Families in the economic crisis: Changes in policy measures in the EU
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Eurofound project: Third European Quality of Life Survey

Cataloguing data can be found at the end of this publication.


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Printed in Luxembourg

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Executive summary

Introduction

This report describes the situation and experience of families during the economic crisis and examines how family-focused policies have changed since 2010. In some countries, benefits have been reduced, affecting disadvantaged families disproportionately. Other countries have introduced new measures to help those families worst affected by the economic crisis. This report also looks at the social situation of different types of families with dependent children and examines what kind of responses can help mitigate the effect of the crisis on disadvantaged families. It focuses on in-depth analyses of developments in 10 EU Member States.

Policy context

A key policy priority of the Europe 2020 Strategy is the ambitious target of lifting 20 million people out of poverty and social exclusion by 2020. The Social Protection Committee highlights that social investment in children can contribute to preventing and alleviating poverty. However, the EU is currently moving away from rather than towards the target: in 2013, some 4.8 million more of its citizens were living in poverty or social exclusion than in 2008.

The policy priorities of the inclusive growth agenda, intended to help parents actively participate in both society and the economy, focus on measures that help them combine work and care, assist them with childcare costs, and make work pay for (both) parents.

Another key policy area is employment. One of the growth strategy's targets is ensuring an employment rate of 75% among 20–64 year olds by 2020. However, a mid-term review has shown that employment targets can only be met if there is a stronger focus on gender equality.

Key findings

• Throughout Europe, lone-parent families and large families with three or more dependent children face the greatest difficulties: their situation has worsened during the crisis. Differences in the situation of families depend in part on the extent to which the crisis has affected them; they also depend on how Member States responded to the crisis, reflecting different family policy regimes.

• There is evidence of a shift towards more means-tested support; this may create new groups of disadvantaged families who, before the crisis, had access to universal support measures.

• Some Member States have more enabling family policy regimes that help families move away from the traditional breadwinner model. In these countries, cuts to family-targeted benefits have focused on cash and tax benefits. This might indicate that a focus on work–life balance and social investment has been maintained despite the crisis.

• In countries with more limiting family policy regimes, the findings point to significant pressures that mean national and local governments are no longer able to fund some pre-crisis services and measures.

• Changes since 2010 are largely the result of a range of conflicting issues: the evolution of family needs; demands for cuts in public spending; and the need for equitable distribution of limited resources. This means family policies often lack a coherent and integrated policy framework.
**Policy pointers**

A range of policy pointers is suggested by the evidence obtained from the analyses, and from the narrative description of how families have perceived new or revised measures adopted in response to the economic crisis.

**Evidence-based policy and evaluation of programmes improved by stakeholder and beneficiary involvement:** While new provisions and reforms are normally introduced as pilot experiments, they are rarely accompanied by monitoring and evaluation procedures. In small-scale programmes, in particular, systematic assessment and evaluation of results is not common. Qualitative monitoring should back up the implementation of new initiatives so that service providers understand how and why goals are met (or not) and to consider real day-to-day problems and necessities.

**Family policy should be part of an integrated strategy:** Support for families is often realised in a fragmented manner, following specific emergencies and political inputs, rather than through coordinated and structural reforms. In times of crisis and cuts in public expenditure, as the literature shows, coordination and integration are key to achieving the best possible results with the lowest level of public and private resources.

**Integrated strategies required:** Coordination should involve both different strands of policy and different institutional levels: national, regional and local levels should cooperate more to avoid duplication of measures. This would correct situations where well-informed families are able to access all possible benefits while the more deprived fall through the net.

An integrated strategy can encourage the strengthening of family organisations, community social bonds and informal local organisations. Only a coherent and comprehensive family policy framework can guarantee sustainable social development, and prevent families from falling into difficulties from which recovery is harder and more expensive.

**Adequate income is central to support disadvantaged families and discourage informal employment:** The study highlights the importance of providing minimum income support to disadvantaged families. In many Member States, the level of income support is below the at-risk of poverty or social exclusion (AROPE) threshold. The lack of adequate income support schemes has forced many families to enter the shadow economy.

**Families must be helped to reconcile care responsibilities with employment:** Full-time employment improves the social and economic situation of families in all countries studied, although often the income received from employment is not sufficient to remove families from poverty. This means that any measure that increases work-life balance is important. The case studies demonstrate the activation effect of an increase in availability of inexpensive childcare services. It represents a precondition for getting out of poverty, allowing lone parents in particular to look for gainful employment.

**Vulnerability is multi-dimensional:** Having a job is not the only answer to the risk of poverty. Policies must also consider social inclusion and participation. Seemingly ‘smaller’ things, like additional childcare help or reduced-cost transport tickets, can have a large positive impact and combat social exclusion. Housing policy, which can take several forms (help for paying the rent or electricity bills, fiscal reduction or preferential access to affordable housing), is a key consideration.
**Executive summary**

**Providing adequate childcare provision is crucial in difficult economic times:** Many families, and in particular lone parents, find it hard to reconcile family life with full-time employment. Against this background, providing adequate and high-quality childcare – next to promoting children’s well-being – is a major factor in combating poverty and exclusion. In a period of economic crisis, care needs are even more likely to clash with the need to maintain income. Here, lone parents face additional difficulties, having to choose between working or caring for children.

**Information and access to benefits and programmes should be straightforward:** Benefits should encourage maximum take-up by those who are eligible. In many cases, the measures target the most vulnerable: hence, they need to be easily accessible and comprehensible. Otherwise, those who lack the knowledge or contacts may not benefit from the measures they are entitled to. Families without sufficient social, material and cultural capital risk becoming even more excluded.

**Targeted support should recognise new family forms:** Targeting measures to the most deprived families is an equitable way of allocating available resources in a period of austerity. But major problems have been caused by a too narrow definition of, for instance, what constitutes a family or a lone-parent family, and by definitions that do not take account of changes in the make-up of families, such as ‘blended’ families after divorce and remarriage. An important feature of social support systems is, therefore, that they can quickly adapt to changing family structures, and focus less on the legal status of families.
This report presents the main findings of the study, ‘Families in the economic crisis: changes in policy measures’, carried out by Eurofound in 2014 and 2015. It follows on from earlier research on the impact of the crisis on the quality of life of European families. That research showed that the crisis particularly affected living standards and the quality of life of families already in a disadvantaged situation, such as lone parents, large families and jobless families. In contrast, the situation of dual-earning couple families hardly changed between 2007 and 2011 (Eurofound, 2014). This report explores differences in the impact of the crisis on the social and economic situation of families with dependent children in the European Union. The report focuses on 10 countries selected to represent different economic situations and different family policy traditions. The financial and economic crisis has challenged Member States to differing degrees. Countries with highly segmented labour markets, strained labour relations and weak welfare provisions appear to have been hit hardest (Social Protection Committee, 2014a). Furthermore, it seems that the effects of the crisis on families with children vary strongly depending on a country’s family policy regime and ideological convictions (Nygård and Krüger, 2012). Using the definition developed by Gauthier (2010), family policy in this report covers a wide spectrum, including child/family allowances, leave policies, childcare policies and housing benefits and other family-related policies (see also the section on country studies in Chapter 1).

In addition to providing more detailed information about the social situation of disadvantaged families in the EU, this report describes how countries have responded to the crisis, acknowledging that many countries have continued developing policy directions set in place before the crisis. It looks at whether and how governments have introduced measures that mitigated the effect of the crisis for disadvantaged families. Among the changes in welfare systems – such as austerity programmes or measures to alleviate crisis effects for vulnerable groups – the area of family policy has received comparatively little attention in the literature. Exceptions are the early studies by Gauthier (2010) and Richardson (2010). At the policy level, the European Platform for Investing in Children (EPIC) also explored the demographic and economic challenges in the EU from a family perspective. Set up by the European Commission in 2008 as the European Alliance for Families (EAF), the Platform helps to identify and facilitate the sharing of best practice in family policy across EU Member States and to promote mutual learning and cooperation (European Commission, 2012a).

The focus of this report is on what has happened in EU Member States since 2010; it highlights a number of policies and measures that have helped mitigate the effects of the crisis on families with children, bearing in mind that the aim of family policy actions should be to improve the well-being of families (Nygård and Autto, 2014). The measures identified range from financial transfers, such as child or housing benefits, to different services and benefits-in-kind, such as childcare. In summary, this report provides policymakers with evidence from different country settings on what policy measures appear to work to avoid poverty and social exclusion for families with dependent children.

EU policy context

The report’s focus on families with dependent children is linked to a number of EU policy priorities in the social and employment fields. The first priority policy area is the reduction of poverty, including child poverty. Richardson (2010) notes that over a 20-year period, rich countries did not succeed in lowering child poverty and many vulnerable families remained in need of public support despite increases in average family incomes. The economic crisis has further increased child poverty in the
EU. Children have been adversely affected by the crisis more than the population at large, especially in the countries hit more severely (Chzhen, 2014; Social Protection Committee, 2014a).

In 2010, the EU – as part of the Europe 2020 Strategy – set the ambitious target of lifting 20 million people out of poverty and social exclusion by 2020. However, the EU is moving away from rather than towards the target: in 2013 in the EU28, some 4.8 million more people were living in poverty or social exclusion than in 2008 (Social Protection Committee, 2014b). Eurostat figures for 2012 show that in 18 of the 28 Member States, children under the age of 18 were at greater risk of poverty or social exclusion than the rest of the population. More specifically, the proportion of children living in a household at risk of poverty or social exclusion ranges from around 15% in the Nordic countries to 35% or more in Lithuania, Greece, Latvia, Hungary, Romania and Bulgaria (Eurostat, 2015b).

Whether a child lives in poverty depends, in part, on the labour market situation of the parents. A key challenge for many Member States is a lack of adequate income support for families with children (European Commission, 2014a).


The second policy area is the inclusive growth agenda. To make it possible for parents to actively participate in society and the economy, targeted measures are needed that foster employment, that allow parents to combine work and care, that make work pay for (both) parents, and that assist them with childcare costs (Eurofound, 2014).

The third policy priority is employment, as set out in the Europe 2020 strategy (European Commission, 2013a). One of the strategy’s targets is ensuring an employment rate of 75% employment among 20–64 year olds by 2020. However, a mid-term review of the strategy shows that a stronger focus on gender equality is needed to reach both the employment target and the poverty-reduction target (European Commission, 2014b).
This report brings together results from different research activities. At the core of the report is the work coordinated by Sonja Blum of the Austrian Institute for Family Studies at the University of Vienna, and Chiara Crepaldi from IRS in Milan, and family policy experts in 10 EU Member States. Their work maps changes in family and family-related policies since 2010, including identifying and assessing measures to mitigate the impacts of the crisis on families. The report also presents analyses on the distribution and social situation of disadvantaged families, defined here as households with children. A third strand of research consists of a literature review and analyses of data from the European System of Integrated Social Protection Statistics (ESSPROS). The latter analyses are a good reference point for understanding developments in the Member States.

Country studies

The 10 countries that are the subject of an in-depth analysis were selected in order to reflect the range of different family policy traditions, different welfare regimes and different economic situations.

As part of earlier work by Eurofound on disadvantaged families in the EU, the 28 EU Member States were grouped using earlier typologies (for instance, Blum, 2011; Thévenon, 2011) and Gauthier’s (2010) definitions of family policy; this includes:

- child/family cash benefits (allowances) and tax relief for families with children;
- leave policies (including pregnancy benefits, maternity and paternity leave policies, and parental and childcare leave policies);
- childcare policies (including the provision of childcare and related subsidies for daycare, kindergarten, pre- and after-school care, and early childhood education);
- housing benefits for families;
- other family-related policies.

Countries were assessed based on these family policy definitions and then placed into one of four groups. Grouping countries is useful, for a number of reasons – not least because of the significant relationship between family policy regimes and child well-being (Engster and Olofsdotter Stensöta, 2011). Table 1 shows how the Member States are grouped.

Table 1: Eurofound family policy country groups

| Group 1 (n=6) | Belgium, Denmark, Finland, Netherlands, Sweden, UK |
| Group 2 (n=8) | Austria, Cyprus, Germany, France, Ireland, Luxembourg, Portugal, Slovenia |
| Group 3 (n=7) | Czech Republic, Hungary, Latvia, Malta, Poland, Romania, Slovakia |
| Group 4 (n=7) | Bulgaria, Estonia, Greece, Spain, Croatia, Italy, Latvia |

Differences in family policy for the four groups can be understood in terms of the extent to which policies enable families to move away from the traditional ‘breadwinner’ model, where it is the mother who stops working or reduces her hours to look after the children (Eurofound, 2014). Family policies are most enabling in countries belonging to Group 1 and most limiting in countries in Group 4. However, it should be noted that there is no clear distinction between groups and that family policy is not static, meaning that countries may move in and out of a group.

Using the four groups as the basis, the following 10 countries were chosen for detailed analysis to represent different welfare regimes and different economic situations: Finland and the UK from...
Group 1; Austria, Portugal and Slovenia from Group 2; Latvia and Poland from Group 3; and Greece, Spain and Italy from Group 4.

The selected countries represent different welfare regime types, and the family policy groups do not match entirely in these welfare regimes. In *The three worlds of welfare capitalism*, Esping-Andersen (1990) classified Austria's welfare regimes as typically conservative, Finland's as social democratic, and the UK's as liberal. Based on later typologies, Greece, Spain, Italy and Portugal may be classified as southern European types (see Ferrara, 1996), Slovenia as a post-socialist welfare state, Latvia as a post-socialist liberal state and Poland as a post-socialist corporatist state (Cerami and Vanhuysse, 2009; Whelan and Maître, 2010). However, countries may have deviated from these welfare state types, particularly after the policy changes of the last decade. Nevertheless, the different welfare state traditions constitute an important institutional framework – not least, because the different family policy instruments have traditionally played a varying role in these countries and regimes.

Among the 10 countries, Greece, Spain, Portugal, Italy and Slovenia have been hit particularly hard by the crisis. The effects have been less harsh in Poland. The extent to which countries have been hit by the economic crisis is important in understanding the situation of disadvantaged families and policy development in the individual countries. Research has shown that reactions to the crisis are varied, although some similarities exist (see Farnsworth and Irving, 2012; Schubert et al, 2015).

The methodology for studying developments in these 10 countries consisted of desk research, focus groups and individual interviews. The desk research looks at whether family policy changes have been on the whole expansionary, allocating additional benefits or services to families, or whether there have been cutbacks – for example, through decreasing the benefit value, setting tighter eligibility criteria or even abolishing some measures. In this context, aspects of increased ‘targeting’ or selectivity of policy measures are also discussed.

To validate the study’s findings and descriptions and to gain additional information, semi-structured interviews with policy experts were carried out. These interviews also helped to identify any new types of disadvantaged families in the 10 countries. Furthermore, focus groups and individual interviews were conducted with people affected by the various measures to explore the situation of and impact on disadvantaged families (see Annex 1, Tables A1 and A2).

Finally, the country experts each selected three family policy measures for further analysis to provide a narrative understanding of the situation of and impact on families. They focused on policies that can be expected to have mitigated the potential negative impact of the economic crisis on disadvantaged families. Chapter 4 presents a detailed description of those responses that appeared to help families in reducing or avoiding increased poverty and social exclusion.

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1 Since the UK is a devolved system and provisions and reforms are very different across the four jurisdictions, the focus will be on England. Main similarities and differences with the other jurisdictions will be mentioned in the report.

2 The interview guidelines can be found in Annex 3.
Analysis on the social situation of disadvantaged families

Data from the European Union Statistics on Income and Living Conditions (EU-SILC) were analysed to provide evidence on disadvantaged family types in the 28 EU Member States. The EU-SILC annual survey covers all Member States, gathering data from nationally representative samples of the population in each. The latest data year available at the time of analysis is EU-SILC 2012. For the base year for the analyses, EU-SILC 2007 was used.

The focus of the analysis is on families with dependent children. Dependent children are defined as being below the age of 18, or between the ages of 18 and 24, in education and living with at least one parent.

Families are divided into four broad groups:

- lone parents with dependent children;
- couple families that consist of two adults and one or two children;
- large families that consist of two adults and at least three children;
- extended families with three or more adults and dependent children.

Except for the last group, families are further defined by the employment status of the adults living in the household, which leads to 16 different family types. However, due to sample size limitations, even in EU-SILC, analyses are not feasible for all these types (see Table A6, Annex 2). The following two indicators are used to measure disadvantage:

- at-risk-of-poverty or social exclusion (AROPE, Europe 2020 headline indicator);
- difficulties making ends meet (subjective measure).

The results of these analyses are presented in Chapter 2.

Public expenditure on families

Eurostat’s ESSPROS database provides a comprehensive and coherent description of social protection in the EU Member States. It covers eight areas of social protection, including families and children. These data show that at the onset of the crisis, many Member States initially increased their spending on families although in most countries the increase was relatively small. It may also have been the case that some countries were implementing broader structural changes during this period and this, rather than a response to the crisis, explains the rise in spending. Research by the OECD has found that overall social expenditure increased most in countries that were least hit by the crisis, while countries where support would have been most needed were able to do least (OECD, 2014).
ESSPROSS data show that for 2010 there was an increase in the number of countries that increased their spending on means-tested benefits. Other research points to a similar trend towards the most vulnerable groups as budgets were reduced (BEPA, 2014). In Chapter 3, which charts the changes in family policy since 2010 in 10 Member States, further evidence of this trend is provided.

An examination of the proportion of countries that made significant changes in their focus shows that up until the crisis, the trend was definitely towards more universal protection. The number of countries that spent more on universal measures has gone down since 2007 and in 2010 not a single Member State increased universal spending; in contrast, means-tested spending increased in a number of countries (See Figure A1 in Annex 1).

Nonetheless, as can be seen in Figure 1, in 2011 universal cash benefits on average still represented more than half of the social expenditure on families in the EU, followed by universal in-kind benefits such as childcare services. Means-tested cash benefits (14%) and means-tested benefits in-kind (8%) represented less than one-quarter of the total social expenditure on families. Universal support was thus, at least in 2011, still the preferred approach over targeted help in all Member States except Portugal, Italy, Poland, Slovenia and Croatia. (Table A4 in Annex 1 shows the breakdown of social expenditure in each Member State.)

**Figure 1: Structure of social expenditure on families in the EU28 (2011)**

- 54% Non means-tested cash benefit
- 21% Non means-tested one-off payment
- 14% Means-tested benefits in kind
- 8% Means-tested cash benefit
- 3% Means-tested one-off payment
The final section of this chapter links the breakdown of social expenditure to family policy traditions, using the country groupings explained in the first section of this chapter. As Figure 2 shows, in Group 1 and Group 2 countries, being the group of countries with more enabling family policies, social expenditure on families is predominantly in the form of non means-tested support. But what differentiates Group 1 countries from Group 2 countries is that in Group 1, in-kind benefits are far more common. Group 2 countries are much more like the two groups with more limiting family policies. Particularly in the three Nordic countries (Sweden, Finland and Denmark), the analyses point to a balanced mix of universal cash and in-kind benefits (see Table A4 in Annex 1). This is, however, not necessarily the case in the three continental countries in Group 1 (Belgium, Netherlands and the UK), which shows that large differences in the structure of social expenditure on families exist even between countries belonging to the same family policy group. In Belgium, for instance, 77% of social expenditure in 2011 was in the form of universal cash benefits.

**Figure 2: Structure of social expenditure on families by country groups (2011, %)**

Legend:
- **Non means-tested cash benefit**
- **Non means-tested one-off payment**
- **Means-tested cash benefit**
- **Non means-tested benefits in kind**
- **Means-tested benefits in kind**
- **Means-tested one-off payment**
Profile of disadvantaged families in the EU

Before the onset of the crisis in 2007, there were already large differences in the distribution and types of disadvantaged families among the EU Member States (Iacovou and Skew, 2011). The economic crisis has further changed the landscape of disadvantage (Chzehn, 2014; Eurofound, 2014). Not only are more families now at risk of poverty or social exclusion, but families that were already in a vulnerable position are more likely to experience greater hardship.

As noted in the 2013 Social Protection Committee Annual Report, ‘countries have managed to protect households with dependent children at risk (lone parents, large families) in a very different manner, regardless of the extent to which they were affected by the economic crisis’ (Social Protection Committee, 2014a, p. 24). Some of the largest increases in the AROPE Europe 2020 headline indicator for the period were found in the countries that are described in detail below, topped by Greece. In Greece, between 2008 and 2012, an increase of over 20 percentage points for lone parents and over 10 percentage points for large families was recorded. However, the Social Protection Committee highlights that in Lithuania, for instance, the AROPE rate for both lone parents and large families improved between 2008 and 2012, despite the country having the third-highest overall increase in AROPE. In Ireland a substantial increase is noted for large families but not for lone parents.

The subsequent analyses look not only at developments for the AROPE indicator but also examine a subjective indicator measuring ‘difficulty making ends meet’ in all EU Member States. The subjective measure of poverty has increased more significantly between 2007 and 2012 in the EU as a whole than the AROPE indicator. Yet both measures increased, especially in countries that experienced deeper economic crisis, such as Greece, Spain, Lithuania, Ireland, Hungary and Slovenia. In some countries, such as Latvia and Estonia, only the subjective indicator increased, whereas an improvement was recorded in a few countries, such as Bulgaria and Romania (both joining the EU in 2007) and in Poland, where the crisis had less of an impact (See Table A3 in Annex 1).

Social situation of disadvantaged families

Looking at the social situation in 2012 of the four broad types of families (lone parents, couple families, large families and extended families) it is apparent that for both indicators there are very large differences between Member States. As Figure 3 shows, the risk of poverty or social exclusion is lowest (below 10%) in the Nordic countries and the Netherlands among couple families. In Denmark and Finland, large or extended families equally have this low risk of poverty or social exclusion. In Bulgaria, conversely, around 80% of large families and lone-parent families are at risk of poverty or social exclusion. Greece, Ireland, Latvia, Malta, Romania and the UK have a risk level of 60% or more among lone-parent families or large families. (A table containing the data set is available upon request from Eurofound’s research managers.)

Figure 4 shows that the subjective measure – difficulties in making ends meet – provides a similar country ordering, but the proportions reporting difficulties are more extreme than for AROPE. This is reflected in a higher median score in comparison to AROPE (40%, compared to 26%). Nearly all large families in Bulgaria (92%) and lone-parent families in Greece (91%) report difficulties making ends meet (See also the on-request table).

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5 See Annex 2 for details.
6 The EU27 average is sometimes used for comparison because data for Croatia are only available from 2011 onwards.
Figure 3: Extremes of the ‘at risk of poverty’ or social exclusion (AROPE) rate, EU28, 2012 (%)

Source: Own calculations, based on EU-SILC cross sectional data 2012

Figure 4: Extremes in difficulty making ends meet rate, EU28, 2012 (%)

Source: Own calculations, based on EU-SILC cross sectional data 2012

Figure 5 presents findings for the four country groups discussed in Chapter 1. It shows that couple families and extended families in the countries with more ‘enabling’ family policies (Groups 1 and 2) had the lowest risk of poverty or social exclusion (the AROPE indicator) in 2012. Lone-parent families in all of the country groups had the highest risk; the lowest levels are recorded in Slovenia (34%), Denmark and Finland (both 35%), and Sweden (36%).
Figure 5 also shows that differences in the AROPE rate between large families and other family types seems the most connected to country group. Large families in Group 1 and 2 countries have on average a notably lower risk than large families in the countries with more ‘limiting’ family policies (Groups 3 and 4). Living in a lone-parent family in a country with ‘enabling’ family policies is therefore similar to living in a large family in a country with more ‘limiting’ family policies in terms of risks of poverty or social exclusion.

Analyses of the subjective indicator (perceived difficulty in making ends meet) produce a slightly different picture from the risk of poverty or social exclusion rate. As Figure 6 shows, in 2012 on average, nearly all family types in the countries with more ‘limiting’ family policies (Group 3 and 4) more often reported difficulties making ends meet than did those in the countries with more ‘enabling’ family policies (Group 1 and 2). This is particularly the case among lone-parent families and large families. Couple families in countries with ‘limiting’ family policies are about as likely to have difficulties making ends meet as lone-parent families in countries with ‘enabling’ family policies.
A comparison of the AROPE and the ‘difficulty making ends meet’ indicators highlights the relative character of the poverty risk indicator. As already noted above, the subjective assessment of the financial situation is often worse than the AROPE rate suggests. This is further highlighted when looking more in depth at the 10 case study countries.

Figure 7 shows the differences between the at-risk-of-poverty rate and the subjective measure in the five countries with more ‘enabling’ family policies. As can be seen, Austria and Finland – of the five countries, the two with the most stable social and economic situation – have similar results for both indicators. In fact, in Finland, large families report a greater ability to make ends meet than the low poverty rate would suggest. In the other three countries – Portugal, Slovenia and the UK – and across family types, people assess their situation subjectively worse than the objective poverty rate suggests. This is especially the case for lone-parent households. Lone parents rely heavily on the employment income of one adult without a fallback option in times of economic crisis, which might increase insecurity for adults in these households. Finland and Slovenia are two interesting country cases to compare. While the poverty risk of both countries is rather low, to make ends meet seems to be far more difficult for Slovenian families than for Finnish families.
Figure 7: Differences between AROPE rate and subjective indicator in selected Group 1 and Group 2 countries by family type, 2012 (%)

Source: EU-SILC cross-sectional data 2012.

Figure 8 shows the differences between the two indicators in the countries with more ‘limiting’ family policies (Groups 3 and 4). The subjective assessment of the financial situation is worse than the AROPE rate suggests. This is particularly the case in Greece and the least so in Spain. Lone parents particularly report difficulties more often than their objective situation would indicate. This holds for all countries, but more so for Poland, Latvia and Greece than for Italy and Spain.

Figure 8: Differences between the AROPE rate and the subjective indicator in selected Group 3 and Group 4 countries, 2012 (%)

Source: EU-SILC cross-sectional data 2012.
Finally, a comparison between 2007 and 2012 results highlight that in a number of countries some family types, particularly lone parents, have clearly experienced an increase in difficulty making ends meet during the economic crisis years. The gap between the objective indicator (the AROPE rate) and the subjective assessment of the social situation has also increased and/or shows diverging trends. These trends underline a growing difficulty making ends meet among some families with children. The role that employment plays in this context is explored next.

**Employment patterns**

Although the employment situation of parents is not the only factor contributing to the social situation and living standards of families, it is a very useful dimension for analysing the coverage of certain policies and the extent to which these policies affect disadvantaged families. Chapter 4 will highlight how family policy often includes elements such as tax relief and childcare provision that are linked to the employment situation of parents.

The next section examines employment patterns of households with dependent children. The distribution in the 10 countries of full-time and jobless households is compared for lone parents, couple families and large families. This is extended to a comparison between countries of couple and large families where only one member of the household is in full-time employment or where one person works full time and another person works part time.

**Lone-parent households**

There are large differences between the 10 countries in the proportion of lone-parent families. Moreover, the comparison reveals differences in their employment pattern. Not only are lone parents more common in the UK, the proportion without a full-time job is also much larger than in the other countries. In only 26% of these UK households does the parent work full time. Latvia has the second-highest proportion of lone parents, but here 67% have a full-time job. However, the AROPE rate for lone parents is about the same in both countries (34% in the UK and 32% in Latvia). Figure 9 shows that, as in the UK, close to half of lone parents in Greece are out of work. This compares starkly to the situation in Slovenia, Italy, Austria, Finland and Latvia, where around one-quarter of these households are jobless.

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7 The table with the data for all four groups in all Member States is available upon request.
8 When the number of observations is below 50, the cell is excluded from the analyses. See also Annex 2, Table A6.
9 Extended families are excluded from these analyses (See Annex 2)
Figure 9: Employment patterns among lone-parent households by selected country (%)

![Bar chart showing employment patterns among lone-parent households by selected country.](image)

*Note:* Totals are less than 100% because part-time workers are excluded (see Annex 1, Table A5)

**Couple-family households**

There are also significant differences between countries in the employment patterns of couple-family households. In around two out of three Slovenian couple-family households, both parents work full time; this is also a very common pattern in Finland and Portugal. As Figure 10 shows, this is one of the distinguishing features of countries with more enabling family policy approaches. In Austria and the UK, in many of these couples, one partner works full time and one partner works part time.

Figure 10: Employment patterns among couple households by selected country (%)

![Bar chart showing employment patterns among couple households by selected country.](image)

*Note:* Totals are less than 100% because not all employment patterns are shown in the figure (see Annex 1, Table A5)
In the group of Member States with the most limiting family policies such as Greece, Spain and Italy, the more traditional pattern of one parent working full time is most common. Some of these countries have been hardest hit by the economic crisis. The proportion of jobless couple-families among Spanish and Greek households is among the highest.

As already noted, the extent of disadvantage (as measured by the AROPE indicator and the subjective indicator) is highest in the countries in Group 4. In countries with more enabling family policies, couple-family households fare much better. The proportion of jobless couple households is also high in Latvia (10%), which helps explain why many couple families have difficulties making ends meet. At the same time, Latvia also has a relatively high proportion of households where both partners work full-time, which indicates that the employment situation is not the only factor explaining disadvantage among couple families. The amount of income people earn also plays a role, as does the extent of social assistance that is available to families. The latter is further explored in Chapter 4.

Large-family households

Figure 11 shows that in several of the Member States with a more limiting family policy (Groups 3 and 4), a significant share of large family households have to get by with only one full-time income. This helps explain why both the AROPE rate and the subjective measure point to much more hardship in this group of countries than in those countries with more enabling family policies (Groups 1 and 2). As was shown in Figure 4, some 81% of people in Greece living in large family households report difficulties in making ends meet; Figure 11 shows that, in Greece, 47% of large family households have only one full-time income. Conversely, 60% of such households in Slovenia (a Group 2 country) bring in two full-time incomes; here, the share of people living in large family households who report difficulties making ends meet is much lower (31%).

In summary, the analyses presented indicate that family type and employment are not the only factors that matters; the large differences between countries and the position of the country groups shows that family policy approaches also play an important role in determining disadvantage. This is explored in more detail in the subsequent chapters.
Changes in family-related policies since 2010

**Introduction**

Understanding the social and economic context is crucial for comprehending the shifts in family policies that occurred during and after the crisis. Among the reasons for the disparity in poverty rates across the EU, according to a statistical Eurostat analysis on poverty and social exclusion, is ‘the uneven impact of the economic crisis on Member States. Differences in the structure of labour markets, welfare systems, the fiscal position and fiscal consolidation measures have also played a role’ (Eurostat, 2015b).

The policy pathways of the 10 case study countries highlight this. Some of the five countries with a more enabling family policy approach had a first stage of economic-stimulus measures (2009/2010) that also included family policy measures – for instance, the expansion of childcare services in Austria (and also in Germany, see Blum and Kuhlmann, forthcoming). All five countries implemented austerity measures, introducing cutbacks around 2011. In Austria and Finland, these remained fairly limited and have not changed the overall policy direction; however, the situation in the other three countries differs. There, family policy pathways since 2010 are largely characterised by austerity – in Portugal and Slovenia, the effects of the crisis being a major driver; in the UK, more the policy preferences of the current government. All three countries show a trend towards greater ‘targeting’; or selectivity of family policy support. In Slovenia, a number of cutbacks are regarded as ‘temporary’, dependent on economic developments. Austria, on the other hand, since 2012–2013 seems to have returned to ‘back to normal’ family policymaking, introducing mainly expansionary programmes. In Finland, after a number of expansionary measures that did not indicate an ‘austerity pathway’ comparable to the other three countries, the situation has recently changed. Child benefit has been cut from 2015, and the new government programme from 2015 envisages further cutbacks in family policy. What can also be seen is that austerity measures dominantly concern cash benefits and tax benefits for families, while leave policies remain less affected by cutbacks (with the exception of Slovenia), as does childcare (with the exception of the UK). Leave and childcare policies have also been largely spared from cutbacks in Portugal.

The move away from universal coverage towards more targeted measures is also apparent in three of the five countries with more limiting family policy traditions (Greece, Italy and Spain). Furthermore, some of the in-kind services provided to families free of charge are now subject to tariffs. In Greece this has happened, for example, in state and municipal day care centres for babies; in Spain, only some regions have maintained free books and subsidies for school meals, although these are now means-tested. In some cases, automatic stabilisers, in the form of cash benefits such as unemployment benefits or minimum income schemes, have absorbed more budgetary resources at the expense of in-kind services, but have not been able to avert increases in the rate of poverty and social exclusion. Meanwhile, in Latvia and Poland, attention has shifted to addressing the challenge of demographic decrease. Overall, Greece has suffered most severely in financial, economic and social terms. Austerity policies there have led to a sharp decrease in gross domestic product (GDP) and a sharp rise in unemployment.

What follows is a description of important changes in family and family-related policy since 2010 in the 10 case study countries. It covers the areas of family and family-related policies defined by Gauthier (2010). Selected changes are described in more detail in Chapter 4.
Child/family cash benefits and tax reliefs

Austria

The family allowance (Familienbeihilfe) was increased by 4% in July 2014 and it will be raised by another 1.9% in 2016 and 2018.10 Since September 2014, the benefit is paid on a monthly basis. The background of this latest reform is the discussion on a regular ‘valorisation’ (or regular increase) of the family allowance, in line with its inflation-related loss in value. This has been a longstanding demand of the Austrian family associations in particular. However, while the reform is seen by experts as a step towards valorisation, the law does not stipulate any further increases following the one in 2018.

In 2010, a ‘large family addition’ (Mehrkindzuschlag) was added to the benefit. This is means-tested and is paid to families with three or more children.

Since January 2011, the 13th month of family allowance was abolished and replaced by a lump sum ‘school start payment’ (Schulstartgeld) of €100, which is paid for children aged 6–15 years together with the family allowance in September. At the same time, the age limit for receiving the family allowance for children in education was reduced from 26 years to 24. Furthermore, the family allowance was completely abolished for job-seeking children aged 18–21 years. Regarding family taxation, the sole-earner tax deduction was abolished for couples without (under-age) children. The latter reform could be described as an increased targeting of the measure.

Finland

The child benefit allowance (Lapsilisä), paid to all mothers with a child under 17, is a universal benefit that was frozen in 2012 by the conservative-led coalition (2011–2015) for a three-year period effective from 1 January 2013. This was put forward as an economic necessity to help curb the state’s soaring debt and achieve long-term economic sustainability. Similarly, in March 2014, the same government took a further step by making direct cuts (of approximately 8%) to child benefit, effective from 1 January 2015. As the cutbacks were criticised even among the government’s own ranks, in June 2014 the government suggested the introduction of a child tax deduction for low-income families to cushion some of the adverse effects of the cutbacks. At the same time, there have been successive improvements in targeted measures to low-income families through annual adjustments of the social assistance (Toimeentulotuki) scheme, which is a last-resort, means-tested income transfer. The main objective of these improvements has been to prevent poverty among economically disadvantaged groups and families, such as lone-parent families and families with unemployed parents. In 2012, the basic amount of the social assistance system was increased by 6% and for a lone parent by 17%. Almost the same pattern was repeated in 2013 and 2014 as a way of counteracting poverty and compensating families for increases in value-added tax (VAT).

In Finland, the child home care allowance (Lastenkotihoidon tuki) is paid to parents caring for a child under three who use home care instead of municipal daycare services. The allowance consists of two parts: a flat-rate care allowance and a care supplement. The latter part depends on the family’s income. According to the Finnish Employment Contracts Act (26 January 2001/55), parents can stay home with a child until that child is three years of age without violating their employment

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10 This means that, until 2018, the family allowance for children under two increases from €105.40 to €114 a month, for children aged 3–9 years from €112.70 to €121.90, for children aged 10–18 from €130.90 to 141.50, and for children aged 19 and older from €153.20 to €165.10.

Through the so-called ‘siblings-scale’, there is a bonus to the family allowance that increases with the number of children. Furthermore, a large-family addition to the allowance is paid from the time of the birth of the third child.
contract. Some municipalities pay an extra, optional childcare supplement on top of the national statutory home care allowance. In 2013 the total amount of ‘extra’ childcare supplements paid out by municipalities was €96.8 million. Between 2011 and 2013, different ways of reforming the child home-care allowance were discussed, since the existing scheme was being increasingly criticised as creating ‘women traps’ and leading to a low employment rate among mothers with young children. Due to its wide popularity (home care allowance is used at least to some extent by a large majority of Finnish families), the government refrained from making any direct cuts but suggested in 2013 that the home care allowance period be split equally between the parents. In 2014, the part-time home care allowance was replaced by the flexible care allowance (Joustava hoitoraha), which can be received by a parent who combines part-time work and part-time home care. Earlier, in 2010, the monthly part-time allowance was increased to €90 and eligibility was extended to the self-employed.

Greece

Child allowances and the universal benefit for large families that were previously in place for families with children were abolished or changed and replaced by means-tested measures. As of 2013, with retroactive effect, the Uniform Child Support Allowance replaces previously established child allowances that were based on different security schemes (such as IKA or OAAE). Its main aim is to establish a mechanism for providing aid to impoverished households with children, targeting in particular low-income families. This structural change allows beneficiaries to claim benefits retrospectively if they had dependent members and fulfilled the income criteria according to their tax statement. However, it reduces support for families. The allowance cannot exceed €40 a month for each child. It is a targeted measure because lone-parent families and families with three or more children receive favourable treatment. The benefit was based on a family’s tax statement for the previous year, which was later reviewed. Although the measure introduced a more equitable sharing of benefits for families with children, a disadvantage has been that people were being asked to return money after their new tax statement had been handed in because they no longer satisfied the criteria.

In 2013, a new legal framework for the support and benefits given to families with three or more children was established to decrease costs and make the system more equitable. Whereas previous policies encouraged the birth of more children in order to combat Greece’s population deficit, these measures are intended to specifically target low-income families with three or more children. The family income is based on the tax declaration that the parents make, and is calculated in relation to the number and age of its dependent members. There are differences in the ways in which the new law impacts on large ‘three-children’ families and lone-parent families. For large families with three children, the benefits, tax exemptions and other privileges were significant before the economic crisis.

Italy

The ISEE tax reform introduced a profoundly redefined national index used to measure the economic status of Italian families. Implemented in January 2015, the overall aim of the ISEE Reform is to improve economic equity, with better-off families co-financing public measures more than poorer ones. As an example, the new ISEE is particularly sensitive to assets, which are now attributed greater weight. It favours households with children under the age of 18 in particular. Thus,

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11 The government also suggested a restriction of the universal right to daycare services to part-time care for children who have a parent at home on family leave. This reform would have compensated the municipalities for the growing costs of more children attending daycare services due to the reform of the home-care allowance. However, these reforms were withdrawn in February 2015 and not presented to the parliament, which was about to end its electoral period in April. (See Salmi and Lammi-Taskula 2014a, 2015.)

12 The ISEE is an indicator of the equivalent socioeconomic condition.
generally speaking, poor families with children and no assets will have a lower ISEE than before, and will therefore be able to access services more readily and be eligible for cash transfers. As the official method to determine eligibility or ineligibility for means-tested measures, the new ISEE will significantly influence the selection of beneficiaries and thus the equilibrium of the whole system of social (and family) policies.

The *Bonus Bebè* programme was introduced by the 2015 Budget Law, and consists of a one-off allowance of €960 per year for each child born or adopted from 1 January 2015 until 31 December 2017, provided to households with an ISEE not exceeding €25,000. The benefit is doubled if the indicator is below €7,000. The aim of the measure is to raise the birth rate, which fell to the lowest level ever in 2013.

A voucher for paying for baby-sitting or nurseries was introduced by Law 92/2012 for working mothers with children for the 11 months after the end of compulsory maternity leave. In 2014, the value of the voucher was raised from the initial €300 to €600 per month. The aim of this temporary measure is to incentivise mothers to work.

In 2013 the New Social Card was introduced to progressively absorb the previous Social Card, which had been introduced in 2008 in response to the economic crisis and became a structural measure against poverty for households with children.

Earlier, in 2009 and subsequently modified several times, the Autonomous Province of Trento introduced an Income Guarantee programme. It has become a structural measure to fight poverty in general, and therefore also the poverty of families with children, within the province. The measure is considered one of the most successful measures to have been introduced by a regional/provincial government in response to the economic crisis.

**Latvia**

In 2013, social benefits for families with children were increased; in particular, financial support for families with children up to the age of 18 months was increased. During the crisis period, child allowance was suspended for employed parents of children aged up to 18 months, and a benefit maximum or 'ceiling' was introduced for parents with children aged up to 18 months. This limitation no longer applies as of October 2014.

Since 2012, disadvantaged families can benefit from changes in labour tax, personal income tax, and the raised minimum wage. This applies in particular to working families with dependent people (whether children or a non-working spouse or non-working parents), large families (three or more minor children) and families with disabled members. These families are also eligible for lower property and vehicle taxes.

After a period of cuts in budget funding (2010–2011), since 2012 the Subsistence Guarantee Fund (UFG), which provides subsistence means for children, has gradually been increased. The policy aims to provide child support in cases when a parent is not supporting their children financially or when a court decision on child support payments is declared impossible to collect by the law enforcement officer. This also applies to a parent who has to pay child support as determined by a court judgement but who pays less than the minimum amount. The subsistence benefit must not exceed the amount set by the court decision.

At the beginning of 2013, a system of progressive tax relief for dependants was introduced. In 2011, the Regulation of Cabinet of Ministers No. 1097 had already slightly increased tax relief for
Changes in family-related policies since 2010

dependants (for disabled dependants, minors, children up to the age of 24 in education, non-working spouses, parents and grandparents). It also increased tax relief for children who live in a household of a divorced or separated parent who has no financial support from their former partner nor has help from the Subsistence Guarantee Fund.

**Poland**

The rise in the threshold income and family allowance level enhanced direct financial support, while conversion of the birth grant into a means-tested measure reduced this support. The aggregate data on family benefits showed a decline from 2010, ending in 2013. Since the average number of families and number of children were dropping in 2013, it may be concluded that the financial support for family and for children through the family allowance has increased.

The tax relief system was revised in 2013, with the aim of providing greater support for families with more children – in particular, families with more than three children, instead of supporting those families with one child (for these families the means-tested tax relief was implemented). This restructuring of tax relief across families resulted in an aggregate amount of unpaid taxes even slightly lower than in 2012. However, the large families presumably received more indirect financial transfers.

The implementation in 2014 of the national-level Big Family Charter is expected to substantially extend indirect financial transfers to large families. In parallel, there are Big Family Charters implemented at the regional and local levels.

**Portugal**

Cash benefits for families have changed along two main lines: increased selectivity, with eligibility criteria focusing on support for families with very low income, and cutbacks in the amounts of benefit. Tax relief measures for families were also reduced.

Regarding the main cash benefit for families with children (Abono de Familia), there has been a decrease in the number of beneficiaries, in the amounts of benefit received by families, and in public expenditure. Due to changes in eligibility criteria, since 2010 nearly half a million families with children have lost access to the main family benefit. The drop in the number of beneficiaries was very sharp between 2010 and 2011, when the main changes were introduced (two of the five income levels were abolished, thereby increasing selectivity; there were also changes in eligibility criteria). The decrease in beneficiaries has continued, although at a slower rate, between 2011 and 2013. The decrease in the amount of benefit was also considerable. The uprating of 25% for the two lower income levels was abolished in 2010.13 The additional benefit for children below the age of one year, for lone-parent families and for families with more than one child below the age of three was retained.

The Minimum Income benefit (Rendimento Social de Inserção, RSI) is the cash benefit which has the strongest impact on the reduction of extreme poverty in Portugal. Between 2010 and 2013 there was a sharp drop (~40%) in state expenditure on minimum income benefits following changes in eligibility criteria, reductions in the amounts of benefit and the abolition of certain uprating mechanisms.

Since 2010, eligibility criteria for entitlement to advanced alimony payments (Fundo de Garantia de Alimentos) for children and young people living in lone-parent families has been more restricted:

13 ‘Uprating’ means to ‘increase the value of’.
monthly income must be below €419.22 (previously €485). The number of beneficiaries receiving advanced alimony payments increased from 13,294 in 2010 to 17,915 in 2012.

However, eligibility criteria have become more restrictive and the amounts of benefit have been reduced, even for children in families entitled to minimum income benefits. On the other hand, the new measures of economic support (uprating for unemployed couples) only reach a small number of disadvantaged families. There has been a sharp drop both in the number of beneficiaries entitled to family and minimum income benefits and in the amounts of benefit received.

Due to tighter eligibility criteria, the number of women receiving the pre-natal family benefit decreased from 124,644 in 2009 to 89,248 in 2011.

Fiscal policy measures have increased taxation of families since 2011. In 2013, eligibility rules for tax deduction for each dependent child were tightened. Only poor families (with an annual income below €7,000) are exempted from ceilings on specific tax allowances. The measure also targets lone parents and large families.

**Slovenia**

There has been a significant shift towards targeting cash benefits for families towards the most disadvantaged. As part of the austerity measures, child benefit is now targeted at low-income families whose monthly average income per family member does not exceed 64% of the national average wage. Child benefit was also lowered by 10% for those beneficiaries with a per capita income of more than 42% of the average wage. Family benefits previously universally received by all families regardless of income, such as large-family allowance (*dodatek za veliko družino*) and childbirth grant (*pomoč ob rojstvu otroka*), became means-tested and limited only to those entitled to child benefit. Since then, the number of children receiving child benefit has substantially declined. In 2014, the proportion of children under the age of 18 receiving child benefit was only around 61% (Trbanc et al., 2015), compared to over 85% in the period before the introduction of the new legislation and austerity measures (Stropnik, 2014). Since 2014, child benefit has been limited to children under 18 years. In the case of lone parents, child benefit payments increased. In effect, child benefit has become a social assistance benefit for the most disadvantaged families, for whom it represents their main regular income. Now that the measure is no longer universal – and no longer aimed at improving the financial situation of all families with children – its function is no longer to cover the extra expenses of the child; rather it is a key element of income for the whole family and is used to cover essential costs.

**Spain**

Austerity packages have downsized or cancelled programmes aimed at supporting the most vulnerable families over a wide range of services (such as education or long-term care). In some cases, the number of transfers has been reduced (for instance, children’s meal subsidies, long-term care allowances). In general, specific plans and programmes targeting families have suffered serious cutbacks. As a result, the role of unemployment benefits (including welfare schemes) and pensions has been reinforced in sustaining family incomes. Family-specific policies have remained in the background and the policy responses to the economic crisis have relegated them further down the list of policy priorities. The long-announced Integral Plan for Family Support has yet to be issued.
UK

The tax credits and (previously universal) Child Benefit have been reduced in number and generosity – as part of the severe cut-backs in public expenditure and also in an effort to simplify the social support system. The main strategy has been to introduce or raise income ceilings for the purpose of qualifying for credits and benefits. In 2011 the Child Tax Credit was withdrawn from families with annual incomes over GBP 40,000 (around €56,000 as at 4 November 2015); these were increased slightly for those on less than GBP 15,000 (€21,000). The extra payments for infants were withdrawn completely. Working Tax Credit rates for lone parents and couple parents were frozen and all payments are now linked to the consumer price index. The Childcare Tax Credit was reduced from 80% to 70% coverage of childcare costs. An income threshold was introduced for Child Benefit eligibility, requiring families where one partner had an income in excess of GBP 50,000 (€70,000) to pay back the benefit through tax. It is estimated that more than a million families are affected. While these changes individually may not have an impact on higher-earning families, they are of major impact for those on low incomes. They are also significant for middle-income earners.

The system of cash support in the UK is undergoing extensive reform through the Universal Credit and other changes. While these changes are not specifically designed as family policy they have major impacts on families. According to those interviewed, there is a sense in which some of these measures could be considered ‘anti-family’. The Universal Credit, which is claimed to be the biggest reorganisation of the UK benefit system since William Beveridge’s plans for the post-war welfare state, is the government’s flagship social policy reform project. It is being introduced in phases up to 2017. The core idea is to merge and integrate a number of existing means-tested benefits into a single payment. The Credit will be paid just once a month and to one person in the family. Associated with the Credit is a benefit cap, which is set at GBP 350 (€490) a week for a single person and GBP 500 (€700) for a couple or lone parent regardless of the number of children. The absolute cap is GBP 26,000 (€36,000) annually (a threshold based on the average earnings of UK households). This cap will apply to a wide range of benefits when combined (including child benefits, child tax credit, housing benefits, disability, carers’ allowance, maternity allowance and widows’ allowances).

Leave policies

Austria

In the area of leave policies, an important reform in 2010 enabled parents to choose between five different variants of the Kinderbetreuungsgeld (KBG), the childcare benefit (Rille-Pfeiffer and Dearing, 2014). In particular, an income-dependent variant of about one year’s leave was introduced. The goal of this reform has been to offer a variant, particularly to promote a quicker return to paid employment among higher-educated women and to increase the participation of fathers in parental leave.

Finland

Finnish family policy since 2010 has been characterised by an expansion of the fathers’ leave scheme in 2010, a re-organisation of fathers’ leave entitlements in 2013, and the introduction of the new modern childcare allowance in 2014. This new allowance replaced the previous partial child home care allowance for families with a child under three years of age and was directed at parents who combine part-time work and part-time child home care. What is perhaps most striking about the change in family policy since 2010 is the extension of fathers’ leave, the pursuit of greater gender equality and the focus on work–family balance through the modern care allowance. This allowance also aims to encourage mothers to return to employment sooner from full-time home care leave,
thus raising the employment rate of mothers with young children. Fathers’ leave was extended from 12 days to 36 weekdays in 2010. In 2013, fathers’ leave entitlements were reorganised into an independent paternity leave of 54 weekdays that included the former 18 days’ paternity leave and 36 days’ father’s leave. The 2013 reform also made the paternity leave more flexible. The father can now use between one and 18 days while the mother is on maternity or parental leave (often taken at or around the time of childbirth); he can use the remaining 36 weekdays, or all 54 days, after the parental leave period at any time until the child turns two (Salmi and Lammi-Taskula 2014a, 2014b, 2015).

**Greece**
A new 2012 law grants self-employed women the right to maternity leave and allowance with the aim of introducing gender equality provisions for the self-employed.

**Italy**
In 2012, paternity leave legislation was improved. The Monti Government (Law no. 92 of 28 June 2012) introduced a compulsory paternity leave of one day. Limited as it may seem, the change represents a step forward in reconciliation policies.

**Latvia**
In 2010, several reductions in benefits were introduced: a temporary reduction in maternity leave benefits from 100% to 80% of salary came into force in November 2010; the number of people eligible for parents’ benefits decreased between 2009 and 2012; and in November 2010, limitations to the amount of maternity, paternal, and parental benefits were introduced.

**Poland**
Changes implemented in leave regulations extended childcare leave up to one year of age, and introduced more flexibility in uptake of leave, encouraging fathers to participate in child care during the first year. Entitlement to parental leave was given not only to employees but also the self-employed, unemployed and students. These changes clearly support reconciliation of work and care duties for the first year after birth.

Paternity leave was introduced in 2010 and extended from one to two weeks in 2012. In 2013, the income threshold was increased to the same level as for the family allowance and entitlements were extended to the self-employed, students and unemployed. This targeted policy has increased support for disadvantaged families with small children and the self-employed, unemployed and students. Also in 2013, the voluntary element of maternity leave was extended (from four to six weeks) and paid parental (family) leave was introduced.

**Portugal**
There have been only minor cutbacks and no changes to leave entitlements since 2010. In 2013, the Minister of Solidarity and Social Security announced the government’s intention to use European funds to promote female part-time work (paid as full time work) in order to allow parents to have more time to raise their children. The intention was presented as a measure to promote fertility, since births continue to decrease. No specific measures had been proposed or approved by the end of 2014.
Spain
As of February 2012, what is known as ‘breastfeeding leave’ can be taken by either mothers or fathers, but not both. Working time reductions to take care of children or other relatives now have to be spread across the working week during a certain period, whereas previously workers could, for instance, choose to concentrate it in one day a week. Workers are no longer entitled to decide when these working time reductions can be taken – this is determined in collective agreements.

Slovenia
Austerity measures that were introduced with the intervention law affected the level of income compensation for parental and paternity leave, because wage compensation was decreased to 90% of income over €763. During maternity leave (materinski dopust), wage compensation remained at 100% of the average monthly gross wage of the entitled person during the 12 months prior to leave. The upper ceiling for maternity leave was limited to twice the average wage.

The new law on parental protection and family benefits changed the distribution of parental leave between parents, making it an individual entitlement divided between them and no longer a family entitlement to comply with the Council Directive on Parental leave (Directive 2010/18/EU). Regarding paternity leave, some expansionary changes were introduced but there was a delay in implementation. The previous 15 days of paid paternity leave and 75 days of unpaid paternity leave have been supplemented by an additional 15 days of paid paternity leave.

UK
In a departure from other family policy areas in the UK, employment-related leave for family purposes has remained mainly unchanged or has even improved. In December 2014, the right to shared parental leave was introduced for those expecting children after 5 April 2015. An eligible mother can end her maternity leave early and, with her partner or the child’s father, opt for Shared Parental Leave instead of Maternity Leave. Paid Paternity Leave of two weeks will continue to be available to fathers, and to the partner of a mother or an adoptive mother; however, Additional Paternity Leave will be removed (Shared Parental Leave will replace it). This is designed to give parents more flexibility in sharing the care of their child in the first year following birth or adoption. Parents will be able to share a ‘pot’ of leave, and can decide to be off work at the same time and/or take it in turns to have periods of leave to look after the child. However, because the rate of remuneration is very basic – currently 90% of average weekly earnings for the first six weeks, then a statutory shared parental pay rate of GBP 138.18 (€193) a week – it is doubtful whether this development will facilitate any real change.

Childcare policies
Austria
Childcare in Austria is the responsibility of the nine federal states. However, particularly in the context of the ongoing childcare expansion efforts, there is a strengthened role (also financially) for the central state. Childcare expansion had been set out in three successive agreements between the central government and the federal states. The first agreement in 2008 obliged the central state to provide €15 million annually for childcare expansion between 2008 and 2010 to the federal states, while the latter would contribute €20 million. With the second agreement in 2011, the central state and the federal states each agreed to spend €55 million on childcare expansion until 2014. Here – as with the first agreement – a clear focus was on the expansion of places for children aged under three (a maximum of 25% of the money could be spent to create places for children aged from three to six years).
The most comprehensive agreement so far on childcare expansion was made in 2014, for the central state to invest €305 million and the federal states €135 million for the period up to 2017. Again, the majority of these funds are for expanding the care for children aged under three years, but there will also be investment in the training of childminders (Tageseltern) and the expansion of all-day schooling.

**Greece**

To increase the number of available places for daycare, a programme for reconciling family and professional life was implemented in 2012, granting families with specific socioeconomic conditions access to subsidised places for pre-school childcare services. This temporary measure can be seen as a direct response to the crisis.

**Italy**

In 2010 and 2012, the Special Nursery Plan received additional funding (€100 million in 2010) and €17 million in 2012. Introduced for the first time in 2007–2009 with a budget of €727 million, through the construction of new nurseries the plan aims to develop social and educational services for early childhood and increase the coverage rate to 15% from the initial 11% in 2006, especially in southern Italy. The plan is temporary, so it has laid the foundations for the development of services without guaranteeing their sustainability over time.

**Poland**

The main changes have increased funding for preschool and nurseries and their provision and diversified care services, under the new Polish law on childcare services for children under three. In 2011, the governmental programme ‘Toddler’ (Maluch) was established to provide childcare services for children under three. The state budget expenditure on this programme increased from PLN 15 million (€3.5 million) in 2011 to PLN 70 million (€16.4 million) in 2013 (Ministry of Labour and Social Policy, 2015). In 2013, the co-financing of the measures was increased from 50% to 80% of the expenses that may be covered by the governmental programme funds.

From September 2011, children aged five years are required by law to complete one school preparatory year in one of the preschool settings (kindergarten or pre-school units at the primary schools). Every five-year-old must now attend a kindergarten/pre-school unit for at least five hours per day.

**Portugal**

Recent data show that coverage rates for childcare continued to increase between 2011 and 2013: from 37% to 46% for care services for children under the age of three; and from 87% to 91% for children between three and five years. Several factors may explain this trend. Changes in legislation mean more children are allowed in a classroom and some investment (especially in pre-school settings) already planned has not been halted. Added to that, low birth rates and high rates of emigration over the last three years have diminished the number of children in the country.

**Spain**

Childcare and education policies have been affected by budget cuts. For instance, the Educa3 programme (for building childcare facilities) was cancelled in 2012, without having reached its target of providing 300,000 new places.
Slovenia

Austerity measures were applied to the subsidies for a second child enrolled in the same preschool as an older sibling. This is no longer free of charge and parents now have to pay 30% of the parent fee for their income bracket, but the services remain free of charge for each subsequent child. However, the income brackets themselves have been revised and a new system to calculate family income and property has been put in place for eligibility for childcare subsidies. Some families were put into a higher income bracket and now have to pay more for preschool care. These changes particularly affected medium-income families. A maximum fee of 77% of the total cost is paid by families with a per capita income equal to or higher than the net average wage. Previously, 80% of the cost was paid by the families with a per capita income exceeding 110% of the gross average wage. Families with a per capita income below 18% of the net average wage are exempt from paying fees. Previously, all families on social assistance were exempt from paying fees.

A subsidy of 20% towards the cost of a private child minder is paid if the child is not accepted into public childcare due to lack of spaces.

UK

While childcare received a great deal of investment in the years prior to 2010, guided by quasi-market principles, which encouraged and privileged provision by private and voluntary providers over state provision (Stewart, 2013, p. 29), investment has been considerably less in recent years. This leaves the system of childcare, and especially the associated costs, falling short of demand and extremely expensive. On the basis of calculations carried out in 2012, childcare costs are between 30% to 40% of household income after housing costs for a family on GBP 53,924 (€75,600) (200% of the average wage) with two children under five in full-time childcare (Alakeson and Hurrell, 2012). While plans are underway to provide tax breaks from 2015 for childcare expenses incurred – to cover 20% of the costs per child up to a limit of GBP 1,200 (€1,680) a year per child – at current prices this is the equivalent to a subsidy of between one and two month’s childcare costs.

There have also been cutbacks in local authority and other funding (which are estimated to be in the region of an average of 30% between 2011 and 2015). While funding for some children’s services has been protected, many Children’s Centres’ services have been cut in practice through cuts to local authority funding from central government. (Churchill, 2013). However, on an expansionary note, the entitlement to free early education and care for three- and four-year old children has been extended from 12.5 hours a week to 15 hours a week, and disadvantaged children aged two years and upwards are also given entitlement (this applies to some 260,000 children). Overall, it appears that there is some disinvestment in families and children.

Housing policies

Finland

In 2015, the housing allowance system was partly reformed through an adjustment of the income levels for eligibility, lowering the level of personal liability and increasing the permitted maximum level of housing expenditure.

Greece

In 2014, the government agency responsible for social housing was shut down and consequently many policies have been transferred to local institutions and non-governmental organisations (NGOs): for example, the municipality of Athens opened a new centre for families in need of social housing.
Italy

The 2014 Budget Law (Law 147/2013) established priority of access to a mortgage for young married couples, lone-parent families with children under 18, tenants of public housing and workers with atypical employment contracts under the age of 35. Despite these targeting criteria and the quite substantial resources allocated, this structural measure so far has achieved only modest results, mainly due to the weak commitment to the project shown by the partner banks. It should be noted that the eligibility criteria have been gradually relaxed.

In 2011 a programme of subsidised loans for first home purchase (Credito agevolato per acquisto prima casa) came into effect. The eligibility criteria to access loans for the purchase of a dwelling, initially stringent, were gradually relaxed.

Spain

The National Action Plan for Social Inclusion 2013–2016 includes 19 measures aimed at improving access to and sustainment of housing for vulnerable families. Law 1/2013 was approved to facilitate the suspension or postponement of evictions until 15 March 2015 if a set of social and economic requirements are met: an income lower than €1,597.13 (in cases of families with dependent or disabled people the limit is increased to €2,130.04); the financial burden of the mortgage must have multiplied by a factor of 1.5 during the last four years; the mortgage should represent at least 50% of total family income; the house should be the only property owned. Interest rates are limited to three times the legal interest rate. In this context, a fund was created in 2013 with the participation of 33 credit entities and social agents to prevent eviction of disadvantaged families.

UK

As part of the major benefit reform, a space/bedroom threshold has been set to determine the level of housing benefit paid. This is the so-called ‘bedroom tax’. Since mid-2014, individuals and families living in public housing or in accommodation supported through housing allowance whose property is deemed to be larger than they need have had their housing subsidies cut. These changes tie people’s housing subsidies to their usage of bedroom space. In calculating entitlement, one bedroom is allowed per couple or parent(s). Two children aged under 16 years have to share a bedroom if they are the same sex and children under 10 years are expected to share regardless of gender. Families are expected to be hard hit by these changes which, in the words of one respondent ‘brings the state into children’s bedrooms and sleeping arrangements’.

Some local authorities have introduced welfare reform support programmes to help individuals and families cope with the benefit changes. In particular, they have introduced measures that provide financial support to bridge shortfalls in income associated with housing assistance. Discretionary Housing Payments are means-tested payments that ‘top up’ people’s income. While people are in receipt of this benefit, they are expected to liaise closely with the local authority and participate in support measures such as debt counselling, employment search and even searching for new, less expensive accommodation.

Other family-related policies

Austria

An important reform concerns the free transportation of school children (Schülerfreifahrt). Following a pilot project in three federal states (Vienna, Lower Austria and Burgenland), it is no longer just the return journey from one home address to the school that is paid for. All federal states have now
introduced an additional public transportation pass at highly subsidised rates for the whole calendar year. This is particularly aimed at supporting lone parents or combined families, where the children may commute to the other parent or to grandparents for after-school care.

Another reform introduced in 2010 concerns the abolition of the parents’ 10% share of the cost of schoolbooks. Introduced in 1996, it was abolished in 2011–2012. In every school year, about €105 million is currently budgeted for school textbooks, distributing about eight million books to the 1.2 million regular pupils in Austria free of charge (Federal Ministry for Family and Youth, 2014a). The financing of school textbooks is understood to be a ‘family policy’ in Austria, as it is financed through the family-burden compensation fund (FLAF), which is administered by the Family Ministry. For country-comparison purposes, however, it is here added to family-relevant ‘other’ social policies.

**Greece**

In 2014 a student transfer programme was reinstated, targeting families with many children so that they can study in different towns. The temporary measure aims to reduce costs for families in need and is a direct response to the crisis and offers increased support for families. Although the mitigating effect of this measure should be considerable, there are problems with its implementation. Universities have complained that they are unable to cope with such large numbers of additional students at a time when administrative and teaching personnel and funding for research have been reduced.

The Municipality of Athens has introduced social canteens, communal kitchens and food banks to offer free food and cooked meals to disadvantaged families. This regional measure is a direct response to the crisis to help families in need.

**Latvia**

At the beginning of 2013, changes in labour force taxes were planned, including a gradual increase of the untaxed portion of the salary from €49 a month (between 2009 and 2010) to €63 a month. According to the data (from the State Revenue Agency), 27% of all the people receiving wages in Latvia have dependants in their households, 73% of them being children. Analyses show that the tax changes have had a positive impact on the strategic objectives of the National Development Plan, prompting a faster increase in income for dependent people. In families with one child, the income has been integrated with an additional €37, while this has not happened in households without children. This is the first time in Latvia that reforms have produced visible differences in income thanks to changes in the non-taxable minimum and in the relief for dependent people.

**Portugal**

To support those in need in times of crisis, the government introduced one main policy instrument, the Social Emergency Programme (PES), in 2011. The main objective of the programme was to give individuals and families in extreme poverty support in kind. Measures include the setting-up of a network of third-sector canteens and the introduction of free breakfast at school for children from disadvantaged families. At the end of 2013 there were 811 canteens at national level serving approximately 49,000 meals per day subsidised by the state. The budget for the PES (2011–2014) was €400 million.

Since 2010, eligibility criteria for entitlement to advanced alimony payments (Fundo de Garantia de Alimentos) for children and young people living in lone-parent families has been made more restrictive; monthly income now has to be below €419.22 (previously €485). The number of beneficiaries receiving advanced alimony payments increased from 13,294 in 2010 to 17,915 in 2012.
Unemployment benefits underwent three major changes after the signing of the memorandum with the Troika (17 May 2011). First, there were changes in eligibility criteria and in the duration and amounts of benefit. Second, social protection in case of unemployment was extended to independent workers. Third, a temporary uprating of 10% was introduced for couples with children where both were unemployed and for unemployed lone parents. In both cases entitlement is dependent on the level of income and lone parents cannot receive alimony payments. In 2012 entitlement to unemployment benefits became easier (12 months of contributions instead of 15 months). At the same time, however, the cash benefit was cut back. The maximum amount of benefit has dropped from €1,258 per month to €1,048, and after six months the benefit is reduced by 10%. The minimum duration of benefit has dropped from nine to five months and the maximum duration from 38 to 26 months. In 2013, the government also introduced a compulsory social security contribution of 6% to be deducted from all unemployment benefits. Only couples and lone parents entitled to the 10% uprating are exempted from this contribution. It is important to add that in 2013 over half of all unemployed people were not entitled to any kind of unemployment benefit.

Slovenia

The new calculations of family income, further exacerbated by austerity measures, reduced the ceiling for entitlement to a government subsidy for school snacks (subvencija malice). This significantly affected families with school children by reducing the number of children eligible for a subsidy (Dremelj et al., 2013). Many families were not capable of paying large bills for school meals. Fortunately, the law was changed after two months, making more pupils eligible for subsidies, although the ceiling is still very low and reserved for low-income families in the case of school snacks. The ceiling was changed from 42% to 64% of the national average monthly income, depending on the level of education and amount of subsidy. In the case of school lunch subsidy (subvencija kosila), this is reserved only for the most disadvantaged families with an average monthly income per person that does not exceed 18% of the national average monthly net income.

Spain

The *Prepara* programme is a special scheme for those who have exhausted the unemployment benefits, and entitles jobseekers with family responsibilities or who have been unemployed for 12 of the previous 18 months to a six-month period of payments. A major change took place in August 2012, when the amount of the benefit was increased from 75% to 85% where the jobseeker has three or more dependants. Petitioners must prove they have been actively seeking employment and should continue seeking it during the period of benefits.

In terms of subsidised school meals, some regions have maintained subsidies for children from families at risk of social exclusion. In this context, the Andalusia Solidarity and Food Guarantee Plan (Seguridad y Garantía Alimentaria – SYGA) is a measure that targets families at extreme risk of poverty or social exclusion.

Only Andalusia and Navarra have maintained free textbook programmes. Other regional governments have completely eliminated them, while in the cases of Madrid and Valencia only specific families at risk of poverty and social exclusion can now benefit from them.
In each of the 10 countries, experts in the field of family policy analysed three policy changes in detail by examining the research literature and policy documents. They also held focus groups and qualitative interviews with policymakers, experts and beneficiaries. This chapter presents the findings for 21 of 30 measures, which – in this research – have been identified as policies that mitigate the effect of the crisis for disadvantaged families in the context of that country’s social and economic conditions.

As in Chapter 3, the measures are presented under the relevant headings of Gauthier’s (2010) definitions of family policy. Many of these measures fall into the first category – child/family cash benefits (allowances) and tax relief. However, leave and childcare policies and a number of measures belonging to the category of ‘other family-related policies’ have also been identified as examples of policies that help mitigate the situation of disadvantaged families. Table 2 lists the measures that have been studied in-depth; those in bold type are the measures described in this chapter.

### Table 2: In-depth policy responses

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<td>AT</td>
<td>Introduction of the (income-dependent) 12+2 months variants of the childcare benefit (2010)</td>
<td>New transport network pass</td>
<td>Compulsory last childcare year free-of-charge</td>
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<td>EL</td>
<td>Special allowance for large families</td>
<td>Daycare centre and kindergarten funding scheme</td>
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<td>LV</td>
<td>Child support up to 18 months of age (2014)</td>
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<td>PL</td>
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</tr>
<tr>
<td>PT</td>
<td>Minimum Income Benefit for disadvantaged families (RSI) (reform in 2011)</td>
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<td>SI</td>
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<tr>
<td>UK</td>
<td>Benefit cap (reform in 2014, part of the on-going Universal Credit reform)</td>
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### Child/family cash benefits (allowances) and tax relief

The experts identified four universal child benefit measures as mitigating the effect of the crisis for disadvantaged families: the Latvian child support measure for all families with children up to 18 months, the Finnish child benefit, the Polish Big Family Charter and the Latvian tax relief amendments initiative.

#### Latvia: Child support measure for families with very young children

The first measure discussed is the Latvian child support measure for all families with children up to 18 months. As one father pointed out in a focus group meeting, ‘the measure helps disadvantaged families such as lone-parent families and large families, for whom the income during the first years of a child’s life is particularly important’.

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14 Tables A1 and A2 in Annex 1 provide details about the interviews.
Payments did not increase between 2005 and 2012. But in 2013, the monthly payment doubled from €70 per month to €140 per month, and this was increased again in 2014 to €171. One of the interviewed mothers highlighted how the measure provides economic support to families with young children: ‘It is helping me to keep up living standards after my first child’s birth.’

Furthermore, during the crisis, the allowance was suspended for parents who were employed, and a benefit maximum or ‘ceiling’ was introduced. Since October 2014, this limitation no longer applies. As the following quote from one of the parents highlights, this is widely appreciated: ‘The government stopped paying the benefit to us because I had to return to work, otherwise we could not survive. Now, starting from October, the benefit is paid, and we need to decide whether we want to receive higher benefit for one year, or lower for one-and-a-half years. We just had to decide that. This benefit is really helpful to all families with babies.’

The measure is preventive and dedicated to parents at risk of becoming disadvantaged during the first year, when typically one parent has to take care of a child and cannot bring in an income. The advantage of giving all parents this benefit is evident from the following expert’s quote: ‘If it addressed particular groups, each with a special benefit, it could have distortive effects and be used abusively. If there was a special benefit for lone parents, for example, we would first need to define that group and ensure that they did in fact remain single.’

**Finland: Child benefit**

The other universal measure identified in the research as good practice is the Finnish child benefit, as it prevents disadvantaged families from falling into poverty. The interviews with families reveal that basic income transfers to families with children, such as the child benefit, are very important for family economics regardless of household type. Especially for families with many children, child benefits generate a significant supplement to the monthly income. As one respondent notes, ‘It [child benefit] is very important, because it generates a considerable sum when you have four kids. But you also have pretty high expenses with four kids, so it is a great sum.’

However, the measure has been cut back, most recently in January 2015. Parents now receive approximately €96 for the first four children, rising to €174 for the fifth child and subsequent children. In 2014, the amount of the child benefit varied between approximately €104 (for the first child) and €190 (for the fifth child and subsequent children). The current cutbacks were criticised by interviewed parents, and experts say the reductions are likely to hit family income in the future with higher poverty rates a likely outcome. This is aggravated by the fact that family transfers were not indexed until 2011, so their purchasing power had already declined. Then rates of value-added tax (VAT) rose in 2010, 2012 and 2013 (Salmi, 2013). Overall then, the universal child benefit measure can play an important role in preventing poverty among families as long as the level of support is adequate (Salmi et al, 2014; Immervoll and Richardson, 2011).

**Poland: Big Family Charter**

In Poland, implementation of the national Big Family Charter is expected to substantially extend indirect financial transfers to large families. The nationwide system of discounts initiated by the government started in June 2014, but was introduced in full from January 2015. The Ministry of Labour and Social Policy estimates that by the end of 2014 approximately 700,000 individuals had taken part in the programme (out of the 3.2 million who were eligible).
The Charter works as a universal income support measure, reducing families’ living costs on several fronts. According to the experts, fewer than 15% of the Charter’s beneficiaries are individuals simultaneously receiving social assistance benefits (so with income below the legally stipulated level).

Interviewed beneficiaries stress the importance of discounts on public transportation fees, both local and country-wide, and an extensive supply of and reduced costs for sports and cultural activities. As emphasised by the interviewed families, the most popular services (such as swimming pools) facilitate social integration and increase the attractiveness of leisure activities (see also Bebel, 2014a, 2014b). One of the parents states ‘It is better when my child goes to the swimming pool or to a skating rink than when she sits down and stares at the computer screen. If this is also less expensive, I can afford much more of these activities.’

Another parent declared: ‘We are quite satisfied. We could not afford classes before, now the kids attend the classes every day. For example, we do not have a car, so now we can use the weekend ticket that costs only 10 PLN [€2.30]. And then we can just hop on the tram together and it is great!’

So far, the implementation of the charters has been subject to different interpretations, probably also due to the multiplicity of programmes functioning at various levels. Mostly the research brings out the differences between the awareness of local governments and the opinions of families. Accordingly, the evaluation of the programme conducted by the institutions running it indicates almost 100% satisfaction on the part of the beneficiaries (which suggests no adjustments are needed). However, the in-depth research among families indicates that while the beneficiaries positively assess the programme, this assessment applies to the idea of such a programme. As stressed by one of the parents: ‘It is really great that such a programme exists and that large families are finally taken into account. It is a good idea, but it needs more dynamic development.’

When it comes to the practical side of the Charter, the experiences do not live up to the expectations. The parents often referred to the Charter as ‘a gadget’, and ‘a nice supplement that is hardly used’; some parents added that ‘in no concrete way does it influence the functioning of [our] family ... it is not of particular use, nothing that would really make a difference.’

A problematic aspect of the measure is the definition used in the relevant regulations, which affects eligibility criteria. The experts interviewed said that it is often unclear who is entitled to benefit from the Charter, or whether families other than married couples, such as cohabitating couples, reconstituted families (with children from different unions) or separated people living together without legal divorce are also eligible. The final version of the nationwide charter that came into force in January 2015 restricts the group of beneficiaries to married couples and their children.

Latvia: Tax relief amendments

Latvian experts note that the tax relief amendments implemented there have helped to increase total income for working families having legal incomes and to reduce employment in the grey economy. Since 2011, a system of progressive relief for families with dependent children has been in place. Before 1 July 2013, monthly relief for dependants was €99.60; subsequently it increased to €113.83 and to €165 from the beginning of 2014. Tax relief for working parents with dependants has increased thanks to the increased minimum salary. Income tax has gone down from 25% to 24% in 2013 and new amendments were adopted in November 2013 to reduce income tax by an additional 2%, lowering taxes to 22% in 2014 and 20% in 2015. The measure increases working parents’ net wages relative to families without dependent relatives. Parents who understand the role of tax relief greatly
appreciate the measure: ‘Even if my wage is not very high, I know that the tax burden is decreased by 22%, which raised my annual income by €117.’

Furthermore, it decreases the negative impact of the crisis for working families with children, but above all for families receiving more than €300 per month. However, since the measure is not applicable to families without work, or with low work intensity and low earnings, the experts note that it ‘…needs to be further developed for families struggling on very low incomes, and particularly large families. Therefore the Ministry of Finance has to study how to improve the measure for low-income families with children’.

Means-tested cash benefits

Among the measures that help disadvantaged families, there are also a number of means-tested cash-benefits and these are described in the following sections. Two means-tested measures that specifically target lone parents are included here. As highlighted in Chapter 2, lone parents with children are particularly at risk of poverty. Measures that specifically target these families were examined in Slovenia and Latvia.

Finland: Means-tested social assistance

The Finnish means-tested social assistance has increased a number of times during the last four years. Research on the income development and poverty of families (Salmi et al, 2014) shows a link between the gradual improvements of the social assistance level during the 2011–2014 period and the economic wellbeing of families in the lowest income quintile. This is further confirmed by the expert interviews. This link suggests that the gradual increases in social assistance, and notably the improvement made in 2012, have been an effective countermeasure to poverty among low-income families. These increases have improved the economic situation of disadvantaged families, such as lone-parent households.

Slovenia: Child benefit allowance for lone parents

In Slovenia, a law on parental protection and family benefits implemented in May 2014 increased the child benefit allowance for lone parents. Due to a strict definition of who is eligible, and because implementation of the increase has not been automatic (lone parents have to apply and numerous restrictions are in place), the measure has not had the predicted impact on the majority of lone-parent households. The policy could only be regarded as a good practice if the definition of lone parents was widened beyond single-earner lone-parent households, and the implementation gap removed. According to data from December 2014, only 54.4% of families eligible for the extra allowance received the increase. This is because the increase in the allowance is not implemented automatically and lone parents have to apply for it. They could only apply if their previous child benefit order ended or if other changes influenced their entitlement to benefits, making a new application necessary. Such changes include a rise or fall in family income, a new family member, a change of permanent residence or enrolment in education of children.

Latvia: Subsistence guarantee fund

First introduced in 2004, the minimum amount of subsistence means was reduced when the economic crisis ensued and the state budget proved inadequate to cover increasing costs. Partly as a result,
Measures aimed at disadvantaged families

the amount of subsistence means available for lone parents or divorced parents decreased during the crisis. Quoting one mother:

It was expected that disadvantaged lone parents should receive appropriate subsistence means, sufficient to maintain a child, but during the crisis, when the subsistence means was calculated on the basis of the minimum salary, it proved lower than the established minimum subsistence means.

The level of payment for children finally increased in 2014. Another major improvement is the procedure to apply for the fund, which has been made easier and can now be done online. The third improvement concerns debtor searching. This started in 2014, when subsistence means for children were required from parents who had left their children to live abroad and start a new partnership; they can no longer avoid paying alimony for their children in Latvia. As one expert notes:

Now it is possible to recover the means from parents who live abroad. Earlier it was not possible due to lack of regulations on subsistence means recovery procedure. The Fund (UGF) now helps people to recover the means from parent-debtors living outside Latvia.

This represents an important innovation because the wage level in western European countries is on average higher than in Latvia, and assessment is based on the income level of the actual country where the parent-debtor resides. This has helped mitigate the potential negative impact of the crisis for lone parents. All the focus group participants appreciate the role of the Subsistence Guarantee Fund. As one mother notes: ‘Subsistence means from the Fund are really essential. I can buy necessary things for my son, pay for internet and the telephone from that money... and it shows the men that they have to be responsible for their children.’

Minimum income schemes

Three ‘minimum income schemes’ are highlighted as policies that work for disadvantaged families. Two are from Italy which, along with Greece, does not have an official minimum income provision.

Italy: Income Guarantee and New Social Card

The Income Guarantee from the Province of Trento is the established instrument to relieve poor families living in the local community. With a budget of on average €17 million per year (€66 million for 2009–2013) the scheme combines a monetary transfer with social inclusion or work programmes, depending on the real prospects for activation of the beneficiaries. The target beneficiaries of the measure are vulnerable families at risk of social exclusion, which include a considerable number of families with children.

The Income Guarantee is particularly interesting because it is in line with European guidelines and combines monetary transfers with work inclusion policies, which is quite uncommon in Italy. The beneficiaries able to work are required to sign a commitment agreeing to active job-hunting and to accepting any job contract. The measure also provides a monetary incentive to the beneficiary who finds a job, consisting of a double monetary transfer granted within six months after the first year of uninterrupted work. The policy implementation is based on collaboration between the social
services, job centres and the broad network of agencies providing services for families with children, allowing for reintegration of the beneficiaries in society and the labour market.

The Income Guarantee is clearly perceived as a significant economic support by the recipient families. Furthermore, besides being a monetary transfer, it can help families emerge from vulnerability and promotes independence thanks to its integration with the broad range of policy supports available in the province of Trento. Such is the case of one mother:

*I was left alone with three children, as after many years of unemployment my husband emigrated to look for a job in a foreign country. I work as a domestic worker, although it is quite difficult to reconcile work with care of my children. The biggest problem for me is to pay the rent, which is very high. The social services have helped me to find a cheaper place to stay. The Income Guarantee allowed us to go on during the last year, but now it probably won’t be renewed as I will be paying a lower rent.*

The scheme is supplemented with a wide range of various forms of support. Another woman notes:

*The social services provide personal home assistance to my husband twice a day at a very low cost (€230, earnings-related); to go for medical examinations my husband can count on a service called MUOVERSI – an annual pass which includes 600 km travel for only €100 per year (earnings-related); my child has meals at school at a very low rate (€1 per day) and during the afternoon she is helped with her homework by trained educators at a very good rate – €100 per month. We live in a council house and the monthly rent is earnings-related. The social worker helps us so much.*

As for unemployed families, it is generally quite hard for the Job Centres to reintegrate them in the labour market, especially because of the economic crisis. Thus, some claim that the measure has not greatly increased the chances of finding a job. However, as one father indicates:

*It is a very positive measure as it helps families keep going when a great difficulty arises and tries to help them overcome it. All Italy has its troubles but here, in the Province of Trento, the situation is better: families suffering hardship are helped, training courses are organised to help unemployed people find a job, because without a qualification you cannot find a job.*

A recent impact evaluation concludes that the Income Guarantee improves the living conditions of poor families in the Province of Trento although its effect on the participation in the labour market of both Italian beneficiaries and immigrants is less clear (Schizzerotto et al, 2014). Overall, the scheme also appears to work well because it is part of a more comprehensive system of services for families with children to which the provincial government has traditionally given consistent support.

The New Social Card is a national Italian measure, specifically designed for families with children. The experimental measure was introduced in Italy’s 12 major cities between 2013 and 2015. It should be noted that while the Letta government tried to expedite the introduction of a minimum income scheme
Measures aimed at disadvantaged families

as a universal measure against poverty, under the Renzi government priority has shifted to other issues such as the Jobs Act. Thus, Italy still seems far from implementing a national measure to support the most disadvantaged families. The New Social Card targets in particular the ‘new poor’ and notably those with children who have lost their jobs at some point in the last three years and now live in poverty. It associates a policy of labour market inclusion with monetary transfer through a programme specifically designed for each beneficiary family, which is quite innovative for Italy (as an example, the Ordinary Social Card, still provided to poor families that are not assigned the experimental card, provides only a cash transfer). The eligibility criteria aim at selecting two types of families particularly affected by the economic crisis: families with children under the age of 18, and workers who lost their jobs (the ‘new poor’). In fact, the card only targets poor households with children where the adult members have recently been excluded from the regular labour market (so that it does not benefit irregular workers).

As for governance, unlike the ordinary card, the experimental card confers an important management role on municipalities, which oversee applications and job inclusion programmes; this may be better for the management of public money, which can be done better by local rather than central institutions.

Since each municipality has played a decisive role in implementing the measure, its implementation has proven quite different in different contexts, especially in terms of job inclusion programmes. Some municipalities, like Turin, have contracted out job inclusion programmes to private companies (cooperatives, associations, job recruiting companies) with whom they already had ongoing relationships. This means that the programmes have often started quite soon after monetary transfers. Others, like Milan, have called for tenders for programme provision, delaying the start of job inclusion programmes: in some cases, almost one year after monetary transfers started, interviewed families had still not begun job inclusion programmes. A young father said:

*The Social Card pact states that I should accept to take part in any job inclusion programme proposed by the municipality services. However, no programme has been proposed to me so far, and it’s already 11 months since I received the Card.*

Sometimes, the job inclusion programmes have not proved effective. As a mother says:

*The social services gave me the opportunity to be assisted in the compilation of the CV and to use a computer and internet connection to search and apply for jobs. But for me this has not been very useful, as I can already write a CV and I use my neighbour’s computer. What I needed was a preferential channel to access the job market; this is lacking.*

That said, the New Social Card is the only Italian measure addressing people that have recently become poor, not always as a consequence of unemployment, but also of other ‘critical events’, such as a separation or divorce. As a lone mother said:

*I have three kids and I separated from my husband. I used to work as caregiver for an elderly man who then died. Therefore I lost my job and could not find another one. Now I do small jobs to make my living, but I want to find a real one. In the meanwhile, the card helps me to pay the energy bills, always very expensive, and the food for my children. It allows us to live.*
In sum, although it theoretically presents some innovative features, especially in terms of the link between monetary transfers and active inclusion programmes, emphasising the logic of a ‘return’ on the contribution received through active engagement in job-hunting, such features need to be reinforced to better respond to the needs of the families targeted.

**Portugal: Minimum income benefit**

The Minimum Income Benefit (RSI) has undergone severe cuts during the crisis. Between 2010 and 2012, some 46,342 fewer families received the benefit (representing a drop of 22%). In 2012, the total number of beneficiaries represented approximately 4% of the Portuguese population, 1% down from 5% in 2010. The negative trend continued in 2013 due to new and stricter eligibility criteria introduced in 2012. For instance, the permitted value of real-estate holdings of the beneficiary and their household must be below €25,153 instead of the €100,613 maximum allowed in 2010. Policy experts and social workers underline the impact of these developments in terms of the increased risk of poverty and the growing number of children suffering material deprivation. They also highlight the efforts of non-governmental and local institutions to compensate for this decline in the economic support of highly vulnerable families. According to one social worker:

_There have been drastic cuts in RSI. This had a major impact on people’s lives. We see some fairly elderly people who can’t get jobs and receive a very small amount of income support and of course they need the canteen; we also have younger people receiving income support because they lost their jobs, but it’s also very little so they come to us; then we have those no longer entitled to income support who need the canteen in order to survive._

Despite these severe cuts, all stakeholders see the RSI as the most important welfare benefit for providing support to disadvantaged families. A representative of the Parents’ Association at the Ramada Secondary School said: ‘RSI (Income Support) is incredibly important! If it wasn’t for this measure, a lot of people would be out on the street. In many cases it is the family’s only income, even if it is much less than it was before.’

Furthermore, beneficiaries indicate that this benefit has a major impact on their lives. In many cases, it is the only form of family subsistence, and families rely on this money to pay all their bills: ‘If they make any more cuts I can’t deal with anything anymore. We received our income support this month and went to pay the electricity, water and grocery bills … all we were left with was a €10 note … we know that we’ll be eating bread for the rest of the month’.

**Leave policies**

**Austria: 12+2 months’ variants of childcare benefit**

In Austria, parental leave can be taken up to two years after the birth of a child. The system of the accompanying benefit is complex. Irrespective of whether they take parental leave or not, parents can choose between five different variants of the Kinderbetreuungsgeld (KGB), the childcare benefit. In 2010, the (income-dependent) 12+2-months’ variants of the childcare benefit were introduced.

The most established of the five variants was introduced in 2002. It gives parents €436 per month for a period of 30 months, plus six additional months if that portion of leave (or more) is taken by the other parent (30+6). In 2008, two additional flat-rate variants were introduced: either €624 for a period of 20+4 months; or €800 for a period of 15+3 months.
The most recent reform in 2010 introduced two new variants. One is again a flat-rate variant of €1,000 for a period of 12+2 months. The other is an income-dependent variant of 80% of former income for a period 12+2-months, with a minimum amount of €1,000 and a maximum of €2,000 being paid.

The goal of the reforms conducted in 2008 and particularly in 2010 was to offer a variant to promote the quicker return into paid employment of higher-educated women and to increase the participation of fathers in parental leave. The introduction of the income-dependent childcare benefit variant can also partly be traced back to a ‘policy transfer’ from Germany, where the similar parental allowance (Elterngeld) had been introduced in 2007 (Blum, 2014). Indeed, the share of fathers as childcare benefit recipients has risen significantly with the shorter variants. According to statistics from February 2014, overall, 17% of fathers received the childcare benefit for at least two months, as compared with almost 30% of fathers among the recipients of the 12+2 months flat-rate variant. Since the longer variants remain in place – the 30+6 months variant remaining the most popular – the Austrian parental leave system can be described as mixed.

The income-dependent childcare benefit ensures a wage replacement during the first year after the birth of a child. This is of special importance for lone parents, since in this way they may – depending on the size of their former income – be able to afford to take time off work for the first year after the birth of a child without being dependent on a complementary breadwinner or welfare. Also, more generally, the short-term variants encourage mothers to return to work more quickly and encourage more fathers to take parts of the leave, the latter contributing to a more gender-equal division of care and waged work. This can also positively contribute to the occupational and income situation of families.

However, some mothers interviewed in Austria also felt it was too early to return to work after one year; in some rural communities, mothers were expected to stay at home longer. Against that background, those mothers who had used the short-time variants had not necessarily returned to paid employment after one year, but some had saved money so that they could return to work after two years. They often did not have sufficient money to cover the whole period, and lone parents revealed their coping strategies, such as using parts of their savings or reducing expenditure as much as possible:

*I took the 15+3 variant and during the first year I could make ends meet all right. … During the second year I had to use parts of my savings. … Until last year I worked 50% and now I have increased to 30 hours, but I still need to use parts of my savings to get by.*

Re-entry into paid employment was seen as problematic by lone parents who found it difficult to reconcile everything (for instance, during the child’s initial phase in childcare) and having to rely on strong networks, such as family, neighbours and friends. On the other hand, mothers who were

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17 This means that the total duration of the childcare benefit in this variant is 14 months, but a maximum of 12 months can be taken by one parent; at least two months must be taken by the other parent and will otherwise expire (so-called non-transferable period or ‘partner months’). The labelling as ‘12+2’ is very common, but somewhat misleading, as the parents can divide the benefit take-up in many other ways (for instance, by both taking seven months).
18 For childcare benefit recipients, there is a limit to additional earnings: with the flat-rate options, a parent may additionally earn a maximum of €16,200 a year, or not more than 60% of the former income. For the income-dependent variant, the additional earnings limit is €6,400 per year.
19 However, only 11.27% took the long-term variant. Overall, most fathers take the childcare benefit for only two months. Data do not indicate whether they actually are on parental leave during that time (Federal Ministry for Family and Youth, 2014b).
interviewed were quite aware of the possible consequences of being away from work for too long. One woman stated that there was always ambivalence – between her attitude as a mother and wanting to work and being given credit for her work. Against that background, what seemed most important to lone parents in this context were more part-time jobs and corresponding regulations, which would allow them to ‘slide back into work’. Generally, a need for greater flexibility with a choice of working hours was discussed. All unemployed mothers took the longer variants of the childcare benefit (20+4 or 30+6). The quicker return into paid employment that the short-term variants are designed to encourage was not perceived as relating to them; one woman called the shorter variants an ‘upper-class project’, stating that a shop assistant or cleaner would never choose the short-time variant.

**Childcare policies**

**Poland: new law on childcare services for children aged under three**

The first measure under this heading concerns the new Polish law on childcare services for children under three, and the government’s Toddler programme set up in 2011, which provides cofinancing of new childcare centres. Municipalities have actively implemented the programme, allocating their own additional financial resources to the development of services for children aged under three. The engagement of the municipalities’ funds is crucial for families/households with two or more children, and for disadvantaged families, because more co-financing on the part of local government makes it possible to reduce attendance fees for them. The idea behind the lower fees for parents with at least two children is to promote a family model of two or more children. Children from larger families have priority over other children in terms of getting a place in a childcare centre.

Since the programme was established, the number of crèches and children’s clubs increased from 571 in 2011 to 2,294 in December 2014, while the number of children enrolled in the childcare centres increased from 32,000 in 2011 to 70,300 in December 2014. Municipalities, private firms and NGOs were eligible to apply for cofinancing.

An increase in the availability of crèches, especially when such centres are near people’s homes, facilitates work and care reconciliation and balance in everyday life. Unemployed people who have the opportunity to use a crèche with a relatively low attendance fee should be in a better position to search for employment and so have better chances of finding a job. One of the mothers stressed the importance of this issue:

> At last someone has noticed people like us. It is my second child. After giving birth to the first I was also unemployed and it was really frustrating that I did not have the opportunity to place my child in a crèche – that is because I was not working, but I was not working because I needed to take care of the child and I did not have the time and opportunity to look for a job.

The expert from the employers’ organisation underlined the activation effect of increasing the availability of crèches: ‘Inexpensive childcare services are a precondition for getting out of poverty, for example by lone parents, who are not able even to start looking for gainful employment if they do not have the possibility to search for a job effectively.’

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20 This is a rule put in place by the NGO ‘Familial Poznań’. In public crèches, because of care staff shortages, preference is given to children of working mothers or parents.
The overall result consists of substantial improvements in the coverage indicators on the one hand, and a marked rise in state budget and the local budget expenditure on the other. While it is difficult to say at this stage to what extent the measure has had a mitigating effect for disadvantaged families, as many crèches have introduced income criteria, it is expected that the increased number of places available will positively affect the situation for some of these families.

**Greece: daycare centre and kindergarten funding scheme**

In Greece, the ‘Daycare centre and kindergarten funding scheme’ provides affordable, quality childcare services. The measure aims to increase female employment by providing childcare services in specific care structures. Beneficiaries have the opportunity to enrol their children in childcare structures using a voucher. Selection is based on the socioeconomic status of the beneficiaries (number of children, income, family status). For the period 2013–2014, in an effort to meet increasing demand, the subsidised childcare places offered by the programme reached 71,000 (10,000 more than the previous period 2012–2013) due to a significant increase in the budget from the European Social Fund, introduced in response to the increased demand for social solidarity services. Its impact on facilitating women’s access to the labour market is clearly reflected in the words of one female beneficiary: ‘I was unemployed when my child was approved to be registered in the childcare facility, but now I am working. I believe that my inclusion in the labour market was pretty much influenced by the fact that I was discharged from family duties and I had the time to search for a job.’

**Poland: obligatory pre-school for five-year olds**

In Poland, the obligatory preparation year in pre-school for five-year olds, introduced in 2011, initially faced implementation problems due to a lack of adequate support from the state budget. Although the municipalities were obliged to establish sufficient numbers of places in the pre-school centres and kindergartens, until 2013 no direct financial support for this was provided from the state budget. As of September 2013, however, the municipalities received an earmarked subsidy for co-funding maintenance of the pre-school centres for children between the ages of three to five, and in this way the obligatory preparatory year also became co-financed by the state budget. The reform contributed to a considerable increase in participation of five-year-olds in the preschool centres and kindergartens. In particular, while the enrolment rate for this particular age group was 51% in the school year 2005–2006, the same indicator came to 96.4% in 2013–2014 (Central Statistical Office, 2014). Simultaneously, the enrolment rate for the whole three-to-five age group increased from 47.5% in 2007–2008 to 74.1% in 2012–2013 (Central Statistical Office, 2014). Though the primary aim of the measure was to boost early education, an increase in the availability of publicly-financed (and thus less expensive) early education should positively affect the situation of many disadvantaged families.

**Family-related policies: Employment and activation**

**Spain: Prepara programme**

The Spanish Prepara programme is a national measure that aims to support income for the long-term unemployed (people out of work for at least 12 months) who are no longer entitled to unemployment benefits, while promoting their employability. Prepara was implemented in 2011 as a direct response to the increase in poverty and social exclusion and the reduction in coverage of unemployment benefits. The measure entitles recipients to a six-month period of benefits (€399.38 monthly) linked with training and counselling actions. In August 2012, in response to the greater difficulties experienced by families with children, the benefit was increased to €452.63 monthly for jobseekers with three or more dependants. This is the furthest-reaching initiative to support vulnerable families.
hit by the employment crisis, with a more integrated approach that improves coordination between passive and active policies.

Data released by the Ministry for Employment show that around one million people have participated in the programme since it started and that some 200,000 people were recipients as of July 2012 (latest data released). This amounts to approximately 20% of beneficiaries of the contributory unemployment benefit. The beneficiaries are mainly middle-aged and older low-skilled men with family responsibilities.

A strong feature of the programme is that it targets solely the long-term unemployed with no or very little income. Although the amount of the benefit does not lift beneficiaries out of poverty, it does help participants make ends meet. Indeed, since a requirement of the Prepara programme is that the family income does not exceed 75% of the minimum wage (€486.45 in 2015), very often the programme provides these families with their entire budget support. One interview said: ‘I had exhausted the [unemployment] benefit. I had nothing! So I then asked them [the Public Employment Service, PES] how they could help me. … It’s hardly enough to live on in a city like Madrid, but together with other incomes from occasional jobs, you manage to survive.’

Participation in Prepara activates participants, since before applicants can join the programme, they must prove that they have tried to arrange three job interviews, sent CVs to companies and so on. This encourages people to actively look for work and, frequently, to ask for help which they would not otherwise have sought. Another interviewee said, ‘The main motivation to join the Prepara is not the subsidy. They say they will help you and I want to find a job or to take a good course, although I know it’s very difficult at my age.’

Participants who have long been absent from the labour market reassess their employability in a different context, often through social contact with other applicants on the programme, and get support for activation. Specialised NGOs encourage them to build self-esteem, confidence and their social skills; they also put them in contact with other people and teach them how to network. As one participant says, ‘The best aid I received came from the local NGO I was sent to. They treat me respectfully, as a person. I can go there and talk to somebody. He [the labour consultant] listens to me and takes account of my situation, what I can do, my level. Now I’m attending the adults’ school.’

Spain: Complementary subsistence allowance

This complementary subsistence allowance initiative (Renta de Garantía de Ingresos – RGI) introduced in the Spanish Basque Country is a social protection scheme. The aim of the scheme is to improve social and labour inclusion through a more integrated approach to poverty and social/labour exclusion. Currently, the system comprises financial support to lift families out of poverty and combines this with social and employment services coordinated by Lanbide, the regional public employment service (PES). An Active Inclusion Agreement is prepared and signed by both the beneficiary and Lanbide, in coordination with the social services when needed. The programme is part of the Basque Country Family Support Plan 2011–15.

Some families derive particular benefit from the programme: between 2008 and 2012, the poorest 10% of families lost 13% of their income, but the figure would have been as high as 26% without the RGI. In 2014, some 42% of the income of these families came from the RGI (Eustat, 2014). One interviewee

21 It involves a significantly higher payment than other regional aids (€616.13 for those without dependants and up to €875.19 for individuals with three or more dependants) and it may include a complementary housing allowance (€250). For comparison purposes, the 60% poverty threshold is €676 per month for a lone person in 2013.
said, ‘Now I have a good life. My children go to school and have lunch there and I don’t have to pay anything. I feel only grateful that we live here.’

The scope of the system is large and covers 73% of people at risk of poverty. Its efficacy is reflected in the fact 39% of people at risk emerge from poverty after the social transfers, and only 3% fail to do so (Eustat, 2014). Around 70% of the beneficiaries of the RGI do not consider themselves to be ‘poor’ or ‘very poor’. The scheme performs particularly well when preventing extreme poverty, overindebtedness and longer-term structural poverty associated with maintenance of the family assets.

The more integrated approach to poverty and social exclusion and the closer coordination between employment and social services, though not without difficulties, delivers better results. When needed, social services can now devote more time to work for the beneficiary; moreover, beneficiaries now have better access to activation tools. Although labour insertion is complex, the activation tools prevent further deterioration both in employability and, very importantly, in personal and social terms.

**Family-related policies: supporting disadvantaged families**

Also included under this heading are three local/regional strategies – one from Greece, one from Portugal and one from Spain – that support disadvantaged families in times of crisis.

**Greece: City of Athens**

In Greece, the City of Athens (in common with a large number of municipalities in Greece) has introduced social canteens, food banks and clothing and pharmacy banks for families and individuals in need. The Solidarity and Reception Centre (KYADA) aims to tackle the problems faced by the most vulnerable groups living in the city of Athens, seeking to prevent poverty, exclusion and social marginalisation. It provides a citizens’ solidarity hub, social grocery, social pharmacy, free meals, street work, night shelters and short term accommodation for the homeless. Since 2009 the economic crisis has dramatically increased the need for all the social services provided by KYADA. The ‘new poor’ have gradually grown in number to include more unemployed people and heads of large families who cannot afford the basic means of subsistence, including food and housing.

KYADA provides 1,400 free meals twice a day to homeless and poor families. A growing number are among the beneficiaries of free meals: they include families with children, people living on limited pensions and the unemployed. According to a field study carried out by KYADA (2013), 20,000 people depended on City of Athens social services/facilities for their daily subsistence (see also TO BHMA, 2013).

The percentage of Greek citizens using the services and facilities, compared with migrants, rose from 53% to 90% in the period 2009–2012. In the previous six months, 41% of the beneficiaries used the service for the first time. Evidence of the economic crisis is also seen in the large number of people aged 26–35 years (24% of newcomers to the service) and university graduates (18%). Just over three-quarters (76%) of the free meal beneficiaries have no income, and 11% have a monthly income lower than €300.

In addition to free meals and shelter, a ‘Solidarity Hub’ for the distribution of food, clothing and medicines and sociopsychological support has been available to poor families since 2013. Some 13,500 people are registered in the list of beneficiaries (6,200 families).
Among the strong elements of the measure is a widespread mobilisation of civil society in welfare programmes. As one mother said: ‘It is important that so many organisations and volunteers are working together to help families in need.’ Another positive aspect is the simplified management of delivery of food and goods to the poor and homeless. One father said: ‘It is easier to ask for help, when I need it, in a place like this.’

The weak elements of the measure include difficulties in spreading the message amongst potential beneficiaries and in registering beneficiaries, whether for reasons of privacy and non-stigmatisation or because they lack legal documents.

Beneficiaries of the City of Athens social services for free food and goods seem satisfied when they visit the Solidarity Hub. However, most expect larger quantities of goods and services. Two beneficiaries said that ‘€40 per person per month for the supermarket is not enough for my family. Some found difficulties in reaching the Solidarity Hub from remote areas of the City of Athens, one saying ‘It took me two hours to come here from Grava. I cannot do it every day.’

**Portugal: third-sector canteens/food banks**

In Portugal, the active role of the social sector and civil society has been crucial in not only providing stronger support to those locked into poverty, but also for finding solutions to the new needs of families as a result of the economic and social crisis.

The Ramada Parish Community Centre (Centro Comunitário Paroquial da Ramada, CCPR), is a publicly funded non-profit NGO established in Lisbon in 1997. It provides a variety of forms of support: a daycare centre for elderly people, home help, temporary shelter for children at risk, a canteen, a psychological and legal advice centre and volunteer services.

As the crisis grew, the CCPR broadened the range of services it provides. A charity shop on its premises sells clothes at low prices. A technical helpdesk was set up to assist the unemployed in finding work, as was a subsidised canteen. There are quite a large number and variety of users of this canteen (it serves 83 users, providing 106 meals a day, and 212 at weekends). It provides support to all types of family (extended, nuclear, lone-parent or individuals) regardless of any state benefits they may be receiving. The CCPR also distributes food parcels every two weeks.

Another form of assistance this institution started providing was help in looking for a job, by publicising jobs advertised in newspapers and by preparing CVs for users of the canteen who are unemployed or whose unemployment benefit is almost at an end.

The Ramada Parish Council (Junta de Freguesia da Ramada), has sought to develop a series of measures to support the community. A legal aid and counselling service has been established. A Parish Support Committee operates in a network of institutions and organisations in the Odívelas municipal district. These include the Social Security agency, the CCPR, Parents’ Associations, the Committee for the Protection of Minors, the Portuguese AIDS League, and the Portuguese Cerebral Palsy Association. Its main aim is to find solutions for people and families who need social and economic support.

All interviewed families express satisfaction with the support they receive in the form of social canteens. Some indicate that it is the only way they get to have a hot meal and without it they would continue to live in extreme poverty: ‘When the crisis came I lost my job... I am a single mother aged

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22 An application has to be made for admission, with proof that support is needed.
Measures aimed at disadvantaged families

36; it was because of financial difficulties that I have to ask for food for myself and my son here in the social canteen.’

The ‘Odivelas in my Heart’ movement (Movimento Odivelas no Coração, MOC) originally arose as part of a political campaign for the office of mayor. Following its rejection by the national parliament, in 2004 the movement became an association of residents who wanted to contribute to the well-being of disadvantaged families in the Odivelas district. To this end it made an agreement with the Food Bank Against Hunger (Banco Alimentar Contra a Fome) and now works with several publicly funded non-profit NGOs (whether or not they are tied to the Church), the Dona Estefânia hospital, parish councils, and the Odivelas Town Hall. Currently, the MOC is providing support to 161 families – a total of 480 people, including 16 babies (aged up to 24 months), 111 children (aged two to 12) and 33 elderly parishioners (over 65). MOC’s income comes from membership fees, food drives, leisure and cultural activities, and both corporate and individual donations. Volunteers carry out all its work.

In order to compensate for gaps in state support, local institutions seek first of all to create networks and partnerships. They also organise the collection of goods in kind (food, clothes) and money. As one interviewee said:

Help doesn’t come from above; it comes from those who are side-by-side. The lack of response in our area makes us feel powerless; it has to be done in partnership … We have a partnership with a Caritas project, that is the Solidarity Church … they’ve already given €700 – three rents … Caritas is a big help … We also have partnerships with the Banco Alimentar [Food bank], which assists us … and ‘Entreajuda’ [a mutual help organisation] helps us a great deal with furniture and appliances.

As interviewees from local NGOs and municipal councils underline, the high rates of unemployment and the difficulty of accessing economic support has increased the pressure on local and non-governmental institutions to provide support for these families.

Spain: Andalusia Solidarity and Food Guarantee Plan

In Spain, regional governments play a major role in implementing welfare policies, since they have competencies such as social services, childcare services and minimum income schemes. In particular, social services are entirely the responsibility of regional governments since, unlike education, health and other social protection policies, there is no national legislation and each regional government has its own rules, arrangements, priorities and budgets. Large local entities (towns with more than 20,000 inhabitants) are responsible for managing some social service provisions.

In this context, the Andalusia Solidarity and Food Guarantee Plan (Seguridad y Garantía Alimentaria, SYGA) is a good example of a measure that targets families at extreme risk of poverty or social exclusion. The SYGA Plan is managed by the Welfare and Equal Opportunities Office belonging to the Andalusian regional government (Junta de Andalucía). The Plan is included in a more comprehensive programme to support disadvantaged families.23 It covers the consolidation of food-bank networks, employment creation measures at the local level and long-term care assistance for elderly people at risk of poverty. SYGA is targeted at the children of disadvantaged families and addresses their basic food needs. Moreover, it involves coordination between the social services and education institutions.

23 Andalusian Decree-Law 7/2013 and 8/2014
The Plan aims to provide children with free meals at public pre-primary and primary schools to ensure that they receive three daily meals. The children covered by the SYGA are already entitled to eat at school canteens free of charge. In addition, the SYGA provides them with a bag of fruit, bread, biscuits, meats and fruit juice. This is delivered at the end of the school day and is intended to cover the children’s nutritional needs up to the next day.

Since 2014, families have had to apply for this service at the local Social Service centres, so the admission process is very quick (less than one week). Once the child joins the Plan, the Social Services notify the education centre so that the child can receive the supplementary meals.

SYGA is considered a basic component in tackling the difficult economic situations that these families experience. Their children barely get the minimum calorie input they need, and the extra meal bag frequently represents the most important meal of the day. One father said: ‘The meal bag takes some pressure off as it allows us to give them something for dinner. It’s one less thing to worry about, given that I’ve been unemployed for three years and we do not have any income.’

Very often, the extra food included in the bag is shared with other children in the family not participating in the Plan (children aged under 3 and over 12), although this limits the individual impact. According to one mother: ‘As soon as my boy arrives home, they open the bag. Do you think that as a mother I don’t share the bag with the rest of his brothers?’

**UK: Oxford City Council**

One indirect, positive outcome of the welfare reforms in the UK has been the establishment of reform support teams. In Oxford City Council, teams have been established and support programmes introduced to help individuals and families cope with the profound changes in the benefits system. The welfare reform teams monitor the impact of the welfare cuts and have set up a support system to help people through the initial stages of the adjustment period. The Oxford City Council website describes the services offered by the Council:

> They offer dedicated, modern and personal support to get you into (or back into) work and ease the pressure you may currently experience paying your rent; help you pay your rent with Discretionary Housing Payments; help you find housing that fits your needs through downsizing or mutual exchange; offer advice and support, including guidance from other advice agencies in the city; help you to face what might be stopping you from working.

(Oxford City Council, 2015)

However, the feeling of the focus group participants in the UK was that this service could be a lot better. In particular, it was felt that there could be a better balance between support and compulsion. It was also suggested that conditionality should be relaxed, that there should be a better recognition of the family needs and demands of benefit claimants, and better integration between the Council’s welfare reform team, the job centre and other arms of the welfare service. Finally, it was felt that support groups for people in this situation should be considered as a policy response, since people may learn better from their peers than from a welfare office which – even if sympathetic and genuinely helpful – may be experienced as remote and not understanding the situation.

Finally, the case studies include a measure that facilitates transport for disadvantaged families.
Austria: New transport network pass

The Austrian new transport network pass was introduced in all federal states in the school year 2013–2014. It replaces a system that came under criticism for two reasons. First, the old system imposed an administrative burden: parents needed to file applications for a pass through the school and transport associations. Secondly, it was increasingly seen as no longer adequate to the altered living conditions of many families, particularly lone parents or reconstituted families. As a policy expert says:

*The free transportation for school children has existed since 1972 and it has not been modernised very much. And then we realised that the living conditions have changed. It always covered only the way from home to the school and back. And now, with single parents and combined families, children just have different needs of mobility. Sometimes they need to be cared for by the grandparents, sometimes by other institutions.*

For example, in the case of divorced parents or reconstituted families, children might stay two days of the school week with the mother, and two days with the father. Before the reform, they could in these cases apply for free transportation from only one place of residence. Now families can choose between purchasing this traditional pass or the new network pass, which children can use for all public transport connections in their region throughout the year.

Regarding implementation of the new network ticket, differences persist between the federal states. First, the costs of the pass differ, ranging between €60 in the Vienna, Lower Austria, Burgenland (VOR) region, €80 in Vorarlberg, and €96 in the other five federal states. Second, unlike VOR, the other federal states have not abolished parents’ applications. The operating companies and transport associations in these states fear they will have to bear additional costs should the applications be abolished; hence, the administrative burdens for parents remain. Policy experts hope that the states can harmonise their practices in the future, learning from positive experiences in the VOR. The federal state compensates the transport associations for any revenue shortfalls they experience as a result of the new system.

Overall, the measure has been seen positively and as helpful by the parents interviewed. In particular, they saw it as important for older children, who could already use it to go somewhere on their own. One mother said it also helped excursions with the family. Another mother, however, stated that she did not always buy it because the one-time payment of €60 was too high, saying ‘It would be better if this could be paid in monthly instalments.’
Overview of developments in other Member States

An analysis by the Social Protection Committee (2014b) shows that many other Member States have taken steps that help mitigate the situation of disadvantaged families. It points out that disadvantaged families need adequate income support and social protection. The analysis shows that Belgium, Cyprus, France, Ireland, Luxembourg and Romania have further enhanced measures to support people’s income. As has been stated already, of the various social protection measures, cash benefits are most effective at reducing child poverty. The successful model of providing an adequate level of benefits and combining universal benefits with more targeted ones is found in countries with a low risk of poverty. Apart from Finland, good practice is also noted in Luxembourg, where child poverty is kept down by combining universal measures with more targeted ones.

What also helps to mitigate the situation of disadvantaged families is ensuring that the poorer quintiles of the population receive a larger share of family benefits than their share of children. According to figures from 2012, this was the case in several Member States, including a number of countries with relatively high child poverty levels (European Commission, 2013b). Estonia, for instance, did this by implementing a means-tested family allowance reform in 2013. Cyprus and Lithuania also introduced means-testing for child benefits. In trying to more effectively support families at particular risk or to distribute support more progressively, France has increased the means-tested family supplement, while Cyprus has introduced a means-tested lone parent benefit. In Cyprus, a new Guaranteed Minimum Income scheme has replaced the public assistance benefit. The scheme is a good example of targeted support: it provides means-tested support to families whose income is not adequate to cover their basic needs. At the same time, it exemplifies the shift in Cyprus away from universal benefits to means-testing; the balance between the two seems lost. In part in response to the crisis, this is also happening in Croatia (and the case study countries Greece, Italy, Portugal, Slovenia and the UK). Furthermore, means-testing of course makes it possible that stricter eligibility requirements place hitherto less vulnerable groups at risk. This is a trend that has been noted in several of the case study countries (for instance, Greece, Portugal and Slovenia). This illustrates an important feature of social support systems – that they can quickly adapt to changing family structures. The economic crisis has worsened the situation of disadvantaged families to different extents. Where in the past large families were most often in need of additional support, now lone-parent families are by far most at risk of being disadvantaged.

Many Member States have introduced activation measures as safeguards against child poverty. This comprises five of the case study countries (Austria, Latvia, Portugal, Slovenia and Spain) as well as Belgium, Bulgaria, Cyprus, the Czech Republic, Germany, Hungary, Ireland, the Netherlands, Romania and Slovakia. In addition to six of the case study countries (Austria, Finland, Italy, Latvia, Poland and Portugal), nine Member States have paid attention to policies that make work pay for parents and that avoid inactivity traps (Cyprus, the Czech Republic, Denmark, Estonia, Germany, Luxembourg, Malta, the Netherlands and Sweden) to combat unemployment. One way of helping low-income parents, according to the Social Protection Committee, is through the earned income tax credit (also referred to as the working tax credit). By bringing together a means of boosting income while at the same time promoting employment, the measure reduces poverty, especially among lone-parent households. There are only two countries with such a credit (France and the Netherlands; in the UK it is being replaced by the Universal Credit). To enable parents to work, policies are needed that respond to parents’ specific needs. In this context the European Commission’s Social Protection Committee (SPC) shows how several Member States (some of the case study countries and Bulgaria, Cyprus, France and Luxembourg) have taken steps to increase the employability of parents,
to improve the reconciliation of work and family life and provide training, job-search assistance, counselling and subsidised employment. This cannot be achieved without access to childcare: in many countries, expansion of childcare is one of the priorities. Of course, integrated services are also needed, consisting of other educational services (including free school meals), adequate and affordable housing, good health care, and social support services such as debt management services or parenting support. Ireland is a good example of this, where an evidence-based childhood programme has been introduced to tackle child poverty, reinforce the prevention strategy and support early intervention. The initiative supports the recently announced child-specific poverty target, which is part of the national social target for poverty reduction.

Table 3 summarises the main family policy developments since 2010 in the other 18 EU Member States.

**Table 3: Family-policy changes in other EU Member States since 2010**

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Category</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BE</strong></td>
<td>2012</td>
<td>Cash benefit</td>
<td>More restrictive and less generous child benefit for over 18s</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Cuts to school bonus supplement</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Childcare</td>
<td>Measure to improve participation in early childhood education and care by people with a migrant background</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Increase of monthly benefit for second child or for twin, and for children with disabilities</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Leave policies</td>
<td>Increase in childcare leave benefits</td>
</tr>
<tr>
<td><strong>BG</strong></td>
<td>2011</td>
<td>Cash benefit</td>
<td>More restrictive and less generous child benefit and student grant</td>
</tr>
<tr>
<td></td>
<td>2012</td>
<td>Childcare</td>
<td>Subsidised care for pre-school children whose mothers face difficulties entering the labour market</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Lone-parent family benefit supplement</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Other family-related policies</td>
<td>Guaranteed Minimum Income scheme that replaces public assistance benefit; the scheme is a means-tested benefit targeting families with income that is not adequate to cover their basic needs</td>
</tr>
<tr>
<td><strong>CY</strong></td>
<td>2010</td>
<td>Cash benefit/tax relief</td>
<td>More generous child benefit and child tax benefit</td>
</tr>
<tr>
<td></td>
<td>2011</td>
<td>Leave benefit</td>
<td>Stricter eligibility and lower earnings-replacement rate</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Childcare</td>
<td>Right to a childcare place from the age of one year</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Cash benefit</td>
<td>More generous means-tested child allowance</td>
</tr>
<tr>
<td><strong>CZ</strong></td>
<td>2014</td>
<td>Childcare</td>
<td>New conditions for establishing private childcare groups</td>
</tr>
<tr>
<td><strong>DE</strong></td>
<td>2012</td>
<td>Cash benefit</td>
<td>Abolition of ceiling on number of children eligible for family allowance; increase in allowance for disabled children</td>
</tr>
<tr>
<td>Country</td>
<td>Year</td>
<td>Category</td>
<td>Change</td>
</tr>
<tr>
<td>---------</td>
<td>------</td>
<td>----------</td>
<td>--------</td>
</tr>
<tr>
<td>EE</td>
<td>2011</td>
<td>Cash benefit/leave</td>
<td>Family benefit can no longer be combined with paid parental leave</td>
</tr>
<tr>
<td></td>
<td>2009-2012</td>
<td>Leave</td>
<td>Temporary suspension of parental leave</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>More generous child benefit; new supplementary benefit for low-income families</td>
</tr>
<tr>
<td>FR</td>
<td>2013</td>
<td>Cash benefits</td>
<td>Increase in minimum social benefits for low-income and lone-parents and large families; more restrictions for high-income families</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Childcare/other services</td>
<td>Extra places for children from low-income households and improved access to school canteens</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Tax relief</td>
<td>Child tax allowances reduced; family quotient ceiling reduced</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Leave policies</td>
<td>More balanced rules on childbirth leave</td>
</tr>
<tr>
<td>HR</td>
<td>2012</td>
<td>Tax relief</td>
<td>Income tax allowance for dependent children increased</td>
</tr>
<tr>
<td>HU</td>
<td>2011</td>
<td>Cash benefit</td>
<td>Temporary freeze on universal allowance</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Tax relief</td>
<td>Family tax allowances can be deducted from social security contributions</td>
</tr>
<tr>
<td>IE</td>
<td>2010</td>
<td>Cash benefit</td>
<td>Cuts to child benefit amounts</td>
</tr>
<tr>
<td></td>
<td>2011</td>
<td>Tax relief</td>
<td>Tax credits for lone-parent families decreased</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Means-tested child benefit for low income families</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Childcare</td>
<td>Subsidised after-school childcare places to support low-income and unemployed parents in returning to work</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Childcare</td>
<td>Childcare places for unemployed people to participate in community employment schemes</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Cash benefit</td>
<td>Lone parents can claim jobseeker's allowance while being exempt from certain availability requirements</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Services</td>
<td>Evidence-based childhood programme designed to tackle child poverty</td>
</tr>
<tr>
<td>LT</td>
<td>2010</td>
<td>Cash benefit</td>
<td>Eligibility criteria more restrictive</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Law on benefit for children, which provides a range of benefits (from the state budget) for people raising children and/or guardians of children</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Tax relief</td>
<td>Tax allowance increased for first child</td>
</tr>
<tr>
<td>LU</td>
<td>2013</td>
<td>Leave</td>
<td>Increased duration of unpaid parental leave</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Tax relief</td>
<td>Lone parent tax credit</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Childcare</td>
<td>Childcare vouchers and reduced fees for families at risk of poverty</td>
</tr>
<tr>
<td>MT</td>
<td>2011</td>
<td>Cash benefit</td>
<td>Increase in child allowance minimum rate</td>
</tr>
<tr>
<td></td>
<td>2012</td>
<td>Tax relief</td>
<td>Temporary exemption in income tax for women with children who return to work after a five-year absence; new tax regime for parents introduced</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Leave</td>
<td>Paid maternity leave extended by four weeks</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Childcare</td>
<td>Free childcare for parents in education or employment</td>
</tr>
<tr>
<td>NL</td>
<td>2012/13</td>
<td>Child benefit</td>
<td>Child allowance for second and subsequent child reduced in 2012, increased in 2013</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Tax relief</td>
<td>Childcare support and income ceiling lowered; new asset test</td>
</tr>
<tr>
<td>RO</td>
<td>2011</td>
<td>Cash benefit</td>
<td>Less generous benefit for families with one child; more restrictive income testing</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Cash benefit</td>
<td>Increase in family allowance</td>
</tr>
<tr>
<td>SE</td>
<td>2010</td>
<td>Cash benefit</td>
<td>Increase in family benefit amount</td>
</tr>
<tr>
<td></td>
<td>2013</td>
<td>Cash benefit</td>
<td>Increase in family benefit amount</td>
</tr>
<tr>
<td></td>
<td>2014</td>
<td>Housing benefit</td>
<td>Increase in housing allowance for households with children</td>
</tr>
<tr>
<td>SK</td>
<td>2011</td>
<td>Parental leave</td>
<td>Unified parental leave benefit introduced allowing parents to work without loss of benefit; length of maternity leave extended and replacement rate increased from 60% to 65%</td>
</tr>
</tbody>
</table>

Source: Authors’ own analyses based on Social Protection Committee (2014b); Unicef (2014)
Conclusions and policy pointers

Summary

The economic crisis has had severe consequences for families with children: the number of children growing up in poverty has increased in 19 Member States since 2008. One of the most persistent effects of the crisis has arguably been the loss of income from work (falling wages and less employment). Despite signs of economic recovery (and stabilisation of gross domestic product – GDP), this has been particularly devastating for those already on lower incomes. These families have lost greater proportions of their incomes than the better off, especially in the hardest hit countries. Although social transfers have helped (without them poverty would have increased even more), the economic losses have turned into a social crisis (OECD, 2014).

At the same time, social investment reduces the risk of poverty: countries with higher average per child spending have lower poverty rates. Research carried out by the OECD shows that total spending on families is most strongly associated with child poverty; when broken down by spending type, cash and tax breaks have the best effect, followed by childcare and in-kind expenditure (OECD, 2011).

Nonetheless, it is well known that many governments responded to the crisis through automatic stabilisers (unemployment benefits and pensions), which absorbed resources and left little room for social investment. It is also clear that while many countries initially increased their spending on families, around 2011 countries began to implement austerity measures that introduced cutbacks. Reduced spending on families is in many instances translated into more ‘targeting’, or selectivity of family policy support.

Even countries that traditionally invested strongly in families have become more restrictive. After a number of expansionary measures that did not indicate an ‘austerity pathway’, the situation has recently changed in Finland: child benefit has been reduced from 2015 and the new government programme from 2015 envisages further cutbacks in family policy. What can also be observed is that austerity measures mainly concern cash benefits and tax benefits for families, while the area of leave policies seems to have remained largely unaffected. This might indicate that, to some extent, the focus on work–life balance has been maintained despite the crisis, indicating that this area is less prone to cutbacks than cash and tax benefits. However, in terms of the effects of reform on families, such an approach can also threaten an adequate balance between cash benefits and in-kind benefits – taking into account the vital role of the former for reducing child poverty (OECD, 2011).

The question this report has examined is how governments have responded to the effects of the crisis on families and their children. Although the social situation of families with children is very often the result of multiple factors, the analysis shows that a disaggregation of family types by employment status can help indicate where there is room for sociopolitical action. In general, trends that have occurred throughout the crisis years are difficult to identify. Many country-typical patterns may have existed before the crisis. They can, therefore, be classified as structural rather than crisis-triggered results. What follows are the key conclusions from the in-depth country studies that examine the main changes in family policy since 2010.

24 The effect of social transfers appears to have declined since the crisis: in 2008, social transfers reduced poverty by 8.8 percentage points; in 2012, this was 7.9 percentage points. One possible explanation for this is that social transfers appear to have been the focus of by far the greatest number of consolidation measures since 2011 (OECD, 2014).
Individual country findings

Austria
Overall, the pathway of Austrian family policy since 2010 can be described as one of expansion. This can be ascribed to the fact that, after the early downturn, the Austrian economy recovered quite quickly and since then went through the crisis comparatively unharmed. However, it can also be put down to the prevalence of the idea of social investment.

The introduction of the income-dependent childcare benefit variant, and the new tax benefits for families (such as tax deduction of childcare costs), primarily target families with higher earnings. According to one of the interviewed policy experts, the larger measures have paid less attention to socially vulnerable families that are particularly vulnerable to labour market insecurities and may be worse off. Other reforms, and the significant expansion of public childcare in particular, can be expected to support all family types, as it encourages take-up of employment – and is therefore essential in combating poverty. The expansion of childcare in Austria also stems from a new view of childcare as fulfilling educational purposes – in particular, for children from migrant or from underprivileged educational backgrounds.

Finland
The family policy changes that have taken place in Finland since 2010 seem to have been mainly improvements to existing schemes, such as fathers’ leave entitlement; recently, however, cutbacks have been made to child benefits (2013 and 2015). The changes can mostly be seen as policy adjustments rather than structural reforms. Nevertheless, they represent a major shift in policy orientation, since they can be seen as an ongoing renegotiation of two of the most central principles of Finnish family policy. The first of these is freedom of choice of childcare for parents; it can be argued that recent moves to change the logic of the home care allowance and the universal right to day-care services indicate an infringement of this freedom. The other principle at stake is the principle of universality: the proposal to restrict entitlement to public childcare can be seen as a violation of this.

Although it is difficult to relate the ongoing changes directly to the crisis, it seems that the crisis has created a political momentum that is now being used by the current government to renegotiate family policy with tighter economic imperatives and in line with its own ideological priorities.

Greece
In Greece, there has been a shift in policy framework away from family policies designed to reduce the demographic deficit; this policy provided allowances to all citizens, supported families with three or more children and helped women devote more time to family life (through early pensions, maternity leave and childcare leave).

Since 2012, policies have tended to specifically target families at risk of poverty – low income, unemployed, lone parent and those with three or more children – while beneficiaries are selected mostly according to their tax statements and social needs. Non-EU immigrant families tend to be excluded from many of these allowances and benefits.

Italy
From 2010 onwards, in response to an economic crisis becoming structural, the Italian national government and many regional governments enhanced measures for families with children. Many different measures were formulated, albeit still fragmentary and limited. However, new measures have not translated into new resources to support social policies. On the contrary, recent years
have seen a steady reduction in funding for the National Fund for Social Policies (NFSP), the main financial source for social policies. To finance social services and transfers to families, therefore, municipalities increasingly fall back on their own resources and ask beneficiary families to share some portion of the costs. The significant reduction in municipal financing of educational services for early childhood, and services for the disabled or the elderly, for example, has put the fees beyond the reach of many families. In other cases, local governments have no longer been able to fund existing services and measures.

**Latvia**

In 2011, a new family policy was developed – ‘Family policy guidelines, 2011–2017’. Two central issues it seeks to tackle are low fertility and declining population, and a shrinking number of families along with a rising number of children born to lone mothers. The objective of the policy is to support families with children and to promote family-favourable environments, encouraging the formation and stability of families while incentivising childbirth. The guidelines are based on the so-called lifecycle approach.

In 2010, the economic crisis prompted serious budget cuts. The Latvian government implemented only 10 of the 34 activities provided for in the 2003 action plan for family policy, even though the plan was intended to cover the period 2004–2013. In 2011, most of the activities planned were cancelled due to budget cuts. The intention was to eliminate the temporary austerity measures in 2012, but many remained in force until 2014.

More recently, some improvement has been noted. Measures such as the support for children up to the age to 18 months, guarantees for subsistence means for children from lone-parent families, and the tax exemption, represent real progress for the Latvian people.

**Poland**

In general, the regulations concerning financial transfers for families seem to be more targeted at big families, and focus more on low-income families (means-tested eligibility criteria). Developments in leave can be seen as supporting better reconciliation of work and family by extending the number of potential users of leave, including direct incentives for greater involvement of fathers in childcare. This is in line with some activities of the Ministry of Labour and Social Policy and the Government Plenipotentiary for Equal Treatment to promote flexible work arrangements for men and women, more use of gender-neutral policy measures and supporting the dual-earner, dual-carer family model. In general, they aim to ensure a better knowledge of existing regulations and their use by mothers and fathers, revising them should the need arise.

Changes in childcare measures are clearly designed to ensure better availability of care, diversity of supply and reduced costs.

Family policy reforms in Poland were not driven directly by the economic crisis. The reforms have mostly been made in response to drawbacks in family policy that have been identified as contributing to a very low birth rate. Since some policy changes directly target large families and low-income families (the two types of family most likely to be disadvantaged), it is reasonable to expect that they bring positive effects for disadvantaged families as well.

In general, the post-2010 developments in family policy have reduced costs for children, with more attention being paid to indirect costs. Undoubtedly, financial support in terms of total expenditure for family policy has increased.
Portugal
The main aim of policies in times of crisis has been to target very low income families by maintaining cash benefits only for these families (increased selectivity); to introduce new measures such as providing support in kind through third-sector social canteens; and to uprate benefits for low income families with children where both parents are unemployed. However, economic support for very low income families has also been cut back; eligibility criteria have become more restrictive and the amounts of benefit have been reduced, even for children in families entitled to minimum income benefits. The new measures of economic support (uprating for unemployed couples) only reach a low number of disadvantaged families. There has been a sharp drop both in the number of beneficiaries entitled to family and minimum income benefits and in the amounts of benefit received.

These developments have had an overall negative impact on disadvantaged families and children (Wall et al, 2014). Major indicators of family and child well-being – poverty, material deprivation, work intensity, fertility, school drop-out and expenditure – reveal that the difficult life and work conditions of families, especially of disadvantaged families, have increased over the last few years.

The social sector and civil society has played a crucial role in finding ways of providing greater support for families locked into ongoing poverty, and for families newly in need as a result of the economic and social crisis. However, the social sector and civil society are increasingly struggling to meet the daily demands for help they receive. The number of applications for support has increased so much that local support institutions have started to turn some applications down; hence, waiting lists have grown. Some of the measures introduced, such as food distribution, provide an important source of support in times of crisis, preventing stigma and social exclusion. However, often they do not compensate for the overall retrenchment in support for vulnerable families, as they are not social rights in the way that, say, cash benefits are.

Slovenia
Slovenia has witnessed significant change in the availability of family policy measures. There has been a shift from family policy to social policy. Allowances for families in Slovenia became strictly means-tested; they no longer serve families in general but rather are targeted at the most disadvantaged groups. Hence, family benefits have become social benefits. While the new social legislation (which was not a direct response to the crisis) and the intervention legislation (which was) managed to protect benefits for the most disadvantaged families, the measures significantly affected middle-class families and increased the problem of the ‘working poor’.

Social transfers and family policy provisions have had a significant mitigating effect for the most disadvantaged families in Slovenia: the effectiveness of social transfers in Slovenia is evident in the considerable difference between pre-transfer and post-transfer risk of poverty, which also kept the risk of child poverty in Slovenia at one of the lowest levels in the EU (Stropnik, 2014). However, the compensation power of social and family transfers is not sufficient to mitigate the unfavourable conditions in the labour market, especially in the case of single-parent households in which the poverty rate increased significantly, especially due to low work activity.

Moreover, the austerity measures have had an additional negative impact on the financial situation of families with children, lowering salaries and work benefits in the public sector; in 2013, this situation was exacerbated by the increase in VAT. These changes, together with other austerity measures in family policy, have affected middle-income families most, so much so that they are now ‘not (much) better off than low income families’ (Stropnik, 2014, p. 19).
Spain
The trend in family and family-oriented policies since 2010 can be summed up with the introduction of a double-track approach. On the one hand, a wide range of ‘structural reforms’ since 2011 has greatly affected the Spanish labour market (in terms of both active and passive labour-market policies), the health and education systems, long-term care assistance, and other aspects of service provision. This has resulted in less support for families in difficulties, severely affecting the most disadvantaged families. On the other hand, and more specifically, numerous budget constraints have affected measures designed to tackle the poverty and social exclusion of families and offer economic support. These measures include regional and local programmes while the needs of an increasing number of families have been severely aggravated in the Spanish economic and employment context.

UK
There is a profound change underway in social policy in the UK, and family policy is central to this. The changes consist mainly of cutbacks under a policy programme that is very much oriented towards austerity. Hence, the generous family policy that was put in place between 1997 and 2010 has been significantly curtailed. Looking at family policy specifically, benefits and tax credits or allowances to families have been reduced in value or made income-dependent; some measures have been abolished; and public funding for childcare and family services has also been significantly reduced. A central thrust of the reforms has been to refocus family policy (and social policy more broadly) on those most in need.

Policy pointers
The evidence obtained from the analysis, and from the narrative description of how families have perceived new or revised measures adopted in response to the economic crisis, suggests a range of points that policymakers may find helpful.

Importance of involving stakeholders and beneficiaries in evidence-based policy and evaluation of programmes
Evidence-based policy and evaluation of programmes should involve stakeholders and beneficiaries. All policies addressing family needs should be periodically reconsidered in the light of how recipients and policymakers and service providers perceive their outcomes, so that any reformulation takes into account practical issues and unforeseen biases. Many case studies have shown that good policies that are supposed to address family needs may be ineffectively formulated, failing to consider real, day-to-day issues.

As the analysis of the Polish Big Family Charter shows, better policy responses are likely to ensure when the users of services can evaluate them and choose the facilities they consider most appropriate.

In the UK, the Oxford City Council welfare reform team monitors the impact of welfare cuts and has set up a support system dedicated to helping people with benefit changes and increased conditionality. Some families have received expert advice from the welfare reform team; others also get financial assistance. Periodic evaluation of the trends in needs and the related outcomes of each measure is needed. As already mentioned, this would ‘allow for a better match between services offered and the needs of families’. While new provisions and reforms are normally introduced as pilot experiments, they are rarely accompanied by monitoring and evaluation procedures. In small-scale programmes, in particular, it is not so common to have a systematic assessment and evaluation
of results. Qualitative monitoring should also inform the implementation of new initiatives so that service providers understand how and why goals are reached (or not).

For large-scale projects, interim and ex-post evaluations that involve a broad range of key stakeholders, including parents, could help providers and policy makers decide how to tackle the critical aspects of implementation and planned interventions.

**Family policy – part of an integrated strategy**

Support for families is often provided in a fragmented manner, in response to specific emergencies and political inputs, rather than through coordinated and structural reforms. This results in an overlapping of strategies and of the institutions involved, resulting in a waste of economic and human resources. In times of crisis and cuts to public expenditure, the literature shows, coordination and integration is key to achieving the best possible results with the least input in terms of public and private resources. A comprehensive family policy should integrate strategies and address different family needs across a broad spectrum of ‘other’ policies. Only through collaboration and coordination between social services, job centres and agencies that provide reconciliation services can social and employment inclusion be achieved.

**Integrated strategies required**

Coordination should involve not only different policy strands, but also different institutional levels: in Member States the national, regional and local levels should cooperate more to avoid duplication of measures. This would correct those situations where well-informed families can access all available benefits while the more deprived fall through the net.

An integrated strategy requires the involvement of a wide network of social actors; this can help bring together all the resources of a local community. This involvement can strengthen family organisations, community social bonds, and informal local organisations and NGOs; it can also promote the empowerment of the community as a whole. One of the positive elements of the Greek case study on social canteens is the involvement of a large social network of public institutions, supported and acknowledged by civil society. This helps to activate and bring together sponsors, supporters, donors and volunteers who wish to stand in solidarity with the residents of the local community. In Spain, one of the key factors in the success of the Andalusia Solidarity and Food Guarantee Plan in schools is the involvement of the education community. Directors and teachers, in particular, are strongly committed to the development of the plan.

Only a coherent and comprehensive family policy framework can guarantee sustainable social development in a strategic and preventive perspective, with priority given to strengthening families and preventing them from falling into difficulty, from which recovery is harder and more expensive.

**Adequate income is key**

The study highlights the importance of providing minimum income support to disadvantaged families. In many Member States, the level of income support is below the at-risk-of-poverty threshold, and Italy and Greece lack a comprehensive national scheme altogether. The lack of adequate income support schemes has forced many families to enter the shadow economy.

In Portugal, income support is seen as the most important welfare benefit for providing support to disadvantaged families. However, it may no longer fulfil this role because of reductions in the amount of benefit and the fact that many families are excluded from receiving it.
Help in reconciling care with employment

Full-time employment improves the social and economic situation of families in all countries studied, although often the income received from employment is not sufficient to remove families from poverty. Measures that improve work–life balance are important. Overall, interviewed families saw adequate childcare as essential; also considered important were adequate part-time jobs and a greater flexibility between the two spheres of home and work.

The analysis highlights the importance of high-quality activation measures for disadvantaged families. In Latvia, tax relief for families with dependent relatives aims to encourage parents to participate in the labour market and helps increase family income. In Poland, the activation effect of an increase in the availability of inexpensive childcare services has been demonstrated. It represents a precondition for getting out of poverty, allowing lone parents in particular to look for gainful employment.

Vulnerability is multidimensional

However, having a job is not the only answer to the risk of poverty: because of the large increase in precarious and flexible job contracts across Europe, employment no longer guarantees well-being. The phenomenon of the ‘working poor’ is becoming increasingly serious.

Policies also need to consider social inclusion and participation. Many of the interviews with disadvantaged family members highlight feelings of stigmatisation and exclusion. In this context, seemingly small things, like additional childcare help or reduced cost transport passes, can have a large positive impact and can combat social exclusion.

Housing policy, which can take several forms (help for paying the rent or electricity bills, fiscal reduction or preferential access to council houses), can be a key consideration. The studies demonstrate the importance of adequate and affordable housing, especially for lone parents, large families and young people. Housing inadequacies impact broadly on the physical and mental health of all members of the household, especially children. Having access to banks’ financial services also means being able to access credit to buy a house. In Italy, for example, a 2014 provision to enable young married couples (and lone-parent households with children under 18) to access credit to buy a first home was extended to people aged under 35 who have atypical employment.

Childcare provision crucial in difficult economic times

Many families, and in particular lone parents, find it hard to reconcile family life with full-time employment. Against this background, providing adequate and high-quality childcare – next to promoting children’s well-being – is a major factor in combating poverty and exclusion.

In a period of economic crisis, care needs are even more likely to clash with the need to maintain income. Here, lone parents face additional difficulties, having to choose between working or caring for children.

Benefits and programmes – information and access should be simple

Benefits should be implemented in such a way that maximum take-up by those who are eligible is encouraged. Some of the case studies show shortcomings in this regard. A common feature is the lack of information. Since the measures generally target the most vulnerable, they need to be easily accessible and comprehensible, otherwise those who lack the knowledge or contacts may not benefit from measures they are entitled to. Families without sufficient social, material and cultural capital risk being even more excluded.
Targeted support should recognise new family forms

Targeting measures to the most deprived is an equitable way of allocating available resources in a period of austerity. In Slovenia, where there has been a shift from universal family policy towards selective support, poverty reduction has been relatively effective and the most disadvantaged families have been exempt from cuts in entitlements to family-related benefits. But major problems have been caused by the overly narrow definition of lone-parent child benefit, meaning that many lone parents are not eligible. Without these restrictions, the benefit would provide adequate support for lone parents.

Too strict targeting can also lead to new at-risk groups being created. Again in Slovenia, the shift to selective support has resulted in medium-income families, who are no longer eligible for many of the benefits, now not being much better off than low-income families.

The canteens and food banks in Portugal, introduced within the ‘Social emergency programme’ of 2011, are an in-kind measure specifically targeted at disadvantaged families. However, the eligibility criteria have been tightened and the level of benefit has been reduced. The measure now reaches only a small number of disadvantaged families. There has been a sharp drop both in the number of beneficiaries entitled to family and minimum income benefits and in the amounts of benefit received.

An important feature of social support systems is, therefore, that they quickly adapt to changing family structures, and focus less on the legal status of families.
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### Annexes

**Annex 1: Supplementary tables**

#### Table A1: Focus group composition

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#### Table A2: Details of individual interviews

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Note: Grey cells = no data

Source: EU-SILC, 2007 and 2012
### Table A4: Structure of social expenditure on families by country, 2011 (%)

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</table>

Source: Authors’ calculation based on ESSPROS.
### Table A5: Distribution of family types in the 10 case study countries, 2012 (%)

<table>
<thead>
<tr>
<th></th>
<th>AT</th>
<th>EL</th>
<th>ES</th>
<th>FI</th>
<th>IT</th>
<th>LV</th>
<th>PL</th>
<th>PT</th>
<th>SI</th>
<th>UK</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dual earners</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple families</td>
<td>39.0</td>
<td>43.7</td>
<td>37.4</td>
<td>39.6</td>
<td>38.8</td>
<td>40.5</td>
<td>47.0</td>
<td>52.6</td>
<td>55.1</td>
<td>41.5</td>
</tr>
<tr>
<td>Large families</td>
<td>8.8</td>
<td>1.3</td>
<td>4.2</td>
<td>14.4</td>
<td>4.7</td>
<td>5.6</td>
<td>8.0</td>
<td>3.8</td>
<td>10.0</td>
<td>9.5</td>
</tr>
<tr>
<td><strong>Single earner</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple families</td>
<td>22.3</td>
<td>37.8</td>
<td>30.8</td>
<td>18.4</td>
<td>32.2</td>
<td>21.5</td>
<td>24.4</td>
<td>22.8</td>
<td>15.6</td>
<td>14.1</td>
</tr>
<tr>
<td>Large families</td>
<td>8.6</td>
<td>1.6</td>
<td>4.7</td>
<td>10.0</td>
<td>5.9</td>
<td>5.5</td>
<td>5.9</td>
<td>2.0</td>
<td>4.7</td>
<td>5.1</td>
</tr>
<tr>
<td>Lone parents</td>
<td>3.3</td>
<td>1.6</td>
<td>3.6</td>
<td>7.9</td>
<td>4.6</td>
<td>11.5</td>
<td>4.4</td>
<td>6.6</td>
<td>6.7</td>
<td>4.9</td>
</tr>
<tr>
<td><strong>Jobless, or only part-time</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Couple families</td>
<td>8.0</td>
<td>11.7</td>
<td>13.3</td>
<td>4.6</td>
<td>8.3</td>
<td>8.9</td>
<td>5.8</td>
<td>7.3</td>
<td>4.4</td>
<td>7.7</td>
</tr>
<tr>
<td>Large families</td>
<td>4.0</td>
<td>0.5</td>
<td>2.7</td>
<td>1.6</td>
<td>1.7</td>
<td>1.4</td>
<td>2.1</td>
<td>1.1</td>
<td>1.2</td>
<td>4.3</td>
</tr>
<tr>
<td>Lone parents</td>
<td>6.1</td>
<td>1.8</td>
<td>3.3</td>
<td>3.4</td>
<td>3.8</td>
<td>5.2</td>
<td>2.5</td>
<td>3.7</td>
<td>2.2</td>
<td>13.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.1</td>
<td>100.1</td>
<td>100.0</td>
<td>99.9</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Authors’ calculations, based on EU-SILC cross-sectional data, 2012.

### Figure A1: Significant change per capita, means or non-means tested levels of expenditure on family policies, EU28 2004–2010 (%)

Source: own calculation based on ESSPROS
Annex 2: Technical notes

EU-SILC data

The European Union Statistics on Income and Living Conditions (EU-SILC) survey covers 28 EU Member States, with nationally representative samples of the population in each of them. The total sample size for each year is around 500,000 observations, with a minimum of 10,000 observations per country. The survey is carried out annually and thus provides a useful source to analyse trends. The latest data year available for all countries is EU-SILC 2012. Changes in the way data is collected in Austria and the UK led to a break in time series in 2012 in these two countries. EU-SILC includes information on income, poverty, social exclusion and other living conditions such as housing, health and well-being. The relatively big sample size provides the basis for a detailed analysis of specific family types and a detailed breakdown into population groups. EU-SILC is a household survey including information on all members of the household. Thus, it provides useful insights in household compositions including, for example, multigenerational households and working intensity of the household.

Indicators on social situation and living standards

At-risk-of-poverty or social exclusion: This is one of the Europe 2020 headline indicators and is a combination of three indicators: at-risk-of-poverty, severe material deprivation and low work intensity. Low work intensity is defined as people aged 0–59 living in households where working-age adults (18–59) work less than 20% of their total work potential.

Inability-to-make-ends-meet rate: This is a subjective indicator that measures the share of the population that faces difficulty making ends meet (to pay for usual necessary expenses). Difficulties are defined by merging the categories ‘difficult’ and ‘very difficult’. This indicator can be considered a subjective assessment of the financial situation.

Dependent children

Dependent children are defined as people below the age of 18, or aged between 18 and 24 in education and living with at least one parent. Being in education is based on the self-defined economic status variable. Living together with at least one parent is based on the mother- and father-id variable. However, EU-SILC data does not record the relationship between members of a household. It only provides id-variables of spouses/partners and parents if they are living in the same household. Countries use these id-variables differently: some only identify natural parents while others also identify step-parents (Eurostat, 2010). Thus, there is a degree of uncertainty involved and a breakdown into more differentiated types of extended families is not possible.

Employment status

The employment status of parents is based on their self-defined economic status and divided into three groups: full-time employed, part-time employed and jobless which is defined as being either unemployed or inactive (in education, retired etc.). This means that the usual working time per week is not taken into account and that the economic status is based on a subjective assessment that might be influenced by country-specific working time regulations.

Information about the employment status of individuals living in extended households is not available.

It should be noted that the section on employment patterns in Chapter 2 presents data on the share of households. In other parts of the report, the data represents individuals living in the respective
household type, a convention that is also used in other reports dealing with EU-SILC indicators on poverty or social inclusion. Presenting individuals instead of households leads to a relative over-representation of large families and extended family households, since each household on average consists of between 4.6 and 5.5 individuals.

Table A6: Data limitations

<table>
<thead>
<tr>
<th>Family type</th>
<th>Employment status</th>
<th>Limitations due to less than 50 observations in a country</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lone parents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>Part time</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
<tr>
<td>Jobless</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td><strong>Couple families</strong> (2 adults, 1–2 children)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both full time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>One full time, one part time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>One full time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>Both part time</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
<tr>
<td>One part time</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
<tr>
<td>Jobless</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td><strong>Large families</strong> (2 adults, 3+ children)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both full time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>One full time, one part time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>One full time</td>
<td></td>
<td>No limitation</td>
</tr>
<tr>
<td>Both part time</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
<tr>
<td>One part time</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
<tr>
<td>Jobless</td>
<td></td>
<td>Limitation, excluded</td>
</tr>
</tbody>
</table>
Annex 3: Interview guidelines

The following table shows the guidelines that were used by all country experts for the interviews with policy experts, amended by country-specific questions.

<table>
<thead>
<tr>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What main changes in family policies have occurred in your country since 2010?</td>
</tr>
<tr>
<td>2. What main changes in other family-relevant policies have occurred since 2010?</td>
</tr>
<tr>
<td>3. In what ways have these policy changes been introduced to support disadvantaged families?</td>
</tr>
<tr>
<td>4. Which family forms were these? Which do you see as disadvantaged/in need of support?</td>
</tr>
<tr>
<td>5. In what ways have the reforms been impacted by the fiscal and economic crisis since 2008?</td>
</tr>
<tr>
<td>6. What are the most relevant policy changes introduced to support families in the crisis?</td>
</tr>
<tr>
<td>7. Next to expansionary measures to support families – which cutbacks were conducted, e.g. within austerity programmes?</td>
</tr>
<tr>
<td>8. What are the most relevant policies for families abolished since 2010? Were they abolished as a consequence of the economic crisis?</td>
</tr>
<tr>
<td>9. Are there any variations in the main features in existing measures worth mentioning (e.g. eligibility criteria, amount of the transfer, duration of the measure, etc.)?</td>
</tr>
<tr>
<td>10. How do you evaluate these policy changes we talked about?</td>
</tr>
<tr>
<td>11. And overall, how would you depict the family policy pathways post-2010? What is the overall orientation?</td>
</tr>
</tbody>
</table>
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**Priced publications:**
Throughout Europe families have felt the effects of the economic crisis that began in 2008. This report describes their experience in the aftermath of the crisis, up to the present. It looks in detail at developments in 10 Member States that were selected to represent different types of family policy regime, ranging from those with the most ‘enabling’ policies (which help families move away from the traditional single ‘breadwinner’ model) to those with the most ‘limiting’ policies (which do not). The report analyses Member States’ responses to the crisis. The findings show that changes in family policy since 2010 are largely the result of a range of conflicting issues: the evolution of family needs; demands for austerity cuts; and the need for equitable distribution of limited resources. Such conflict means that family policies often lack an integrated policy framework. In some countries, benefits have been reduced, disproportionately affecting disadvantaged families; in others, new measures have been targeted at the most severely hit. In summary, this report provides policymakers with evidence from different country settings on what policy measures appear to work to mitigate the risk of poverty or social exclusion for disadvantaged families with dependent children.

The European Foundation for the Improvement of Living and Working Conditions (Eurofound) is a tripartite European Union Agency, whose role is to provide knowledge in the area of social and work-related policies. Eurofound was established in 1975 by Council Regulation (EEC) No. 1365/75, to contribute to the planning and design of better living and working conditions in Europe.