes at the turn of the 1990s were highest, by a clear margin, in Sweden. The second group consisted of Finland followed by Germany. Thereafter there was a wider gap and the Netherlands, France and Québec were close together in the medium range, and the United States and Australia clustered together at the bottom. As expected on the basis of our categorisation, the single parent families in the United States and in Australia received the lowest relative incomes compared with the other countries.

If we compare pre-transfer and post-transfer results we notice that there is a substantial difference, especially in the Netherlands, the United States, Australia and Québec. The high number of single parents without wage/salary income led to a very low median level of disposable pre-transfer incomes in Australia. In the Netherlands the

³⁵ It should be noted that single parenthood does not address only a specific population group. As the number of divorces increases it is a risk with potential implications to almost all families with children (Gähler 2001, 16). Furthermore, low support for single parents reduces women's possibility to leave an unhappy marriage because the risk poverty is high.

³⁶ The number of single parent households with two children in FI91 was 55 (all single parent families 267), in SW92 141 (464), in FR89 89 (277), in CN91 (Quebec) 74 (231), in NL91 39 (114), in GE89 21 (82), in US91 279 (859), in AS89 296 (814). A sensitivity test with all single parent families indicated that the results were robust and that there were no differences in the rank order of countries.

median scored zero meaning that there were more single parents without wage/salary income than single parents with such income.

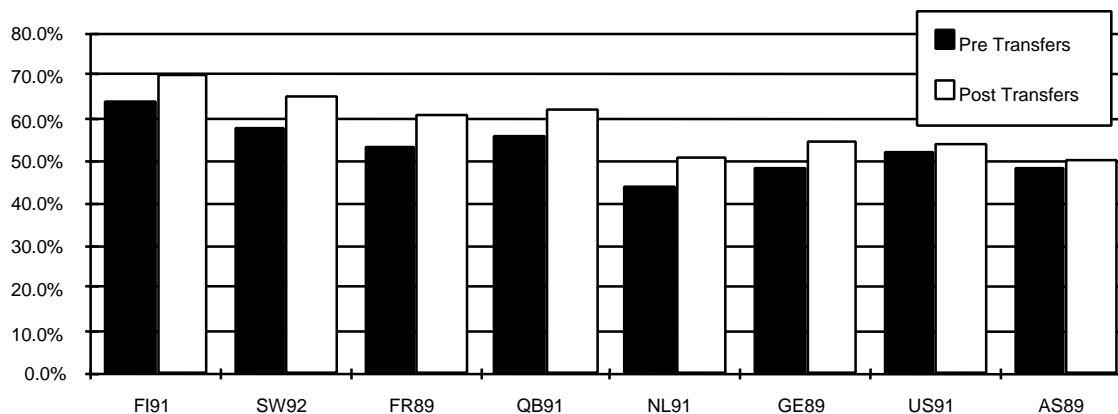
Means-tested benefits targeted to single parent families in these countries increase their incomes significantly. When it comes to single parents these countries can be described as transfer-intensive welfare states. However, this policy does not seem to work very well as the relative post-transfer position of single parents was quite poor compared e.g. with Germany, France, Sweden and Finland where single parent families have relatively high incomes from paid work. In any case, the result gives some grounds to argue that our indicator captures differences in family policies.

In conclusion, it seems that the family policy orientation of our example countries does have an effect on the ranking of the countries when it comes to the relative economic position of single parent families. Sweden and Finland, the representatives of Nordic family policy, proved to be similar. Germany and the Netherlands, representing the family-centred policy approach, came third and fourth measured by our indicator. The countries chosen to exemplify pronatalist family policy, France and Québec, followed, while the market-centred United States and Australia scored lowest. One explanation for the rank order may be the extent of public support for the employment of single mothers which is an important part of family policy in the Nordic countries. In the United States and in Australia there is hardly any such support. What is somewhat surprising is that the example countries of pronatalist family policy scored lower than the countries with family-centred policy.

Relative incomes of families with children

In order to measure relative incomes two-parent families were compared with childless households. The childless couples consist of two adults between the ages of 24 to 64 who have only wage/salary income and who live together. In order to circumvent the problems with differences in family structures only two-parent families with two children were compared with childless couples. Furthermore, we wanted to see if this indicator is sensitive to differences in family policy. This is why we calculated the value for the index also before income transfers were taken into account.

Figure 3. The Share of the Median Equivalent Disposable Income for two Parent Families with Children of the Median Equivalent Disposable Income for Childless Couples (Pre and Post Transfers), %.



As Figure 3 shows, families with children had lower disposable equivalent incomes than childless couples in all our example countries. The difference was smallest in Finland. Sweden came second followed by Québec and France. Germany was fifth before the United States. The Netherlands and Australia scored lowest.

When it comes to differences in family policies it seems that income transfers enhanced considerably the relative incomes of families with children in all the countries, but in the United States and Australia they had only a minor effect.

In conclusion, the relative incomes of families with children were clearly highest in Finland and Sweden. The higher level of female employment increases the relative incomes of families with children in the Nordic countries compared to other countries. The countries representing the pronatalist family policy model with more extensive income transfer programmes for families with children scored better than the countries with family-centred programmes. The rank order of countries followed the pattern of family policy models with the exception of the United States ranking before the Netherlands.

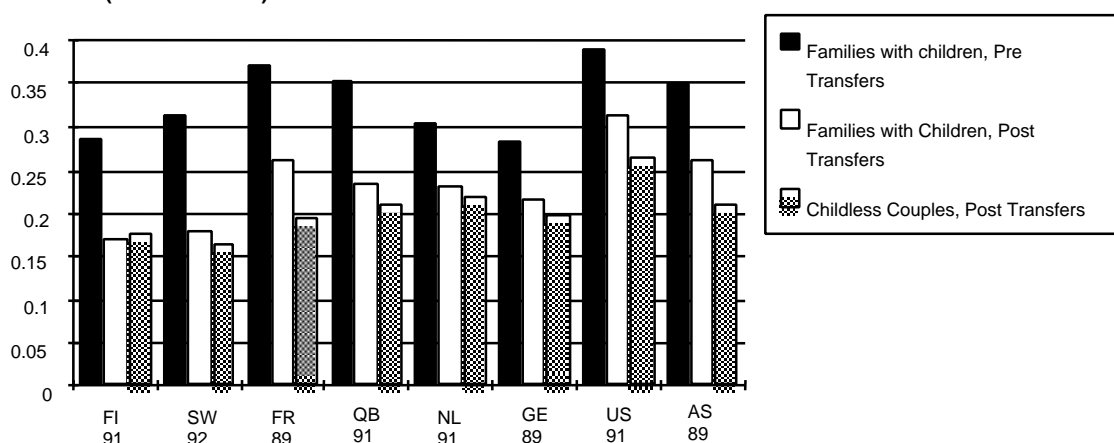
Income equality among families with children

Income equality among families with children can be measured by calculating the Gini coefficient for families with children. Gini values range from 0 to 1 where 0 indicates that all income is distributed completely equally, and 1 indicates that the richest person collects all the income. One interpretation of the Gini coefficient is as follows: "If we choose two people at random from the income distribution, and express the difference between their incomes as a proportion of the average income, then the difference turns out to be (on average) twice the Gini coefficient: a coefficient of 0,3 means that the expected difference between two people chosen at random is

60 per cent ($2 \times 0,3$) of the average income“ (Raskall and Matheson 1992, 11). Contrary to previous calculations, equivalent incomes have been weighted by the number of people in the family.

There are great differences between countries in the share of single parent families. To avoid overlap with the indicator on single parents' economic position only families with two parents are analysed. Income distribution is a result of several factors, and family policy is only one of them. We wanted to examine the effects of family policy by calculation the pre-transfer and post-transfer Gini coefficients for families with children. We also studied childless families in order to find out whether there was a difference between the post-transfer Gini coefficient for families with children and the post-transfer Gini coefficient for childless households.

Figure 4. The Gini Coefficient among Two Parent Families with Children (Pre and Post Transfers) and among Childless Couples (Post Transfers).



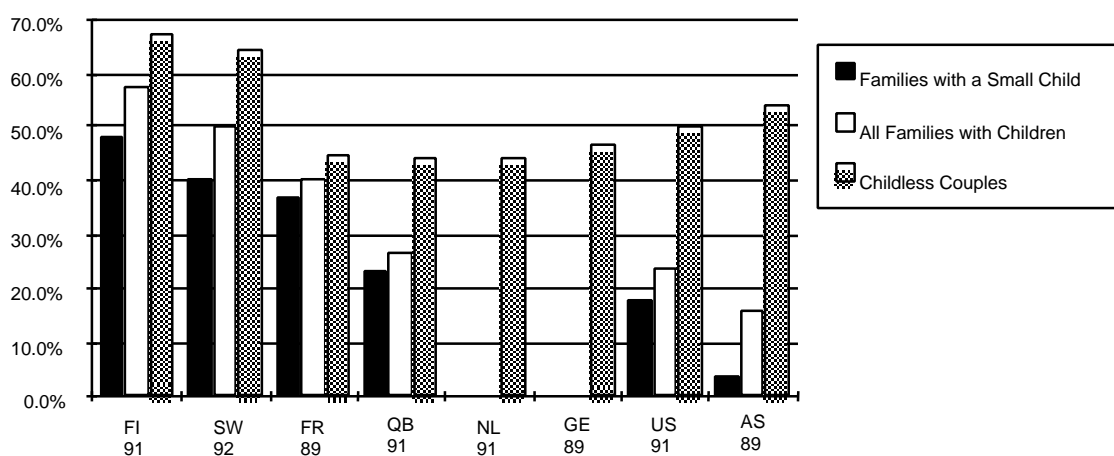
As Figure 4 shows, there were significant differences in the distribution of income among families with children. Income equality was the highest in Finland and Sweden. There was a considerable distance between these two and the other countries. Germany ranked third, the Netherlands fourth, Québec fifth and France sixth. The United States and Australia were singled out as countries with a low level of income equality, in other words countries with a high degree of income inequality among families with children. Thus the results reflect the proposed classification of family policy. Indeed, income equality gives so far the strongest support for our hypothesis.

It can be argued, however, that income equality is not a family policy-specific feature of social policy but rather an outcome of the general welfare state orientation and labour market policies. To test the argument we calculated the Gini coefficient for childless households (where the head of household and the spouse were aged between 24 and 64). The results, however, produced a slightly different rank order. If we compare the pre-transfer and post-transfer results we notice that income transfers made a big difference in Finland, Sweden, France and Québec while they played much smaller role in other countries. This gives some grounds for maintaining that income equality is at least to some degree a family policy-specific outcome.

Female income from paid work

One method of assessing the level of female income from paid work is to compare the median of female gross income with the median of male gross income³⁷ in different family types. Gross income is selected while net income absorbs the effects of family taxation (tax exemptions, tax credits, split income etc.).³⁸ The indicator is calculated for two types of families, those with at least one child seven years or less of age and all families with children. To allow a point of comparison the indicator is calculated for a childless family (age of the head of the household and the spouse between 24 and 64) as well.

Figure 5. The Median of Female Gross Income of Male Gross Income in Different Family Types, %.



As Figure 5 shows there is a clear rank order of the countries. Median female gross income was much higher in Finland and in Sweden than in France (value based on net wage/salary). Smaller levels of gender wage differences and the higher rate of female labour force participation shed some light on the results. Female income level in relation to male income was higher in Finland because part-time work is not as common among Finnish women as it is among Swedish and Dutch women. Our results therefore partly reflect the labour market behaviour of women.

France is ranked third followed by Québec in the fourth place. Due to the large number of male-headed one-earner families, the median share of female gross income of male gross income was zero for the Netherlands and for Germany. Therefore these countries received the lowest possible result for this indicator. The age of the youngest child does not have any effect on the rank order of the countries.

³⁷ The variables in question (V39 and V41) include gross wage/salary head and gross wage/salary spouse ("Gross wage or salary income. Includes all forms of cash wage and salary income, including employer bonuses, 13th month salary, gross of employee social insurance contributions/taxes but net of employer social insurance contributions/taxes.").

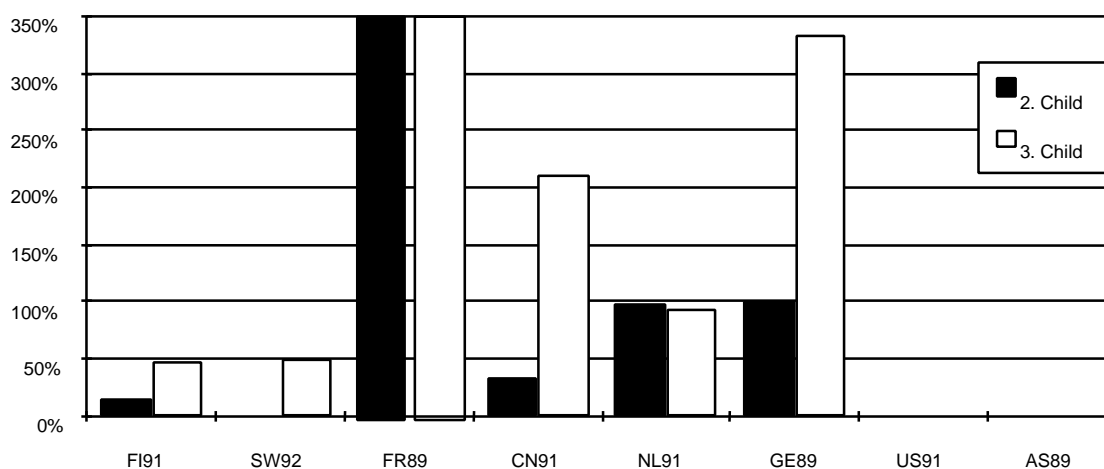
³⁸ Only those families with males who have positive gross income have been included. The values of variables for gross wage/salary (v39 and V41) are missing from the FR89 dataset. Therefore the variables for net wage/salary are used instead which weakens the comparability of the results. However, in the previous dataset for France, i.e. year 1984 includes a variable for gross wage/salary. A sensitivity test resulted in a value of 14,5 percent (37,2 percent on the basis of net wage/salary for year 1989) for families where the youngest child was under seven years of age, and 15,7 percent (40,7

The results follow our assumptions of family policy models. Nordic family policy encourages female labour force participation as does pronatalist family policy to some degree, while family-centred policy discourages female employment by various tax incentives for the one-earner model and with no support for public day care. In the market-centred family policy the question of female employment has been left for the markets to solve. It seems that the ratio of female gross income of male gross income is a family policy-specific indicator. The analysis of the ratio among childless couples did not show dramatic differences between the countries.

Absence of child allowance premiums

The child allowance premium is described here as the percentage growth of child allowance per child from first to second and from first to third child. The value of the premium is calculated as the percentage increase of child allowance from the first-born child to the second and from the first-born child to the third.³⁹ At this point, only universal child allowances were included.

Figure 6. Child Allowance Premium from First to Second and from First to Third Child in the Family, %.



As Figure 6 shows that the child allowance premium for the first child was clearly highest in France. In Figure 6 child allowance premium for the second child is as much as 350 percent while in reality the value of the index is infinite, as there is no universal child allowance for the first child in France. Germany and the Netherlands came second and third respectively. Québec was fourth and Finland sixth. There was no child allowance premium for the second child in Sweden. An additional child allowance (a supplement to child allowance) is paid to families with three or more children. In Australia child allowance premiums are not paid.

percent for years 1989) for all families with children. Therefore, the sensitivity test indicates that the value of the index is higher if it is based on net wage/salary instead of gross wage/salary.

The child allowance premium for the third child was again highest in France followed by Germany, Québec and the Netherlands. Sweden and Finland came fifth and sixth with a tight margin.

In conclusion, France, exemplifying the pronatalist family policy orientation, scored highest in child allowance premiums and proved to be the most pronatalist country as expected. Germany came second followed by Québec and the Netherlands. There was more pronatalism in Finland than in Sweden. As far as family policy models are concerned, a clear division between Nordic family policy (Finland and Sweden) and the countries of family-centred policy (Germany and the Netherlands) could be observed. There was clearly more pronatalism in Germany and in the Netherlands than in Sweden or Finland. Weak pronatalism was the only index where the representative countries of market-oriented family policy scored highest. As there were no child allowances in the United States there was no pronatalism attached to them either. In Australia the number of children in the family did not influence the level of the allowance.

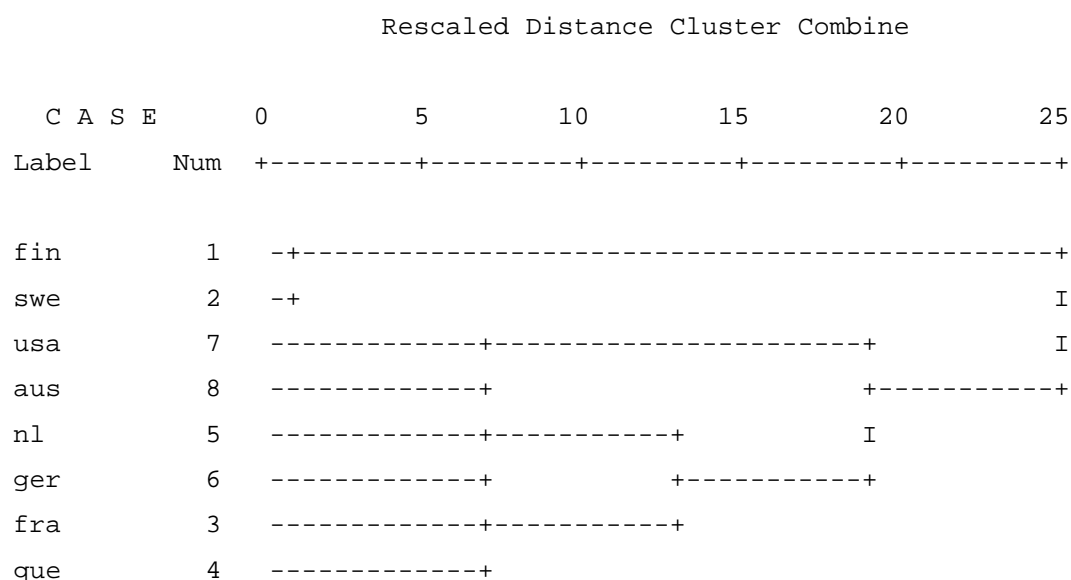
6. Conclusions

After completing the six steps of the analysis of family policy outcomes in different family policy models it is time to sum up the results. As a method of presenting this summary we want to use hierarchical cluster-analysis where we seek to identify homogeneous groups or clusters based on the characteristics of ideal-typical Nordic family policy. More precisely, we want to understand the connection between the countries with different family policy traditions on the basis of our indicators.

We utilise as variables in the cluster analysis the above-mentioned variables that describe the situation of families with children (post-transfer if applicable). At first, variables describing the importance of child allowances, female incomes and child allowance premiums containing two values were combined. Cluster analysis is sensitive to large values; therefore variables with big numbers count for more than variables with small numbers. In this case, the problem concerns especially the analysis of child allowance premiums where France scored very high.⁴⁰ In order to circumvent this problem, variables have been standardised and these standardised z-score variables have been used in the computation. The method used was average linkage between groups but the control runs proved the results to be robust and the interpretation would not have been changed if different methods were applied. We also made a sensitivity test where one variable was dropped from the analysis. Eliminating the variable on female income brought France, Germany and Québec closer together and the Netherlands joined the group later, whereas dropping the variable on relative incomes of families with children put Québec and Australia in the same groups. The position of Sweden and Finland was not affected by elimination of any variable from the analysis. Finally, we tested the robustness of the results by dropping countries to see if that would change the picture. Without the Netherlands Germany was clustered together with Québec and France whereas without France Québec was closer together with the Netherlands and Germany. Elimination of any other country did not change the earlier pattern.

³⁹ Due to the problems with the aggregate variable V20 for FI91 and for FR89 families with children younger than three have been excluded. Child allowance premium is not calculated for the US because the country lacks a child allowance system.

Figure 7. Hierarchical Clustering Dendrogram using Average Linkage (Between Groups) of the Example Countries of Different Family Policy Models at the Turn of the 1990s.



Notes: Result from HCA using single linkage method and Euclidean distance.

Figure 7. shows a dendrogram plot that not only indicates which clusters are combined but also displays the relative distances at which the grouping of countries took place. As was to be expected the results indicate that both Sweden and Finland stood out as examples of the Nordic family policy model at the turn of the 1990s. These countries were clustered together already in the first round. The hypothesis of Finland and Sweden as representatives of the Nordic family policy model was therefore substantiated. There was a clear difference between the Nordic countries and the other countries.

The differences between countries representing other family policy types were smaller although the hierarchical clustering followed the pattern of family policy models to a certain degree. Germany and the Netherlands, the example countries of family-centred policy, were close together as were France and Québec, the example countries of pronatalist family policy. These countries were related to each other in the second round. The United States and Australia, the example countries of market-centred family policy were clustered together, too. The results indicate that the characteristics of ideal Nordic family policy made a distinction between the example countries of market-orientated family policy model and the example countries of other models as well.⁴¹

⁴⁰ The value of the variable describing pronatalism was set at 300 for France.

⁴¹ An interesting point of reference is the analysis by Korpi (1999, 57) where he constructed a rank order of countries in terms of general family support and dual earner support. Korpi's results were at least partly consistent with our results. Sweden and Finland ranked high in dual-earner support while Germany and France ranked high in general family support.

A simple calculation on the rank-order produced similar results: Finland and Sweden had clearly the top position while the other countries were ranked together (results not presented here). While the results of the previous analysis are not unambiguous they give some grounds for arguing that the Nordic model of family policy was more fact than fiction in the early 1990s.

As noted above, the selection of indicators and their operationalisation are open to debate. A different set of indicators would surely have resulted in different outcomes. The results were also affected by our choice to focus mostly on families with two children. While most children live in families with two children our choice clearly has limitations. In some countries, family policy is focused on supporting families with more than two children. The most important finding can be summed up in two points. First, in a comparative perspective there was some degree of conformity between Finland and Sweden, and second, these two countries behaved differently than other countries in our sample.

References

- Berger-Schmitt, R. (1986): Innerfamiliale Arbeitsteilung und ihre Determinanten. In Glatzer, W. & Berger-Schmitt, R. (eds.) *Haushaltsproduktion und Netzwerkshilfe*. Campus cop. Frankfurt/Main. 105-140. (Division of labour within the family and its determinants.)
- Björnberg, U. (1995): Family Policies in Europe: A Feminist Perspective. In Hantrais, L. & Letablier, M.-T. (eds.): *The Family in Social Policy and Family Policy. Concepts and Contexts in International Comparisons of Family Policies in Europe*. Leicestershire.
- Borchorst, A. (1994): Women's Interest and the EC. In Sainbury, D. (ed.) *Gendering Welfare States*. Sage Publications. London. 26-44.
- Bradbury, B. & Jäntti, M. (1999): *Child Poverty across Industrialised Nations*. Innocenti Occasional Papers. Economic and Social Policy Series no. 71. Unicef. Florence.
- Bussemaker, J. & van Kersbergen, K. (1994): Gender and the Welfare States: Some Theoretical Reflections. In Sainbury, D. (ed.) *Gendering Welfare States*. Sage Publications. London. 8-25.
- Castles, F. G. (1978): *The Social Democratic Image of Society. A study of the achievements and origins of Scandinavian Social Democracy in comparative perspective*. Routledge & Kegan Paul. London.
- Castles, F. G. (ed.) (1993): *Families of Nations. Patterns of Public Policies in Western Democracies*. Dartmouth. Aldershot.
- Daly, M. (1994): Comparing Welfare States: Towards a Gender Friendly Approach. In Sainbury, D. (ed.) *Gendering Welfare States*. Sage Publications. London. 101-117.
- Dumon, W. (1991): *National Family Policies in EC-Countries in 1991*. European Observatory on National Family Policies. Volume II. Directorate General for Employment, Industrial Relations and Social Affairs. Brussels.
- Esping-Andersen, G. (1990): *The Three Worlds of Welfare Capitalism*. Polity Press. Cambridge.
- Esping-Andersen, G. (1999): *Social Foundations of Post-Industrial Society*. Oxford University Press. Oxford.
- Eydal, G. B. (1999): *Child Care in a Small Welfare State. The Case of Iceland*. ESA 4th European Conference on Sociology. Unpublished seminar paper.
- Ferrera, M. (1996): The 'Southern Model' of Welfare in Social Europe. *Journal of European Social Policy* 6(1996):1. 17-37.
- Forssén, K. (1998): *Children, Families and the Welfare State. Studies on the outcomes of the Finnish family policy*. Research reports 92. National Research and Development Centre for Welfare and Health. Helsinki.
- Forssén, K. (1999): *Family Policies and the Economic Well-Being of Children in some OECD Countries*. In *Social Policy in Tandem with the Labour Market in the European Union*. Ministry of Social Affairs and Health. Publication 1999:10. Helsinki. 177-194.
- Forssén, K. (2000b): *Child Poverty in the Nordic Countries*. Series B:22/2000. Department of Social Policy. University of Turku. Turku.
- Gähler, M. (2001): *Bara en mor – enstamstående mödrar ekonomiska levnadsvillkor i 1990-talets Sverige. Ofärd i välfärden*. Forskarantologi från kommittén Valfärdsbokslut. SOU 2000:1:54. 15-99.
- Gauthier, A. H. (1996): *The State and the Family. A Comparative Analysis of Family Policies in Industrialized Countries*. Clarendon Press. Oxford.

Gornick, J. & Meyers, M. & Ross, K. (1998): Public Policies and the Employment of Mothers: A Cross-national Study. *Social Science Quarterly*. 79(1998):11. 35-54.

Haavio-Mannila, E. (1972): Sex Role Attitudes in Finland 1966-1970. *Journal of Social Issues* 28(1972):2. 93-110.

Hallamaa, J. (1999): Kristinuskon kertomus ja eurooppalainen sosiaalietiikka. Teoksessa Hallamaa, J. (toim.): Rahan teologia ja Euroopan kirkot. Lopun ajan sosiaalietiikka. Atena Kustannus Oy. Jyväskylä. 139-225. (The story of Christian faith and social ethics of Europe.)

Hantrais, L. (1995): *Social Policy in the European Union*. Macmillan Press. Houndmills.

Harding, L. F. (1996): *Family, State and Social Policy*. Macmillan.

Hernes, H. M. (1987): *Welfare State and Women Power. Essays in State Feminism*. Norwegian University Press. Oslo.

Hiilamo, H. (2000a): Suomen perhepolitiittisen linjan kehittyminen vuosina 1990-1999. *Sarja A:10/1999*. Sosiaalipolitiikan laitos. Turun yliopisto. Turku. (The development of family policy in Finland 1990-1999.)

Hobson, B. & Takahashi, M. (1997): The Parent Worker Model: Lone Mothers in Sweden. In Lewis, J. (ed.) *Lone Mothers in European Welfare Regimes. Shifting Policy Logics*. Jessica Kingsley Publishers. London 121-139.

Jansson, K. (2000): Inkomstfördelningen under 1990-talet. Välfärd och försörjning. Antologi från Kommittén Välfärdsbokslut. Statens Offentliga Utredningar. SOU 2000:40. Stockholm. 15-60. (Income equality during the 1990s.)

Jenkins, S. (1991): The Measurement of Income Inequality. In Osberg, L. (ed.) *Economic Inequality and Poverty: International Perspectives*. ME Sharpe. New York.

Jonker, J. M. L. (1990): The Netherlands: General Approach to Family Policy and Population Policy. In Dumon, W. (ed.) *Family Policies in EEC -Countries*. Commission of the European Communities. Brussels.

Jonsson, L. (1974): Sweden. In Berelson, B. (ed.) *Population Policy in Developed Countries*. McGraw-Hill. New York. 113-148.

Kammerman, S. (1986): Women, Children and Poverty: Public Policies and Female-headed Families in Industrial Countries. In Gelpi, B. & Hartsock N. & Novac, C. & Strober, M. (eds.) *Women and Poverty*. The University of Chicago Press. Chicago. 41-63.

Kammerman, S. (1995): Gender Roles and Family Structure Changes in the Advanced Industrialized West: Implications for Social Policy. In McFate, K. & Lawson, R. & Wilson, W. J. (eds.) *Poverty, Inequality and the Future of the Social Policy*. Russell Sage Foundation. New York. 231-256.

Kammerman, S. & Kahn, A. (eds.) (1978): *Family Policy: Government and Families in Fourteen Countries*. Columbia University Press. New York.

Kammerman, S. & Kahn, A. (1981): *Child Care, Family Benefits and Working Parents. A Study in Comparative Policy*. Columbia University Press. New York.

Kammerman, S. & Kahn, A. (1992): *Child Care, Parental Leave and the under 3s. Policy Innovation in Europe*. Auburn House. New York.

Kammerman, S. & Kahn, A. (1994): *Social policy and the under-3s: Six country studies. Cross-National Studies Research Program*. Columbia University School of Social Work. New York.

- Kammerman, S. & Kahn, A. (2001): Child and family policies in an era of policy retrenchment and restructuring. In Vleminckx, K. & Smeeding, T. (eds.) *Child Well Being, Child Poverty and Child Policy in Modern Nation. What do we know?* Polity Press. Bristol.
- Kaufmann, F-X. (1993): Familienpolitik in Europa. 40 Jahre Familienpolitik in der Bundesrepublik Deutschland. Rückblick - Ausblick. Luchterhand. (Family policy in Europe. 40 years of family policy in the Republic of Germany.)
- Kautto, M. (2000): Two of a kind? Economic crisis, policy responses and welfare during the 1990s in Sweden and Finland. Forskning rapport från Kommittén Valfärdsbokslut. Statens Offentliga Utredningar. SOU 2000:83. Stockholm.
- Kautto, M & Heikkilä, M. & Hvinden, B. & Marklund, S. & Ploug, N. (eds.) (1999): *Nordic Social Policy*. Routledge. London & New York.
- Kersbergen, K. (1995): *Social Capitalism. A study of Christian democracy and the welfare state*. Routledge. London and New York.
- Koch-Nielsen, I. (1996): Is the Nordic Family Model Under Pressure? In SOU (1996:37) *Contributions from a Seminar on Families, Gender and Welfare Policies in the Nordic Countries. Supplement to the Official Report from the Swedish Committee on the International Year of the Family*. Government Official Reports. Stockholm. 147-149.
- Korpi, W. (1999): Ojämlighetens ansikten: Genus, klass och ojämlikhet i olika typer av välfärdsstater. In *Välfärdsstat i brytningstid: Historisk-samhällsvetenskapliga studier om genus och klass, ojämlikhet och fattigdom*. Sociologisk Forskning: Supplement 1999. 40-92. (The faces of inequality: gender, class and inequalities in different types of welfare states.)
- Korpi, W. & Palme, J. (1998): The Paradox of Redistribution and Strategies of Equality: Welfare State Institutions, Inequality, and Poverty in the Western Countries. *American Sociological Review* 63(1998):5. 661-687.
- Kosonen, P. (1998): *Pohjoismaiset mallit murroksessa*. Vastapaino, Tampere. (The evolution of the Nordic models.)
- Kvist, J. (1998): *New Perspectives in Comparative Social Policy*. Odense University & The Danish National Institute of Social Research.
- Leira, A. (1994): Combining Work and Family: working mothers in Scandinavia and the European Community. In Brown, P. & Crompton, R. (eds.) *Economic Restructuring and Social Exclusion*. ULC Press. London. 86-107.
- Lewis, J. (1992): Gender and the Development of Welfare Regimes. *Journal of European Social Policy* (1992):2. 159-173.
- Lewis, J. & Ostner, I. (1995): Gender and the Evolution of the European Social Policy. In Leibfried, S. & Person, P. (eds.) *European Social Policy: Between Fragmentation and Integration*. Brookings Institution. Washington, DC.
- Lindberg, I. & Nordenmark, L. (1980): *Familjepolitik för små barn*. Publica. Stockholm. (Family policy for small children.)
- LIS (2001): *Luxembourg Income Study (LIS)*. Detailed Information on Database, Documentation by Country. <http://www.lis.ceps.lu/>
- Lücher, K. & Wehrspau, M. & Lange, A. (1989): Familienrhetorik – über die Schwierigkeit, "Familie" zu definieren. *Zeitschrift für Familienforschung* (1989):2. 61-76. (Family rhetoric – about the difficulties in defining "family".)

Montanari, I. (1999): Från familjstöd till hemmakastöd och barnstöd: Ekonomiskt stöd till familjer 1950-1990 i 18 länder. In *Välfärdsstat i brytningstid: Historisk-samhällsvetenskapliga studier om genus och klass, ojämlikhet och fattigdom*. Sociologisk Forskning: Supplement 1999. 218-252. (From family support to housewife and child support: economic support for families 1950-1990 in 18 countries.)

Montanari, I. (2000): *Social Citizenship and Work in Welfare States: Comparative Studies on Convergence and on Gender*. Department of Sociology. Stockholm University. Stockholm.

Murray, C. (1984): *Losing Ground. American Social Policy 1950-1980*. Basic Books. New York.

Myrdal, A. (1944): *Folk och familj*. Kooperativa förbundets bokförlag. Stockholm. (Nation and family.)

Neubauer, E. & Dienel, C. & Lohkamp-Himmighofen, M. (1993): *Zwölf Wege der Familienpolitik in der Europäischen Gemeinschaft. Eigenständige Systeme und vergleichbare Qualitäten? Studie im Auftrag des Bundesministeriums für Familien und Senioren. Band 22.1*. Kollhammer. Köln. (Twelve ways to family policy in the European community.)

Nurmi, K. (1997): *Sukupuolten tasa-arvo ja hyvinvointivaltiomallit: tuotosten näkökulma*. Sarja B:9/1997. Turun yliopiston sosiaalipolitiikan laitos. Turku. (Gender equality and welfare state models: outcome perspective.)

OECD (1993): *The Tax/Benefit Position of Average Production Workers 1989-1992*. Organization for Economic Co-operation and Development. Paris.

Orloff, A (1993): Gender and the social rights of citizenship: state policies and gender relations in comparative research, *American Sociological Review*, 58(1993):3. 303-28.

Pedersen, S. (1995): *Family, Dependence, and the Orgins of the Welfare State: Britain and France, 1914-1945*. 2nd. Cambridge University Press. Cambridge.

Raskall, P. & Matheson, G. (1992): *Understanding Gini Coefficient*. SPRC Newsletter, 46.

Regeringskansliet (2000): *Swedish family policy*. Fact sheet. No. 2. January 2000. Ministry of Health and Social Affairs.

Sainsbury, D. (ed.) (1994): *Gendering Welfare States*. Sage Publications. London.

Sainsbury, D. (1996): *Gender, Equality, and Welfare States*. Cambridge University Press. Cambridge.

Sainsbury, D. (2000): *Välfärdsutvecklingen för kvinnor och män på 1990-talet. Välfärd och försörjning*. Antologi från Kommittén Välfärdsbokslut. Statens Offentliga Utredningar. SOU 2000:40. Stockholm. 87-128. (Development of welfare among men and women during the 1990s.)

Saunders, P. (1994): *Welfare and Inequity. National and International Perspectives on the Australian Welfare State*. Cambridge University Press. Cambridge.

Schmidt, M. G. (1993): *Gendered Labour Force Participations*. In Castles, F. G. (ed.) *Families of Nations. Patterns of Public Policy in Western Democracies*. Dartmouth. Aldershot. 179-237.

Schultheis, F. (1990): *Familles d'Europe sans frontières: un enjeu social par dessus le marché*. Conference Proceedings. *Familles d'Europe sans frontières*, 4-5 December 1989. Institut de l'Enfance et de la Famille. Paris. 73-80.

Schultheis, F. (1999): *Familien und Politik: Formen wohlfahrtsstaatliche Regulierung von Familie in deutsch-französischen Gesellschaftsvergleich*. UKV Universitätsverlag Konxtanz GmbH. Konstanz. (Families and politics. The comparison of welfare state arrangements for families in the societies of Germany and France.)

Sipilä, J. (ed.) (1997): *Social Care Services: The Key to the Scandinavian Welfare Model*. Avebury. Aldershot.

Smeeding, T. & Atkinson, A. (1990): Poverty, Inequity and Income Distribution in Comparative Perspective. The Luxembourg Income Study. Harvester Wheatsheat. New York.

Smeeding, T. & Saunder, P. & Coder, J. & Jenkins, S. & Frizell, J. & Hagenaaars, A. M. J. & Hauser, R. & Wolfson, M. (1993): Poverty, inequality and family living standards impacts across seven nations: the effects of non-cash subsidies for health, education and housing. *Review of Income and Wealth* 39(1993):3. 229-256.

Solera, C. (2001): Income transfers and support for mothers' employment: the link to family poverty risks. In Vleminckx, K. & Smeeding, T. (eds.): *Child Well Being, Child Poverty and Child Policy in Modern Nation. What do we know?* Polity Press. Bristol. 459-484.

SOU (2000:3): Valfärd vid vägska'l. Kommittén Valfärdsbokslut -- Delbokslutet. Statens Offentliga Utredningar. Stockholm. (Welfare at a turning point. Preliminary report by the Balance Sheet for Welfare of the 1990s.)

Therborn, G. (1995): *European Modernity and Beyond. The Trajectory of European Societies 1945-2000.* Sage Publications. London.