Consultation Meeting on Family Sensitive Social Protection (FSSP)

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A Conceptual Framework for Family-Sensitive Social Protection,
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Introduction

Overall this is a very ambitious and comprehensive outline of a conceptual framework to examine family sensitive social protection policies to support families. Professor Gilbert provides an extensive review of the existing evidence, succinctly summarised under two main conceptual areas: the Family and Social Protection measures, with the proposal to develop an alternative framework.

He starts off by asking why focus on family sensitive social protection, looking at topics around fertility and life expectancy i.e. the demographic transition. He provides a conceptual framework for family sensitive social protection looking at issues around how we define the family, and secondly on conceptual frameworks and social protection measures.

He outlines an alternative framework to operationally define FSSP as "public private social programs and benefits that support family formation, Choice, interdependence and Solidarity, which strengthen the bonds of family life and its capacity to perform the essential functions of procreation, socialisation of the young, carefully pending members, and social cohesion."

The aim is to focus on facilitating the stability and vitality of family life over the life course that goes beyond the established OECD conceptualisation of family policy emphasising programmes and benefits clustered around efforts to harmonise work and family life during the early years of childrearing. The ambition of this proposal is aimed at going beyond social protection measures that impact on poverty, gender equality, healthcare and education.

As a caveat to this very ambitious program is the recognition on the limits to what governments can do, a mixed record of evidence of the effectiveness of policy measures and the sometimes unintended consequences of these policies. For example, he cites how measures to reduce poverty for example in single parent households can have the unintended consequences of generating disincentive to marriage (Besharov and Gilbert 2015).

This is a very impressive paper in terms of the wide array of empirical evidence that is drawn together and yet very succinctly and clearly summarised.

However, there are three comments I would like to make with regard to this proposed conceptual framework in relation to a vast body of European social policy research related to:

¹ See http://www.oecd.org/els/family/database.htm for details on a number of measures to compare different dimensions of family life and comparisons of recent policy initiatives.

- I. Conceptualizing welfare and social protection in relation to work: the relationship between social reproduction and economic production
- II. Work opportunities for different family members
- III. Comparative welfare and work regimes for comparing households

I. Conceptualising Welfare and Social Protection in relation to Work: economic production social and reproduction

The first point takes issue it the focus on demographic trends as the catalyst for social protection requirements. I would suggest that social protection needs to be understood in relation to an analysis of the world of work and employment, i.e. the sphere of economic production (O'Reilly et al. 2017).

Conceptualising family vulnerabilities are largely related to how they obtain regular and stable sources of income. This can be through the state and forms of social protection. However, most family income streams are generated through work and employment. Therefore, it is important to focus on the employment opportunities available to different family members and how these contribute to the overall household economy.

By including an analysis of the worlds of work, or what is sometimes referred to as the system of economic production, we are able to understand its relationship to the sphere of social reproduction, otherwise often referred to as the role of the family. It is the interaction between these two spheres that illustrate the type of vulnerabilities family members are subjected to. The nature and form of these opportunities will vary by country and region, as well as between different members of the household, or family unit.

Including the concept of economic production leads us to focus on what kinds of workers employers are looking for? i.e. who is the most employable, and on what terms and conditions? Which family members are available for work and on what terms and at what times of the day, week, month or year? This is a key dimension of economic production that is not currently discussed in the proposal.

I suggest this needs to be at the core of understanding how social policies interact to protect different social groups from vulnerabilities in the labor market. By including this in relation to the concept of social reproduction it helps us focus on the economic as well as social role the family plays and how the two domains interact effectively, or not.

Where these are well connected families are able to obtain sufficient resources from employment (and/or social protection measures) to support their families. Where these systems are not well connected lead us to identify which types of vulnerabilities families face and where social protection measures are required to fill the gaps.

By drawing on a conceptual framework that includes both the sphere of social reproduction (i.e. the family) along with understanding how this is, or is not, linked to the demands of the sphere of economic production (i.e. employers demand for workers), draws our attention to the second point I would like to make: who works?

II. Who works?

The conceptual framework could benefit from differentiating between different members of the household and the nature of their particular social risks and vulnerabilities with regard to obtaining a regular income. This brings us back to the opportunities and access they have to the labor market in order to secure an independent income. We can then differentiate between those members of the family who can generate a market income for themselves, and potentially other family members who cannot. There are family members who are more dependent either on support from other family members, or some form of social protection in the forms of benefits related to unemployment, childcare, pensions or sickness support. So for example, some key social groups that would be worth comparing across a number of the societies would include the following.

II.i. Young people

a. Young people looking for work

Although youth unemployment in Europe has been at its height in the past decade (O'Reilly et al. forthcoming), the levels of youth unemployment in Arab countries is significantly higher and a major social and political concern (Table 1).² The lack of ability for young people to be able to earn an independent income of any kind, without support from their families, is a serious area for social policy and social protection policies, especially in Northern Africa and the Arab States.

Table 1. Youth unemployment trends and projections to 2017, by region

	Unemploy	ment rate, 2	2007–17 (per	Unemploye	ed youth, 2015–17 (millions)		
Region	2007-14	2015	2016	2017	2015	2016	2017
World	/	12.9	13.1	13.1	70.5	71.0	71.0
Africa							
Northern Africa		29.4	29.3	29.2	3.7	3.7	3.7
Sub-Saharan Africa	~	10.9	10.9	10.8	11.1	11.3	11.6
Americas							
Latin America and the Caribbean	~	15.7	16.8	17.1	8.5	9.2	9.3
Northern America	/	11.8	11.5	11.7	3.0	2.9	2.9
Arab States	~	30.6	30.6	29.7	2.6	2.7	2.6
Asia							
Eastern Asia	~	10.6	10.7	10.9	11.9	11.4	11.0
South-Eastern Asia and the Pacific	~	12.4	13.0	13.6	7.4	7.7	8.0
Southern Asia	/	10.9	10.9	10.9	13.7	13.8	13.9
Europe and Central Asia							
Central and Western Asia	~	16.6	17.1	17.5	2.1	2.1	2.2
Eastern Europe	5	17.1	16.6	16.2	2.0	1.8	1.7
Northern, Southern and Western Europe	_	20.6	19.7	18.9	4.5	4.3	4.1

Source: http://www.ilo.org/global/research/global-reports/weso/2016/WCMS_513739/lang-en/index.htm

Social protection policies therefore need to identify what forms of support these young people can benefit from most. Clearly the aim of these policies would be to integrate them into adult trajectories to employment.

This raises particular issues related to gender equality in these countries different levels of attitudes and norms with regard to differences in male and female unemployment rates across these Arab countries.

² http://www.ilo.org/beirut/media-centre/news/WCMS_514537/lang--en/index.htm

Some forms of social policy include those related to education and training, apprenticeship systems and workplace subsidies to enable young people to access paid employment and an independent income. However, we also know that educational levels vary very significantly across the Arab world. In some countries young Arab people are extraordinarily well educated, whereas others have very poor, if any, levels of educational attainment largely due to levels of economic poverty or conflict. Even if we focus on well-educated young people, their employment opportunities will clearly be very different if they come from Qatar, Egypt or Yemen. These distinctions are important if we are to talk about what are the most appropriate types of social policies to help young Arab people living within the household.

b. Child labour

On a different level, still looking at youth, we need to take account of the role of child labour in relation to its support of the overall household income. In some Arab countries this will clearly be negligible, whilst in others it will provide an important source of revenue for the family.

Social policies here clearly have been directed towards reducing levels of child labour and increasing levels of young people staying on in education obtaining basic literacy and numeracy skills and beyond. By differentiating between countries in relation to these very important dimensions lead us to reflect on the appropriate types of social policies used to support the family. If child labour is no longer providing an income for their families because they are now in education, then what other sources of social insurance or support will replace this? There have been a number of experiments with basic income models in the form of conditional cash transfers (CCT) to encourage families to send their children to school while ensuring that the family have a level of revenue to support this; but the evidence on these effects is mixed.³

There then raises the issue of how different social policies interact with each other. For example drawing on evidence from the EU funded STYLE project⁴ we found cases where NGOs working with hard to place young people encountered protests from their parents when they found these young people an apprenticeship program. On one hand, one might have thought that the family would be pleased that the young person had been integrated into pathway leading to a qualification and a job. On the other hand, the perspective of the parents was that by earning an income, even if this is rather small, would have a direct effect on their own entitlement to housing benefit in the UK. As a result they preferred their children to remain unemployed so as to maintain their household welfare entitlements.

This is why it is important to distinguish between individual members of the household and their role in that household. This requires us to think about whether social protection needs to be based on individuals or households, or both, and how these policies interact.

II.ii. Women

The second group of household members that need to be identified in this conceptual framework are women. In this case we can distinguish between young women and the extent to which they are able to integrate into the labour market. This clearly depends on their educational attainment, local labour market opportunities, the extent to which their labour supplements the household income/budget, and the cultural norms around female employment for different social classes in different Arab countries.

a. Young women

³ https://www.rand.org/content/dam/rand/pubs/working_papers/2012/RAND_WR921-1.pdf

⁴ https://www.style-research.eu/

In the Arab world young women face some similar problems to those of young men. But we clearly need to differentiate where their status is reinforced as dependent within the family, or where they are expected to contribute to the household budget. These differences will clearly vary not only by the social class of the family, but by the region and their individual educational attainment.

b. Women as parents, caregivers and workers

As women get older, and some of them become mothers, to what extent are they expected to participate in paid employment in the formal or informal sector, or through family businesses and self-employment? Or, are they expected to continue providing unpaid work to support the family?

Distinguishing between these different groups of women, for example, in terms of their parental duties, educational attainment and their role in the family as an income provider or caregiver (or both) also determines the types of social protection policies they require. Understanding their status in relation to the labour market will also help identify which kinds of policies mitigate against economic vulnerabilities that social protection is setup to establish, and under which circumstances are these likely to be socially accepted, for example public services for childcare provision. The uptake of such policies will clearly be affected by societal norms concerning appropriate caregivers for example for young children.

c. Women getting older

Within this group and we can also distinguish between women as they get older and whether their support in later life is dependent on having been in paid employment and entitlement to a pension on their own terms, or whether they are reliant on the work record of their male partner. Distinguishing between these categories of the members of the household is very important in identifying not only their needs as an individual but also how their particular position interacts with other members of the household and how closely this is linked to labour market opportunities. In particular, if entitlement to pension support is dependent on continuing to be married to the spouse receiving the pension benefits.

II.iii. Migrant labor: dispersed and dislocated families

The third group that is worth distinguishing between relates to migrant labour and dispersed and dislocated families. Within the Arab world there are very significant flows of different types of migrant workers. This group of people clearly present some significant challenges to the nature and coverage of social protection entitlements. For example, whether they are legal workers and what levels of social insurance contributions that they may, or may not, be paying; whether there is any portability of social protection rights over their life course, based on the period of time they have worked in the host country, should they return to their home country.

In some cases these workers will be highly qualified migrants from the northern hemisphere whose company remuneration packages cover these contingencies, and where they may be able to bring their families with them. This group of workers are less likely to come under the remit of the FSSP concerns. Other migrant workers, for example those coming from China, maybe outside social protection coverage in the countries they are working in temporarily.⁵

 $[\]frac{5}{\text{http://www.sais-cari.org/data-chinese-workers-in-africa/}} \text{ and } \frac{\text{https://www.ft.com/content/7106ab42-}}{\text{80d1-11e7-a4ce-15b2513cb3ff}}$

In other cases migrants from other parts of the continent of Africa or from the global south are more likely to be working in low paid and precarious employment, with their incomes being used as remittances to support their families in their home countries.

Distinguishing between people who belong to dislocated households and families is also clearly a very important dimension of social protection for these families. However, the characteristics of migration in different parts of the Arab world in terms of where they come from, the types of economic vulnerabilities they are subjected to, and their entitlement to any forms of social protection vary significantly. Some recognition of this diversity needs to be taken account of in the overall conceptual framework if it is going to speak to specific needs and targeted family sensitive policies for these types of households, or if they are to be excluded from the analysis.

III. Cross national comparative research on welfare and work regimes, and patterns of household employment

The third comment on the conceptual framework relates to cross national comparative frameworks. A significant body of European research has distinguished between countries in terms of whether these are strong, moderate or weak male breadwinner societies. This distinguishes between societies where women are more likely to be dependent on a male earner and less likely to work; moderate male breadwinner societies where the woman is more likely to work on a part-time basis and the man on full-time basis; and dual full-time earners where both members of the family participate in full time paid employment. Much of this research has focused on the impact of social policies in creating incentives for these different family models; some of this analysis has also differentiated between contradictory social policies co-existing within regime types (Saraceno 2016; Saraceno and Keck 2011). More recent studies have emphasised the importance of labour market opportunities and the diversity of household employment patterns within these different regime types (Sanchez-Mira and O'Reilly forthcoming) (See Figure in Appendix to illustrate how these household employment categories are distributed across the EU).

Clearly there are important differences between societies in the dominant characteristics of household employment that are a reflection of a number of factors. First, in a society associated with more traditional male breadwinner models, levels of female employment are usually very low. This can either be a result of the fact that the male breadwinner (MBW) is capable of earning enough money to support the traditional family form or it can also be a reflection that there are very few job opportunities for women in the labour market. It is the interaction between these labour market opportunities, family forms and forms of social protection that affect the types of vulnerabilities families experience. In some countries social policies encourage traditional family forms, in others it is because there are no job opportunities for women, and no social policy support either.

The MBW family models typifies a period of the post 1950s period when the male earner was expected to be capable of earning the family wage to support himself and his dependents i.e. his family, his children and potentially any other members of the family requiring care and support that were unable to provide their own independent income. However, the ideal of the 'family wage' fought for by trade unions was a middle class ideal that was often not realised in working class families where women's labour continued to make a significant contribution to the household through various forms of formal and informal employment.

The decline of the male breadwinner family model in Europe can be attributable to either women accessing employment because of increased equality and job opportunities in the local market, or because low male wages requires a supplementary female income. The catalyst for dual earner households depends very much on where these families are located in the

European context. For example, in Scandinavian countries dual full-time earner households are quite common, the standard of living in his countries is also high both couples are able to a earn a reasonable income supported by a high-level of welfare income across the life course. In other countries, for example in Eastern Europe, the evidence of dual full-time owning households are more often the results of economic necessity where male wages are too low to sustain a household economy, but the fragility of social support systems also makes them very vulnerable during recent periods of economic crisis (Sanchez-Mira and O'Reilly forthcoming).

The implications of this long tradition of comparative research in Europe in relation to welfare states and employment systems is relevant to the conceptual development presented by Prof Gilbert. It would seem necessary to develop the framework that allowed us to compare between different Arab countries, as we do within the European Union. This comparative framework could distinguish between regions or countries that is closely related to forms of economic development and labor market opportunities for women and young people. Without this background context to assess the nature of vulnerability families experience implies that proposals for social protection policies will be too generic and lack traction.

Concluding comments on the conceptual framework

The main points here are:

First, we need to integrate an analysis of employment opportunities to identify where there are gaps in social protection. We also need to take account of the world of work in order to understand who will be able to pay different forms of social protection and who will be entitled to claim these, and on what basis. It is essential that these spheres of economic production need to be included with an analysis of vulnerabilities faced by those in the sphere of social reproduction. Social protection policies can then be targeted at either or both spheres in terms of direct interventions for families, or in policies directed at employers to make it more attractive to employ these target members of the family.

Second, we need to differentiate between members of the household and their contribution to household income and how this relates to their vulnerabilities and need for social protection, both as individuals and as household members. This includes differentiating between the situation for young people, women and migrant workers from dislocated families.

Third, we need to differentiate between different Arab countries in terms of wealth, work and welfare in order to understand what are the specific characteristics of family types in these different societies.

Finally, we need to understand how the proposed concept would provide a better conceptual framework for analysis to inform policymaking in comparison to the work that has already been conducted by the OECD.

Specific questions

Session 2. Means tested social benefits and the formation of stable families

What incentives and disincentives for the formation of stable families are generated by means tested social benefits such as social assistance, housing subsidies and children's allowance.

One issue that arises in the UK relates to the importance of housing benefit and overall household income. The example given from the STYLE project above illustrates this. When a young person living in a household dependent on benefits moves into a position of earning an income, even if it is rather low, for example by participating in apprenticeship programme, this affects family's entitlement to housing benefit. This example indicates that the interaction of different benefits can create disincentives to work and that policy regimes can work against each other (Saraceno and Keck 2011).

Universal Credit

The UK government have been keen to introduce Universal Credit (UC)⁶ where the overall household income and job search activity is assessed through one benefit system. While this approach was intended to reduce bureaucratic regulations covering a number of benefits, in practice the results have been assessed as very poor and unlikely to achieve any savings. The National Audit Commission concluded in June 2017 that the UC programme 'is not value for money now, and that its future value for money is unproven.' The delivery of this system has incurred a number of delays in its implementation across the UK so that parallel benefit systems are operating simultaneously.

The effects of this policy on families are numerous.

First, a number of households have experienced extensive delays before they have received their benefit payments. A recent study has shown that with the implementation of Universal Credit there has been a simultaneous rise in the number of people going to food banks in the UK because they do not have sufficient income to support themselves while they are waiting for their benefits to be processed and paid.⁸

Second, many people have been very harshly sanctioned for not attending job centre interviews or job placements, even if they have given justifiable reasons, such as giving birth, attending their parents' funeral, not having the funds to travel, or going to a job interview at the same time. The consequences of these sanctions and delays are to increase the risk of falling into debt, failing to pay rent on time with the possibility of being evicted, or even finding rental accommodation as this trend becomes more widely known to landlords. These kinds of stresses exacerbate difficulties these families face.

Third, according to Rita Griffith (2017)¹⁰ UC could have unintended consequences for family formation and the stability of relationships because of the need to stipulate which member of the couple should receive this monthly benefit. This removes or reduces a mother's access to an independent income and requires one partner in a couple to be financially dependent on the

⁶ https://www.gov.uk/universal-credit

https://www.nao.org.uk/report/rolling-out-universal-credit/

 $^{{\}color{red}8} \overline{\text{https://www.trusselltrust.org/what-we-do/research-advocacy/universal-credit-and-foodbank-use/downleading}}$

⁹ https://www.independent.co.uk/news/uk/politics/universal-credit-what-is-it-has-it-improved-benefitssystem-why-controversial-a8402286.html

http://blogs.lse.ac.uk/politicsandpolicy/universal-credit-family-structure/

other. This has been influential in partnering decisions and living arrangements for low-income families.

"Rolling all benefits payable together in one lump sum per couple effectively reverses the previous reform which allowed child tax credit and the childcare element of working tax credit to be paid to the main carer. Under UC, other than in 'exceptional circumstances,' for example proven cases of domestic or financial abuse, the only choice couples can exercise is to nominate the account into which UC is paid. If this is not a joint account, one member of the couple will receive the entire award which could include financial support for rent and childcare costs."

If UC is paid into the male partner's account, or a joint account to which the female partner has no or limited access, this would represent a significant intra-household redistribution of income from 'purse to wallet,' reinforcing the economic dependence of some women and potentially trapping some in abusive situations.

A single monthly payment could therefore increase the risk of debt and rent arrears, undermining household financial security, and potentially increasing women's and children's poverty. Absorption of child tax credit and the childcare element of working tax credit into a single household award also undermines the principle, evidenced by research, that these payments are most effective in reaching their intended beneficiaries when paid to the caring parent. The incorporation of housing benefit into UC could increase the likelihood of eviction if money intended for rent is withheld or spent in other ways by one of the partners. Although certain claimants can request that the housing element of UC is paid direct to a private landlord, both members of the couple must agree to such alternative payment arrangements."

This could destabilise relationships and discourage lone parents from re-partnering. Social Security rules shape the parameters around which some of these vulnerable families decide whether to establish their relationship as a couple living together or whether there are incentives to remain as single parents; a problem identified by Besharov and Gilbert (2015).

According to Griffiths: "At the heart of the issue are two poorly understood aspects of UK social security – the 'Living Together as a Married Couple' regulation (known as the cohabitation rule) and the family-based system of means testing. Based on a definition of cohabitation as 'marriage-like' and outdated notions of breadwinning, couples who share the same household have no independent right to claim means-tested benefits or tax credits; if eligible for help, they must claim jointly. Although couples can currently choose to pay certain tax credits to the main carer, there is no legal obligation on the person who receives the benefit to transfer any part of the joint payment to their partner.

When a low-income mother starts to live with a partner, she therefore risks losing her benefit or tax credit entitlement altogether. In this context, who in a couple was earning, who was entitled to claim benefits and tax credits, who received payment and how household income was accessed and distributed under different partnership and living arrangements, mattered a great deal."

Cohabitation can result in a loss of income and financial autonomy for women in particular. "financial dependence on a partner felt to be unacceptable in a modern-day relationship but when a woman is not married to her partner, the stakes are considerably higher, more especially if he is not the biological father of her child or children; unlike spouses, cohabitees are under no legal obligation to financially support one another. Ceding responsibility for safeguarding the family's financial well-being to a new or unproven partner was seen to be a particularly risky arrangement. Though lone parenthood was not without its own challenges and

risks, some single mothers ruled out any form of relationship while they were reliant on benefits. Others with partners in low-paid or insecure work chose to 'live apart together'."

Griffiths (2017) argues that these changes can also have destabilising effects on cohabiting couples. "Inability to access the family's benefit income when claiming jointly had also destabilised some couples' relationships, contributing in some cases to family breakdown. More broadly, findings suggest that in the context of a precarious labour market for low-skilled men and an ever stringent social security system, far from being protective, living together as a couple had come to represent an arena of increasing uncertainty, insecurity and risk.....

Without a meaningful policy adjustment, for example enabling the child-related elements to be paid to the nominated lead carer or, as in Scotland, allowing joint claimants to split the UC payment equally, the government's claim that that UC has been designed to promote self-reliance and personal independence has something of a hollow ring."

Children's allowance

With regard to children's allowance this has been significantly reformed in the past 10 years so that higher income households no longer have any entitlement to child benefit. If one member of the household is earning over £50,000 a year the household has no entitlement to this benefit. If two members of the household learning £49,000 pounds a year the household would be entitled to receive these benefits; initial protest at the unfairness of this scheme lead to significant criticisms. This is a reflection of changing household and employment patterns in the UK with the decline of male breadwinner family model and the rise of dual earner households. In this case where there is only one income and that is relatively high these families are, in relation to two full-time earners, disadvantaged.

What effect does this have on the formation of stable families?

The UK has had a relatively high level of young people living independently at an early age especially in comparison to young people from southern Europe. This had been attributed to the ability for some young people to gain forms of social assistance and housing benefit to enable them to move away from the parental home. However, recent welfare reforms have sought progressively over the past 30 years to reduce this independent entitlement to young people. Increasingly young people are not entitled to social assistance or welfare benefits or unemployment insurance or housing benefit until they reach progressively older years (Leschke and Finn (forthcoming), Smith et al. (forthcoming)). As a result of the recent ten-year period of austerity we had increasingly seen young people remaining in the parent home or returning to it in times of economic adversity (Mazzotta and Parisi forthcoming). And in some cases, especially in Eastern Europe, it is young people's employment that is supporting the household during this period of austerity (Medgyesi and Nagy forthcoming).

Some of the factors that explain why young people are unable to establish their own households independent of the parental family are due to a lack of labour market opportunities, or when they can get a job the income it is in sufficiently high for them to be able to afford rental costs of independent living. Increasing high costs of housing and its limited availability are of concern in many European countries. The shortage of how available housing has exacerbated an increasing exponential growth in the cost a house or flat home so that many young people feel they will never be able to be able to move out of rental accommodation in the UK.¹¹

¹¹ <u>https://www.resolutionfoundation.org/media/press-releases/up-to-a-third-of-millennials-face-renting-from-cradle-to-grave/</u>

Day 2 session 2 Work oriented benefits and family life

Social protection measures such as paid parental leave, part time work early childcare impact on childbearing and socialisation functions of the family.

The growth of part-time work in the 1980s accounted for increasing levels of female participation in the labour market in the UK. Fertility rates still remain relatively high in the UK despite the lack of is subsidised childcare provision. Those in part time jobs are also more likely to be in low-paid low skilled jobs and we know that gender pay gap in these jobs is much higher then in the labour force in general. We also know that although part-time work is often argued to allow women a stepping stone between full time employment at particular phases in the life course, what we find from empirical research is that once women moved into part-time work their probability of dropping out of employment is much higher than those who go back to work on full-time basis.

There has been a growing body of research related to parental leave and the provision for men to take this up. While there has been some evidence that some men are making more use this than was the case in the past, these cases nevertheless still remain rather limited and do not seem to lead to a significant transformation of domestic care duties within the family. Although it would be wrong to say that there has been no change all in that in terms of cultural norms: in some circumstances it is become more acceptable to take this leave. Nevertheless, the type of men who take this are more likely to be highly educated and work in the public sector, compared to those who work in the private sector or are self-employed.

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8 7-Others 80% √6-Workless 70% ■5-Female breadwinner 60% ■ 4-Male Breadwinner-Female Unemployed 50% ■ 3-Male breadwinner-Female Caregiver 2-Modified male 20% breadwinner 1-Both full-time EL ES IT Polarized

Figure 1. Distribution of household types within European countries, by country clusters 2007

Country abbreviations

AT-Austria	DK-Denmark	FR-France	LT-Lithuania	PL-Poland	UK
BE-Belgium	EE-Estonia	HU-Hungary	LU-Luxembourg	PT-Portugal	
CY-Cyprus	EL-Greece	IE-Ireland	LV-Latvia	SE-Sweden	
CZ-Czech Republic	ES-Spain	IS-Iceland	NL-Netherlands	SL-Slovenia	
DE-Germany	FI-Finland	IT-Italy	NO-Norway	SK-Slovakia	

UK-United Kingdom