**Family Policy**

**Question**

To what extent do family support policies enable women to combine parenting with participation in the labor market?

41 OECD and EU countries are sorted according to their performance on a scale from 10 (best) to 1 (lowest). This scale is tied to four qualitative evaluation levels.

- **10-9** = Family support policies effectively enable women to combine parenting with employment.
- **8-6** = Family support policies provide some support for women who want to combine parenting and employment.
- **5-3** = Family support policies provide only few opportunities for women who want to combine parenting and employment.
- **2-1** = Family support policies force most women to opt for either parenting or employment.

**France**

Score 10

There is a long and consensual tradition of support for families, going back to the 1930s. The policy mix which has developed since then has been successful in providing child care, financial support, parental leave and generous fiscal policies (income is not taxed individually but in each family unit, dividing up the total income by the number of people in a family). In addition, families using the child care support at home benefit from rebates on the social costs involved. These policies have been effective. Not only is the birth rate in France one of the highest in Europe, but also the percentage of women integrated in the labor market compares favorably to the European leaders (Scandinavian countries) in this domain. However, faced with the need to reduce the budget deficit, the Hollande government has lowered some financial benefits granted to families because these benefits were perceived as advantageous to “wealthy” families (these include the deductability of charges related to the care of children or the capping of tax benefits which were obviously reserved to families paying income tax). The government has retired plans to break with the “principle of universality” of the French welfare state (i.e., social benefits for all, related to the number of children per family, but without any distinction of wealth or revenues) because this has been identified as a hot-button issue in the present political context.

**Sweden**

Score 10

Sweden has been politically and economically committed to strong family policy for the past 50 years. Major features of Sweden’s policy have been the separation of spouses’ income and individual taxation, the expansion of public and private day
care centers and a very generous parental leave program provided to both women and men, which has created much better possibilities to combine a professional career with parenthood.

The basic structure of family policy remains in place, but some small changes have taken place. The former government launched a program which served to provide an alternative to the parental leave program. The program offers a subsidy (“vårdnadsbidrag”) to parents who prefer to stay at home with children rather than place them in day care centers. The program empowered parents to decide for themselves how to best organize their family with pre-school age children. The current government is critical of the program, however, arguing that since men tend to have higher income than women it effectively confines the mother to stay at home and look after the children. Because local governments provide the program, an overall evaluation of it is difficult. But some data suggest that only a small percentage of Swedish parents is using the subsidy. Hence, it appears the overall majority is still using the broad supply of public as well as private child-care facilities.

The newly elected government is likely to abolish the program. Their alternative is to increase the parental leave program with an additional month targeted at the father, thus incentivizing fathers to take more time off to engage in the care of the children. The basic difference between the Social Democratic and Green perspective and that of the non-socialist “Alliance” parties is that the former emphasize gender equality whereas the latter emphasize freedom of choice. However, due to the stalemate in parliament in December 2014, it remains to be seen if the red-green government will be confirmed in the extraordinary election in March 2015 and if the red-green government is able to implement such a policy-change.

**Denmark**

Denmark scores well on family policy in international comparisons. The country’s system of day care centers, preschools and kindergartens allow sufficient flexibility for both parents to work. Indeed, female employment in Denmark is among the highest in OECD countries. Comparative research also shows that men in Nordic countries do more household work than men in many other countries. The system of parental leave, in connection with childbirth, is relatively generous and men also have parental leave rights.

Municipalities are in charge of day care facilities which may be either public institutions or private. These facilities contribute to better family policy. Social parties and business play a role too.

The great majority of children attend day care facilities in Denmark. In 2010, 78% of 0-2 year old children were in day care, putting Denmark on a clear first place among
OECD countries, well ahead of Sweden with 51%. Ninety percent of children aged 3-5 attended some kind of preschool institution, which put Denmark in 11th place among OECD countries in this category. There is a user payment (means tested) for day care, but it does not cover the full cost, and the system is thus tax subsidized. Danes regard day care and preschool facilities as an indispensable public service. There has been a large increase in the number of preschools in recent years.

In 2012 spending on social benefits for children and families in Denmark was 4.2% of GDP, more than in any other EU member state.

Discussions about Danish family policy do take place. The aim of Denmark’s policy is obviously to allow women to work. For many women, returning to work is a financial necessity, and many women want to have a career. Others would rather take care of their small children for years, which might actually not be bad for the children, but few actually do so. Recently, concerns have been raised on the quality and flexibility of day care due to strained finances in the municipalities.

Citation:
“Vi må have en ny familiepolitik,” http://politiken.dk/debat/debatindlaeg/ECE1835524/vi-maa-have-en-ny familiepolitik/ (accessed 19 April 2013)


Estonia

Estonia inherited a tradition of double-breadwinner families from Soviet times, when mothers typically worked full time. Despite huge social changes, this family pattern has continued, as evidenced by the high female employment rate. In the 2000s, family policy has been high on the political agenda, initially because of low fertility and later because of labor market needs. Estonia has one of the most generous parental benefit systems in the OECD, entitling parents to benefits equal to her/his previous salary for 435 days. The generosity of the benefit and shortage of daycare facilities in urban areas for children aged 0-2 explain why child care density within this age group is relatively low. Parents are allowed to work up to a certain limit without losing benefits, which facilitates a combination of professional and family life. In families with preschool or young school-aged children, it is very common for mothers to work full time. In recent years, various part-time and flex-time work options providing more opportunities for families to manage their everyday lives have spread significantly.
Finland

Score 9

Family policy in Finland adheres to the UN Convention on the Rights of the Child as well as other international agreements. Finland’s family policy program aims to create a secure environment for children and support the physical and mental resources of parents. Family policy has been successful. For example, child poverty has practically been eradicated in Finland. The support for families has three main elements: financial support for services and family leave, child benefits and provision of day care services. Access to public day care is guaranteed to all children under seven and allowances are paid for each child until they turn 17. However, family policy remains to some extent problematic in relation to gender equality. As female employment is among the highest in the EU and the fertility rate has increased, family policies have not been able to fully solve the challenge of combining parenting and employment. In practice, although the number of fathers that take paternity leave has increased, child care responsibilities still fall predominately on women and mothers are more likely to be in part-time employment than fathers. Also, Finnish women tend to leave the labor market after having a child for a longer period than women in other countries. Yet, evidence has shown that family-centered thinking is increasing among Finnish adults and within Finnish culture. The family has become more important for the individual.

Citation:

Iceland

Score 9

Family policy has long supported female participation in the labor force and with a rate of between 75% to 80% since 1991 Iceland has long had among the world’s highest rates of female participation in the labor force. Family policy has also encouraged a more equitable distribution of the burden of child rearing between genders. For example, in 2005, almost 90% of eligible fathers utilized their right to take parental leave of three months. However, as a consequence of the economic collapse, maximum state payments during parental leave were reduced from 535,000 Icelandic krona in 2008 to 300,000 Icelandic krona in 2010 and, despite an increase to 370,000 Icelandic krona in 2014, remain 30% below their 2008 level. Furthermore, average wages for men are higher than for women, which discourages men from taking parental leave, especially since the 2008 economic collapse.

Citation:
Women and men in Iceland 2013. The Center for Gender Equality (Jafnréttisstofa).
Luxembourg

Luxembourg’s corporatist welfare regime has gradually evolved over the years to a more universal system with a high degree of defamilialization. One indicator is the shift from a predominant transfer system to transfer and service system, with specific provisions for children and the elderly. Luxembourg has positively responded to its changing demographics by adapting family policy measures. In this context, the government has pushed for policy to offer a wide range of child-rearing allowances and child-care services, such as child benefits, maternity leave, parental leave, birth and post-birth allowances. Furthermore, indirect help is also offered, such as subsidized mortgage interest rates depending on the number of children in the home.

In general, Luxembourg offers the highest child benefits within the European Union. Luxembourg through its evolved child care provisions has considerably improved the labor market involvement of women, and is one of four leading member states in terms of offering a full “family benefit package.”

When compared internationally, Luxembourg’s tax policy is family-friendly. Women’s labor market participation has increased considerably since the launch of the European Employment Strategy. In parallel, the government has invested in child care facilities to increase the female employment rate. This contains also sustainable improvements in family-friendly workplace arrangements. Gender-based job segmentation and the gender pay gap, while still existing, have decreased.

In general female participation in the workforce is still low. The OECD and the European Commission have pointed out that Luxembourg’s low female employment rate (63.9% in 2013) ranks it 12th in the EU-28. Luxembourg’s public child care institutions include the “maisons relais” or general daycare centers (initially a Social Fund project, which has since been mainstreamed); the “education précoce,” a third pre-school year (initially also a project of a migrants’ lobby organization, that also has been mainstreamed); and “foyers de jour” or after-school centers. As of 2013, public child care provisions were available for 46,377 places for children aged three months to 12 years (or 50.2% of children aged 0 to 14 years) as opposed to 7,712 places in 2009 (or 8.7% of children aged 0 to 14 years). Thus European employment policies have given the system in Luxembourg a significant push toward offering more general child care provisions.

The 2015 budget introduced a reform of family policies aimed at administrative simplification. There will now be one fixed subsidy per child regardless of the family composition. Child bonuses and child allowances will be paid in one sum. The government also plans to cut the education and maternity allowances as part of this new coherent family policy. To compensate for this decline in financial support, the coalition is introducing a 0.5% supplementary tax to provide free child care facilities for one- to three-year-olds, early language support, and intercultural education for migrants.
Norway

Score 9

The labor-market participation rate for women in Norway is among the highest in the world; at above 70%, it is only slightly lower than the male participation rate. However, there is clear gender segregation in the labor market, with much of the increase in women’s employment rates coming in the form of public sector and/or part-time jobs. The fertility rate is close to two children per woman, just below the replacement rate. As such, it ranks among the highest such rates in Europe.

The country’s family policy is oriented toward promoting equal opportunity and an equitable representation of women in leadership positions, particularly in political and business settings. There is a 12-month maternal/paternal leave program that provides parents with 80% of their salary. Six of the weeks are reserved for the father. These reforms have increased paternal involvement in the first years of children’s lives (about 90% of fathers now take these six weeks).

Government policy treats married and unmarried couples in a nondiscriminatory way. For example, tax declarations for labor income are filed individually, irrespective of whether a citizen is married or not. Informal cohabitation, as compared to formal marriage, is widespread. Almost all new unions start in informal cohabitation, and about half of children are born to unmarried parents. About one in 10 children are born to single mothers, and institutional support for these women (e.g., the provision of day care and cash transfers) is stronger than in most countries.

Belgium

Score 8

Child care for children below the age of three in Belgium is rationed, especially in urban areas, but the country is still a good performer in this regard. Essentially free public schooling is available for children after the age of three; child care is essentially available at low or reasonable cost from 7:30 a.m. until 6 p.m. daily.
Subsidies per child (allocations familiales), which have recently been devolved to the federated entities, are low for the first two children, but personal income taxes are lower for households with children, and subsidies per child are much higher from the third child onwards.

High implicit tax rates on low-wage earners, which effectively create a substantial hurdle for low-qualified second earners in a couple (typically women) remain a hurdle to an equitable family policy. Official statistics show that women’s activity rate is only 5 points below the men’s rate for those highly educated, but a full 18 points (35% instead of 53%) lower for women with less education.

Netherlands

Family policy in the Netherlands is formally characterized by the need to recognize a child’s best interests and to provide support for the family and the development of parenting skills. In practice, however, child support for families is an instrument designed to improve parents’ labor market participation. Work-family balance is less of a policy principle. All Dutch families receive child allowance depending on the number of children. In 2013, child allowances were not indexed for inflation. The number of children in poor two-parent families increased to >7%; for single-parent families the figure was even 30%. Compared to EU-28 data, the Durch spend approximately 32% of GDP on social protections (health care, old age, housing, unemployment, family), of which just 4% is spent on family costs (the EU-28 average is 8% of all social protection costs). Daycare centers for young children are not directly subsidized, but parents face steeply increasing transaction costs based on higher contributions for higher taxable income. The government established an extensive system of child protection through its policy of municipally based “close to home” Youth and Family Centers (almost all of which were operating in 2012), tasked with establishing a system of digital information on every child related to parenting, education and health. In recent years there were several scandals involving the death of very young children due to undetected parental abuse missed by uncoordinated and/or belated intervention by youth care organizations. From January 2009 on, parental leave was extended from 13 to 16 weeks. In the case of divorce, parents are obliged to submit a parenting plan to the court with agreements on the division of child care tasks. Intended to protect and advance the interests of children following a divorce, the parenting plan nonetheless often leads to protracted battles between divorced or divorcing parents about the attribution and division of responsibilities in custody arrangements. According to the OECD, around two thirds of Dutch working women (also those with higher-level education attainment) choose part-time jobs, which brought down the country’s average working time to one of the lowest in the OECD. Full-time female participation is hindered mainly by a high marginal effective tax burden on second earners, reflecting the withdrawal of social benefits according to family income.
New Zealand

Score 8

Female participation in the labor market is comparatively high. However, women have been more affected by unemployment than men following the world financial crisis. At the same time, New Zealand’s fertility rate is one of the highest in the Organization for Economic Cooperation and Development (OECD) area. The government’s generous family policy has contributed to this, with a number of measures enacted over recent years. However, this should not mask the fact that the participation of women in arenas beyond the workplace, including politics (e.g., women make up less than a third of all Members of Parliament), is still well below that of men. Paid parental leave is funded by the government and covers loss of income for up to 14 weeks. A recent proposal in Parliament to increase the leave to 26 weeks was rejected by the government.

Despite the targeting of resources for low-income families and beneficiaries, child poverty levels remain high. If the poverty line is determined to be less than 60% of the median household income, then some 285,000 children were considered to be in poverty in 2014. This has led to increased public criticism, for example, by UNICEF New Zealand. Community-based efforts to provide needy children with food in schools have been supported by businesses and government initiatives.
Slovenia

Score 8

In Slovenia, the employment rate among women is high, and above the EU average. Part-time work is rare among women, but its incidence is growing slowly. At 75.5%, the employment rate among mothers with children under six years of age was the highest in the European Union in 2012. Reconciling parenting and employment is facilitated by a provision of child-care facilities that exceeds the EU average, and meets the Barcelona targets both for children under three years of age and between three and five years of age. At 105 working days, the maximum duration of maternity leave is near the European average. Fathers have a right to 90 calendar days of paternity leave, of which only 15 are paid. New legislation adopted in April 2014 will increase this to 30 days, but only after GDP growth exceeds 2.5%. These paid days must be taken during the first six months of the child’s life, while the remaining 75 (60) unpaid days can be taken before the child is three years old. After maternity leave expires, one parent exclusively or both parents alternately have the right to take up to 260 days of unpaid leave for the care and protection of the child.

United Kingdom

Score 8

The New Labour governments had a core goal of improving women’s opportunities to combine parenting with participation in the labor market. The provision of childcare facilities and the extension of maternity leave in addition to the introduction of paternity leave have all contributed. While this was also an important goal for the Liberal Democrats, Conservatives have only recently adopted gender and women’s rights issues to attract female voters. The coalition has largely continued along the lines of Labour government policies with additions like, for example, calls for companies to increase the number of women on their boards and the threat of quotas. The government has also pushed for more flexibility in work time.

Cuts in welfare spending associated with the central policy of reducing the budget deficit, however, have negatively affected some core measures, such as tax credits and welfare benefits on which women rely more than men. In particular, single mothers who statistically rely most often on social benefits have seen their situation worsened by these developments.
United States

Score 8

The United States provides significant support for families (tax benefits; short-term leave) with children. The policies have the greatest effect for poor families, especially single mothers, partly because of low governmental tolerance for welfare dependency. The country has a high rate of mothers in employment, and women have made significant advances into high-status and high-income careers.

The Family and Medical Leave Act of 1993 requires employers with at least 50 workers to allow 12 weeks of unpaid leave for childcare. In order to make childcare more available to low- and moderate-income families, the Obama administration increased by $2 billion support through the Child Care and Development Fund (CCDF), a block grant going to state governments. As of 2011, tax benefits for families with children included: a dependent exemption, a child tax credit, an earned-income tax credit, and a child- and dependent-care tax credit, as well as two tuition-related tax benefits for postsecondary education. As a result, child-care costs as a percentage of income – net of government benefits – are lower in the United States than in most OECD countries, and for low-income single mothers, much lower. In the period since the Republican takeover of the House, the administration has proposed additional enhancements. From 2011 to 2014, the Obama administration has called for expanded family leave policies and more generous support for child care, but Republican opposition has effectively blocked action. In fact, the United States ranks near the bottom of the developed world on many measures of direct governmental and regulatory support for working mothers.

Women in the United States have had advantages for combining family and work apart from support by the federal government. Some state and local programs are designed to help women make work and raising children compatible. In fact, mothers in the United States, both single and with partners, are employed at higher rates – above 75% – than in a majority of OECD countries, including France and Germany. Moreover, the United States has a high birth rate relative to other industrial countries – close to the replacement level – with above-average fertility rates for native-born as well as immigrant women.

Citation:

Australia

Score 7

The election of the Labor government in November 2007 saw a somewhat increased emphasis on promoting the employment of mothers, mainly via increased child care subsidies. The Abbott government has retained these subsidies and is similarly committed to promoting employment participation. Part-time employment
nonetheless remains the dominant form of employment for women with dependent children, whether partnered or single.

The low level of child care density for the age group 3 to 5 continues to be a problem for many families in Australia. At the same time, fertility rates are much higher than in other OECD countries with much better child care.

A government-funded paid parental leave (PPL) scheme was introduced on 1 January 2011. Under the scheme, a primary caregiver parent who was employed at least ten of the 13 months prior to the birth of the child is entitled to 18 weeks leave, paid at the rate of the national minimum wage (0.90 per week as of the end of the review period). However, individuals with an annual income of more than AUD 150,000 are ineligible. Currently, the Abbott government aims at lowering this threshold further to AUD 100,000.

The government argued the PPL scheme promotes the employment participation of women and improves the care of young children. Prior to the scheme, only 54% of female employees and 50% of male employees had access to some form of PPL. The scheme considerably expanded access to PPL. The Abbott government has plans to substantially increase government-funded PPL entitlements to 6 months paid at the rate of the parent’s pre-birth wage, capped at $75,000. However, there are many opponents to the more generous scheme within the government’s own ranks, and it therefore remains uncertain whether it will eventuate.

Welfare policy has increasingly encouraged or compelled mothers who are welfare recipients to take up employment. Starting in July 2006, new single-parent recipients were transferred to the unemployment benefit once the youngest child reached 8 years of age. In January 2013, this policy was applied to all recipients of Parenting Payment irrespective of when they began receiving it; in the case of partnered recipients of Parenting Payment, transfer to the unemployment benefit occurs once the youngest child reaches 6 years of age. With unemployment benefits, single parents receive a lower level of benefits and are required to seek employment of at least 15 hours per week.

Citation:

Austria

Score 7

Both the Austrian government and mainstream public opinion accepts that the model of a traditional nuclear family, defined by stable and clearly divided gender roles, cannot be seen as the reality for all families in the second decade of the 21st century. Access for married women to the labor market is not seriously disputed. Nevertheless, the provision of child care is still overwhelmingly left to families themselves, which de facto means that primary responsibility is left to mothers.
Public child care centers exist, but despite some recent improvements, fail to satisfy demand. Child care facilities for children aged zero to two are almost completely lacking outside the capital Vienna, while facilities for children aged three to five do not always manage to serve working parents’ needs. Thus, the disproportionate burden borne by women within Austrian families is seen as an aspect of de facto gender discrimination. Also, Austrian welfare transfers for mothers are designed in a way that keep mothers out of the labor market, an outcome that stands in stark contrast to those associated with policies promoting allowances in kind.

“Family” is still a highly ideological term in Austria. But despite contradicting programmatic positions (conservative insistence on a traditional mother-father-child family, progressive ideas of breaking any kind of gender barrier), the Austrian political system was and still is able to implement compromises which are flexible enough to adapt to new social developments and challenges.

Patchwork families and families based on same-sex partnerships are gradually accepted in Austrian society. Austrian law provides an institutional framework for same-sex partnerships, though they are not identified as marriages, and are not endowed with the same rights as those granted to a heterosexual marriage.

Canada

Score 7

The labor-force participation rate for women with children all under six years of age in Canada is high by international standards, suggesting that policies may have contributed to this situation. One key policy has been the increase in the child tax credit, which has reduced the barriers associated with the so-called welfare wall. In the past, when single parents, mostly women, left welfare, they lost all income benefits for their children. With the integration of the welfare system with the universal, income-tested child tax credit, there is now less disincentive to leave welfare and enter the labor market.

Canada does not have a universal child-care system, and the absence of such a system may make it more difficult for some women to combine parenting and employment. As a substitute for such a child-care system, the current government introduced the Universal Child Care program, which provides families with children under six years of age with CAD 100 per month per child on a non-income-tested basis. However, this level of financial support would normally cover only a small proportion of child-care expenses, and hence has likely had very little effect in terms of fostering labor force participation. Indeed, the average net cost of child care in Canada is among the OECD’s five highest, both as a share of the average wage and as a share of the average family income. Canada is below the OECD average in terms of participation rates in formal care and preschool participation rates for children under five years of age. The federal government recently announced an increase in the Universal Child Care Benefit to CAD 160 a month, and unveiled a
controversial income-splitting plan for families. These measures appeared likely to become law in early 2015, at a projected cost of CAD 4.6 billion. The income-splitting plan has drawn criticism on both equity and efficiency grounds, as it primarily benefits traditional families in which one spouse is the sole income earner, and raises the marginal tax rate of the secondary earner (the lower-earning of the two spouses in a family unit). As the latter are predominantly women, this measure would likely lead to a drop in female labor-force participation rates, as women either reduce the numbers of hours worked or drop out of the labor force entirely.

Citation:
OECD Family database www.oecd.org/els/social/family/database

Germany

Score 7

For decades, family and work/care policies were largely uncontroversial in Germany. A broad consensus among political parties and major societal actors aligned the German system paradigmatically toward the male breadwinner model. Universal family benefits, incentives tailored to the needs of married couples and single-earner families, and a shortage of public child care contributed to women’s low rate of participation in the labor market.

Today, Germany’s family policy expenditure levels (about 2.2% of GDP in 2011) is around the OECD average (OECD Social Expenditure Database). Parental leave periods, previously short and lacking adequate compensation, have been extended. Paternity leave has been introduced and promoted. Today, a parent’s net income while on leave is on average just 25% less than their net income prior to leave (OECD 2010; PF2.4 Parental leave replacement rates). Additionally, the number of public child care places has been increased. Particularly in the west of Germany, care infrastructure for young children had often been virtually nonexistent. In 2012, just 27.6% of children under the age of three had access to a child care institution. However, a legal right to child care beginning at age one came into effect in August 2013. At the time of writing, the actual demand for early child care has not been sufficiently met, particularly in Germany’s western states. Furthermore, the number of children per kindergarten teacher varies considerably between the states, with rather high child-teacher ratios seen in the eastern states. Thus, significant investment in child care facilities remains necessary.

Another highly disputed policy on the government’s reform agenda during the period under review was the introduction of a financial child care supplement for children up to age three who were not attending a child care facility. This child care supplement was hotly debated inside and outside the Bundestag, with critics arguing that it provided poor incentives and would serve as a hindrance to integration. Nevertheless, the supplement came into effect in August 2013. From that point
onwards, parents have been eligible to claim the new benefit for children beginning 15 months after birth (subsequent to the expiration of the parental-leave subsidy), for a maximum of 22 months. The benefit amounted to a total of €100 per month in 2013 and rose to €150 in 2014.

In November 2014, a new bill was passed stipulating further measures to facilitate both work and family. Parents who want to work part-time during while on parental leave may apply for parental allowance Plus (ElterngeldPlus). The law is scheduled to come into effect in 2015.

In summary, these measures, in combination with an increasing shortage of qualified labor, have led to a considerable increase in women’s labor market participation. While in 2000 only 57.7% of 15 to 64 year old women were employed, this measure has increased to 67.8% (Statistisches Bundesamt, 2014). In the EU today, Germany (together with Denmark) ranks second only behind Sweden in terms of female labor market participation (Eurostat). However, German women are particularly often in part-time work. It is also striking that these favorable family support policies have not led to an increase in Germany’s low fertility rate.

Eurostat:
http://ec.europa.eu/eurostat/tgm/refreshTableAction.do?tab=table&plugin=1&pcode=t2020_10&language=en


Latvia

Score 7

Family-support policies enable women to combine parenting with participation in the labor market. In 2011, 63.9% of mothers with children under six years of age were employed, above the EU average of 58.9%. The overall female employment rate in 2011 was 60.8%, above the EU average of 58.5%.

Maternity of a maximum 112 calendar days can be taken, with mothers receiving 80% of their average wage. Paternity benefits are paid for a maximum 10 days at 80% of fathers’ average wage, with paternity leave taken within two months of the child’s birth. As of 2014, the benefits levels will change to 60% of average wage, but be supplemented with a fixed child support payment per month.

Furthermore, parental leave of up to 18 months per child can be used by either parent prior to the child’s eighth birthday. Parents with three or more children are entitled to three extra days of paid leave per year.

Labor law prohibits an employer from terminating an employment contract with a pregnant woman or a mother with a baby under one year old.

Local government support for private sector involvement in child care should address the shortage of available kindergarten places.
Poland

Score 7

Poland’s employment rate among women falls below the OECD and EU averages, and its child-care infrastructure is weak. However, the Tusk government put a heavy emphasis on improving women’s labor-market integration, and on fostering a more balanced division of labor among the sexes. In his state-of-the-nation address at the opening of his second term, Prime Minister Tusk announced the introduction of a package of five pro-family reforms, including an extension of parental leave from three months to one year, increased public spending for the construction and maintenance of crèches, and a cap on kindergarten fees. Prime Minister Kopacz has stuck to this course, and has announced plans to further expand public spending for child care in 2015, additionally making all parents, including students, farmers and the unemployed, eligible for support.

Bulgaria

Score 6

Family-policy debates in Bulgaria have focused on parental-leave benefits rather than on supporting mothers’ ability to work. While the share of children aged three to six enrolled in kindergartens has increased by over 10 percentage points in the last decade, public child care facilities are still less developed than in most other OECD and EU countries. Labor-market discrimination against pregnant women and mothers of small children is common, undermining the objective of providing free choice for women. However, Bulgarian grandparents are traditionally very involved in caring for children, which for some parents is an effective social-network mechanism reducing the need for state involvement. Moreover, the parental-leave legislation favors mothers’ labor-market integration by guaranteeing mothers a right to return to their job even after two years of parental leave, and by allowing fathers to take parental leave as well.

Czech Republic

Score 6

The employment rate for women in the Czech Republic is the highest among the post-socialist member states of the OECD, but does not exceed the OECD average. The level of child care provision declined significantly during the 1990s, and there has been no significant improvement since, even though the growing number of single mothers – more than 40% of children are now born outside of wedlock in the
Czech Republic – has further increased the demand for child care. Child care provision for children up to two years of age is the second lowest among OECD countries, and the situation is not improving. The enrollment rate in formal childcare for children three to five years of age is within the third quartile of OECD countries. The reason for declining child care provision is ideological – collective child care was deemed socialist and considered to be harmful. Another problem has been the rather long maximum duration of maternity and paid parental leave (28 weeks in the case of maternity leave, up to four years in the case of parental leave), which has reduced the incentives for early re-entry into the labor market.

Family policy and child care became an important issue in the 2013 parliamentary election campaign. In September 2014, after some haggling with the president, parliament passed a law on so-called children’s groups as an alternative to nursery schools, to be accessible for children older than one year. These are special child-care arrangements for which lower standards apply, and which are facilitated through tax benefits for service providers and parents. Companies, town halls, universities and non-profit organizations were given the power to establish these groups.

Ireland

The Irish income-tax system incorporates a principle of “individualization,” which means that at any given level of combined income, the tax burden is lower on households in which both spouses are employed for pay or profit than in those in which only one spouse is so employed.

The income-tax code thus generates some incentive for spouses to take up employment outside the home. However, its progressive structure implies that at relatively modest income levels, the second partner entering paid employment faces high marginal income-tax rates. Furthermore, the income-tax code does not permit the deduction of child care expenses. This, combined with the high cost of child care and the paucity of public provision in this area, is viewed as a serious obstacle to women combining parenting with employment outside the home.

Child benefits have been significantly reduced in recent budgets, and are now payable for dependent children at a rate of €130 per child (increased to €135 in the 2015 budget). This benefit does not vary based on whether the mother is employed outside the home.

The economic crisis had a more severe impact on employment opportunities for men than for women, as is to be expected in view of the collapse of employment in the construction sector and the relative stability of employment in services. The female unemployment rate rose from 4.0% in 2008 to over 11% in 2012, but by mid-2014 had fallen back to 9.5%, whereas the male rate rose from 5% in 2007 to a peak of 18% in 2012, and has now fallen back to 13.5%. The labor-force participation rate
for males aged 15 and over fell from a peak of 74% in 2007 to 68% in 2013, while the rate among females fell from 55% to 53% over the same period.

Israel

Israeli women’s share in the workforce increased substantially during the past 30 years. From just a third of the workforce, they are now 47% of employees. This positive trend is more prevalent among Jewish women, who are almost equal to the share of Jewish men. Arab women still account for only 29% of the Israeli Arab workforce and Ultra-orthodox Jewish women are also lagging behind, although both sectors show gradual improvement and receive attention as part of a general economic policy that aims to expand social inclusion in the labor market.

One of the main causes for the increase in women’s participation rates is the rise in education levels among women, since education offers more access and financial reward for working mothers. However, wage gaps are still salient. Since many women work part-time or hold temporary jobs in order to sustain their traditional role as the main caregivers in the household, the average monthly wage for women in 2006 was 66% the average monthly wage of men. The gender gap is smaller for hourly wages but still prevalent with women making 84% that of men.

Despite overall improvement, studies continue to point to ongoing discrimination against women in the business and public sectors. A pioneering report published in 2013 showed that working mothers in Israel lose 5% of their income for each childbirth, while the men’s income increases. Several studies have also pointed to the lack of minority-oriented social-policy tools, which are needed to address the unique problems of ultra-orthodox and Arab women.

In 2010, a law was introduced to elongate maternity leave to 14 paid weeks and 26 weeks total. It was not expanded, however, to include working fathers, thus amplifying traditional gender roles. In recent years the need for further subsidies for daycare and after school activities gained prominence as a middle class issue, and a plan to introduce subsidized care for children 0-5 was launched. However, reports claim that it is still largely underfunded and does not offer sustainable relief for working mothers and young families.

Citation:

Mizrhi, Sheli, “Main themes in the work of the committee for women advancement”, Knesset Research Center 21.3.2013. (Hebrew)


Lithuania

Score 6

Many Lithuanian families find it difficult to reconcile family and work commitments. The prevalence of poor relations, as well as frequent instances of domestic violence, divorces and single-parent families also present challenges to stable family life. The country’s fertility rate is low, while the child poverty rate is relatively high. However, the employment rate among women aged 20 to 64 is relatively high, at 66.7% in 2011 as compared to 67.7% for men.

Lithuanian family policy is based on a set of passive (financial support to families) and active (social services and infrastructure) policy measures. The government provides some support for women seeking to combine parenting and employment, including family and social-welfare legislation (e.g., special conditions of the Labor Code applicable to families), financial assistance to families raising children (child benefits and partial housing subsidies), and social services targeted at both children and parents (including the provision of preschool education and psychiatric help for parents or children). However, access to kindergartens and other child care facilities is still insufficient (especially in the city of Vilnius) and there is a shortage of both full-time and part-time flexible employment opportunities in the labor market. Overall, family policy is quite fragmented and focused on families facing particular social risks, while more attention should be paid to developing more universal family services (with NGO engagement).

Malta

Score 6

Malta has the lowest rate of women in employment in the European Union, although female participation in the informal economy, which accounts for 25% of GDP, may render this official statistic an inaccurate picture. A breakdown of activity rates by age showed that the number of women active in the labor market was comparable to that of men aged between 15 and 24. The gap widens in subsequent age brackets. In recent years, new workplace policies have been designed to try and ensure that women already employed retain their jobs, and those wishing to return to their former positions can do so. These include maternity leave; parental leave; paternity leave; responsibility leave; adoption leave; leave to foster children; work on a reduced time-table; five-year unpaid leave; and in 2011, the introduction of financial incentives for mothers returning to work. In 2014, these provisions were
strengthened by the introduction of free child care centers and after-school clubs.

These policies, however, are more likely to be found within the state sector than in the private sector, as the latter still lags in this area. One reason for this situation is that a majority of businesses in Malta (70%) are family owned and employ less than five people. Only 4% to 5% of enterprises employ 100 people or more. The discussion of whether the state should subsidize family-friendly measures within the private sector is still going on. Nonetheless, there is concrete evidence that these measures are attracting more women to the job market.

Citation:
Times of Malta, Women corner new jobs market, 27/06/2014.

Portugal

Score 6

There has been no substantive change in family policy in this period. The rules concerning maternity leave remain virtually unchanged vis-à-vis the previous report. The birth rate continues to drop, with some 7,000 fewer births in 2013 than in 2012 (a 7.9% drop) and further reductions still in 2014, with 700 fewer births in the first half of 2014 than in the first semester of 2013.

This is associated with the economic recession and unemployment, which has had an adverse impact on the country’s already low fertility rate, and reflects the lack of opportunity for women to combine parenting and work.

According to Eurostat, Portugal had the lowest birth rate in the European Union in 2013 with 7.9 children per 1,000 inhabitants, less than the mortality rate of 10.2 per 1,000 inhabitants.

While there is much political discourse regarding the need to increase the birth rate, there is little in the way of substantive policy to achieve this. While there was discussion in October 2014 about how the budget could introduce tax relief and other programs to benefit families, this ultimately produced only negligible changes that are unlikely to effect any radical reversals in the declining fertility rate.

Chile

Score 5

In recent years, there have been efforts to establish wide-ranging preschool-education coverage. These policies offer Chilean parents more opportunities to place their children in free or low-priced nurseries and kindergartens. Michelle Bachelet’s October 2014 budget proposal included an increase in public funding in both
categories. Thus far, however, the system has not fulfilled actual labor-market requirements, given that nursery opening times often do not coincide with parents’ long working hours. Families’ abilities to find day care for their children depends to a great degree on their economic backgrounds, as wealthier families normally pay private housekeepers and nannies. Aside from the issue of women’s labor-market-participation opportunities, Chilean family policy does not fully respect the concerns of fathers, as tuition for children is paid solely to mothers, for example. Chilean family policies still lack a holistic vision of modern families, including, for example, aspects such as single parents, adoption and same-sex unions.

Croatia

Score 5

In Croatia, the employment rate among women is 10 percentage points lower than the employment rate among men, and lower than in almost all other EU countries. Maternity pay is relatively generous, while child-care facilities and extended-day programs at school are limited. Child-care coverage is especially poor in areas with low employment, which reflects the ability of local government to pay for services. Women with children face challenges within the labor market. Discrimination by employers in some segments of the private sector against younger women is widespread, because it is assumed that the women will eventually require maternity leave. This practice is technically forbidden by anti-discrimination legislation, but is weakly enforced due to weak unions and poor enforcement by government agencies. The new Family Law adopted in June 2014 did not address these issues, focusing instead on expanding the legal rights of young people and on clarifying child-custody issues.

Greece

Score 5

Family policy is associated with the position of women in the labor market – a position which puts women at a disadvantage. The law says that private employers should grant women maternity leave and hire them back nine months after giving birth. The situation is completely different for women employed in the public sector. Female public employees are guaranteed their jobs following maternity leave. They are also granted maternity leave without fear that upon returning to their job they may be allocated to a subordinate job post or suffer wage or salary cuts, as is the case of women employed in the private sector.

Because of the crisis, since 2011 there have been cuts in government social expenditure which have taken their toll on allowances for maternity leave. Nowadays, for the last six out of the nine months of maternity leave, women in the private sector must survive on the minimum wage (€580 gross per month).

Moreover, family allowances in Greece are small: they amount to €40-€50 per child.
per month. As Eurostat data shows, the risk of poverty or social exclusion for children under 18 has increased from 28.7% in 2010 to 35.4% in 2012. In 2011, government expenditure on child and family benefits amounted to only 1.8% (EU-27: 2.2%). State-owned child care facilities managed by municipalities remain underfunded.

Some improvement has nonetheless been achieved in family and child policy even as the economic crisis was evolving. First, the logic in the distribution of child allowances has changed. In the past, the bulk of family-related allowances were channeled to families with three or more children, regardless of family income level. A new law passed in 2013 provided a yearly allowance of €500 per child (income-tested allowance) to families with three or more children.

However, in the meantime, the entire logic of family and child policy had changed. Based on a law passed in 2012, a new policy imposed income-tested thresholds for families receiving child allowances. The new policy has expanded the pool of potential recipients of child allowances, as it does not exclusively favor families with three or more children, but instead families with children in need.

Second, since August 2013, programs designed to fight unemployment have prioritized jobless households, unemployed, long-term unemployed and young people. An example is the government’s “short-term public work programs.” In view of the above, current policies reflect an improvement over pre-crisis policies and the lack of policies when the crisis first erupted.

Citation:
The new child allowance was instituted in 2012 by Law 4093/2012. The special allowance for families with three or more children was reformed in 2013 by Law 4141/2013. Information provided by Manos Matsaganis, Athens University of Economics and Business.(18.05.2013). Additional statistical data provided by the European Commission in the website http://europa.eu/epic/countries/greece/index_en.htm

Japan

Score 5

A major focus of family policy in Japan in recent years has been the attempt to improve women’s ability to balance work and family life. According to OECD statistics, Japan has the group’s second-highest gender gap in terms of median incomes earned by full-time employees. Japanese government figures show that only slightly more than 6% of women working in the private sector have made it to the level of section manager or beyond. Although several policy measures aimed at addressing these issues have been implemented since the 1990s, many challenges remain.

The new LDP-led government aims to give strong support to the role of women in the labor force and to childcare providers in order to improve the conditions of working mothers. In April 2014, benefit payments paid during childcare were raised from 50% to 67% of the previous wage. Based on the Revitalization Strategy (“third
“arrow” reforms), further measures were introduced, some of them in FY 2014. Questions remain, however, whether further family-related measures - in the interest of an improved role for women in the economy - will receive strong political support, as major enterprises do not seem particularly interested and there is opposition within the LDP’s own party centered on traditional views of the role of family and women.

Citation:

Mexico

Score 5

As in most other areas of Mexican social policy, social divisions are pronounced in the area of family policy. On the one hand, educated and urban Mexicans are broadly supportive of women’s rights, as is the political class. Recent political reforms require registered political parties to have a quota of women included as a part of their election slates. The PAN presidential candidate in the 2012 presidential elections was a female professional. In addition, educated women are increasingly participating in the labor market and quite a large number of professional people are women.

On the other hand, gender equality is progressing much slower among Mexico’s poor, disadvantaged groups. Poorer Mexicans tend to have larger families and face fewer opportunities for women in the labor market. Also, old-fashioned “macho” and conservative Catholic attitudes from the past make it harder for lower-class women to progress. In addition, many labor-based institutions tend to be based for traditional reasons around the concept of the working man. Moreover, lower-class women are more active in family businesses and in the informal sector of the economy, where incomes tend to be lower, and where it is hard for them to access state benefits. The main problems facing working class women have to do with the dysfunction in public services like health, education and transportation.

Romania

Score 5

Romanian parental-leave benefits are relatively generous. Parents can claim parental leave for up to two years, and during the period of parental leave – and for six months afterwards – they have job security and cannot be dismissed. However, overall spending on children and families has remained low. One of the consequences of this low spending is that child-care density has been low. Combined with the shortage of part-time work, the shortage of affordable child care (especially full-time day care) creates a significant obstacle for women attempting to combine parenting and employment.
Slovakia

Score 5

In Slovakia, traditional notions of the family are still fairly strong. Mothers of children under two years of age rarely work, maternal employment rates are below the OECD average, and working women face an enormous double burden of both professional and domestic responsibilities. This situation is reinforced by the low incidence of part-time employment, income tax splitting and the relatively long duration of parental leave. Child care facilities are limited and have not kept up with the increase in birth rates. Child care for children under three years of age in particular continues to be virtually unavailable. Larger towns have insufficient kindergarten slots. Public spending for families is slightly below the OECD average, with a high share devoted to cash benefits, and low shares for children’s services and tax-related benefits. Like previous governments, the Fico government has failed to address these problems. Instead of expanding child-care facilities with a view to facilitating women’s labor-market participation, it has focused on increasing one-time cash benefits for families.

Citation:

South Korea

Score 5

South Korea has not been very effective in enabling women to combine parenting with participation in the labor market. This can be seen in the country’s low fertility rate as well as in women’s low labor-market participation rate. The traditional Confucian family values that view women as mothers and housewives remain strongly influential. High housing prices and high costs of education are the most important factors in young couples’ decision not to have children. In recent years, the government has been alarmed by the dramatic drop in fertility and various policies, such as free childcare services and flexible work-hours for working women, are being introduced or are under discussion. However, most policies adopted so far have proven to be inadequate in helping women combine employment and parenthood.

The low fertility rate remains an unaddressed challenge. Cultural and socioeconomic factors, such as a gender pay gap that is the highest among OECD countries as well as pervasive social immobility, discourage women from entering into the workforce. As a result, the employment rate for female graduates is lower than for male graduates, despite similar numbers of male and female college graduates. Furthermore, South Korea is the only country in the OECD where the employment rate of female college graduates is lower than that of women with only compulsory education. The 2013 Global Gender Gap Report by the World Economic Forum –
which measures the gender gap with respect to economic, political, educational, and health-based criteria – ranked South Korea 111 out of 136 countries, a decrease on its rank in 2006 of 92.

There have also been more controversial reactions to the low fertility rate. For example, the government has started cracking down on abortions, which had been illegal in South Korea, but had been tolerated since the 1970s as means to reduce the birth rate.

Citation:
New York Times, 5 January 2010

Spain

Even if traditional family patterns (in which mothers focus on household and child care work) have changed to some extent in Spain, this has been more the result of slow sociological developments than the outcome of an explicit family support policy. Public spending on social services or subsidies designed to support women in combining parenting with employment has been cut back considerably – a trend intensified as a result of the economic crisis and budgetary constraints.

The moratorium in implementing the National System of Dependency (for care of dependent people) has made it more difficult for women to remove themselves from the burden of family care. The paternity leave program introduced in the mid-2000s is not taken advantage of much, and further measures are needed to facilitate a culture of shared responsibility for child care. A corporate culture of “presenteeism” at the workplace does not help either.

In general, timid government action and traditional gender roles still rooted among Spaniards keep women in an unequal position. Even if the Ministry of Employment tries to ensure employers’ compliance with legislation on non-discrimination, the wage and pension gaps between men and women comes close to 20%. Women’s participation in the labor market is also much lower than that of men. In 2013, the female activity rate was approximately 54%, while the male rate was 66%. Unemployment rates among men and women are similarly high at 25%.

Subsidies to families have also been significantly cut back. However, four years after the elimination of the so-called “cheque bebe” (a €2,500 benefit for every newborn or adopted child), the current government has approved a tax reform to benefit large families (i.e., three or more children). This reform will take effect as of 2015, which
is an electoral year and dovetails with taxpayers’ applications for deductions amounting to €100 or 200 per month, depending on the number of children. Nevertheless, the very low fertility rate also demonstrates how timid Spanish family support policies are.

Citation:

Cyprus

Score 4

The low rate of enrollment in nurseries and child-care centers is one symptom of Cyprus’ lack of adequate family policies. This creates obstacles to combining motherhood with employment, which in turn may help account for the very low birth rate of 1.144% (2014 est.). However, the employment rate for women between 25 and 54 is high (74% in 2014 Q2). Families seek care for children five years old and under primarily in the private sector, and in a small number of community centers under the supervision of the Ministry of Labor.

Other solutions are sought to compensate for the state’s lack of adequate family policies and facilities for mothers with dependent children. Help through the extended family, which typically retains strong bonds, is a common phenomenon. Family members, in particular grandparents, assume the responsibility for child care, which has the beneficial effect of lowering child-poverty rates. Kindergartens, in which more than 80% of children are enrolled, represent additional family expenses. Further difficulties for parents and especially young mothers relate to the need to provide transportation for their children, as the public-transportation infrastructure remains largely insufficient despite recent efforts. The relatively recent establishment of full-day primary schooling in many communities has helped some families, but more is needed to resolve problems.

Special allowances for multi-member families and the guaranteed minimum income is likely to alleviate difficulties posed to families by the economic crisis. However, it is more important that nursery fees are paid, and other related problems solved, so that young mothers are not forced to leave their jobs in order to take care of their young children.

Hungary

Score 4

Family policy has been a rhetorical focus for the Orbán government, but has been understood in a very traditional manner. It has aimed at stabilizing traditional family models rather than at improving opportunities for women to combine parenting and employment. The second Orbán government introduced a new family-based tax
allowance and extended the maximum period for parental leave from two to three years, thereby luring women away from the labor market. In 2014, the family tax allowance was changed to a so-called family contribution allowance, making it possible for families to use any remainder of the family tax allowance not utilized for decreasing the personal income tax to decrease their health or pension insurance contributions. Despite its pro-family rhetoric, the Orbán government cut family allowances by 4% in the draft budget for 2015.

Citation:

Italy

Italian society has traditionally relied very much upon its very strong family institutions. The family (often in its extended version) remains even today a major provider of welfare for its weakest components – children, young couples with precarious jobs and elders. Within the family, significant amounts of economic redistribution take place, and important services are provided, such as the care of preschool age children by grandparents. Partly because of this reliance, family support policies have been generally weak. Apart from relatively generous rules on maternity leave (paid for by social insurance) and limited tax deductions for children, the state has not offered much. Public day care facilities for preschool children are available on a limited scale and vary significantly across regions. Private firms and public offices have only recently started offering similar services, with some support from the state.

The lack of more significant policies has contributed on one hand to the limited participation of women in the workforce, and on the other to a very low birth rate (except in the immigrant population).

Proposals recurrently advanced to introduce important changes to tax policies with respect to families have never materialized, including the “quoziende familiare,” which would have divided taxable income by the number of family members. The crisis has left little space for such initiatives, which would strain the state’s budget. As a result, only limited subsidies for families with children in the lowest income brackets have been introduced. Because of the economic crisis, the levels of children living in poverty are above average.

New and innovative Scandinavian-style concepts (such as parental leave) which go beyond maternity allowance are not widely implemented. The whole child-care sector, and indeed the state of the public debate over the ability of women to combine work and children, lags behind that in the wealthier European countries. The decreasing transfers of financial resources to regions and municipalities during previous and current governments mean that many institutions and projects working
in family support have run out of money and may have to cut back services significantly.

**Switzerland**

In international comparison, Swiss family policy does relatively little to enable women to enter the workforce. In a recent analysis examining the ability to reconcile work and family, looking at data from 2005, Switzerland scored lowest among 21 OECD nations. The new federal law providing subsidy payments to families, which took effect in January 2009, has done little to change the country’s ranking in international comparison; nor has it changed the fact of substantial cantonal variation, one of the most salient characteristics of Swiss family policy. The new federal law defines minimum child and education benefits, but cantons may add a variable amount to this basic federal benefit level.

In general, Swiss family policy has a clearly conservative outlook with a strong liberal undertone. It is mildly supportive to the traditional family; there are some tax deductions and a period of parental leave offered to mothers (but not to fathers), as well as a very limited amount of child-care facilities. As is virtually always true in Switzerland, there are substantial cantonal variations. The canton of Ticino has a very generous family policy aimed at helping mothers to reconcile work and family; other cantons (and their municipalities) fail to offer any substantial help such as child-care facilities on a broad scale. Likewise, tax policies providing incentives either to stay at home or reenter the labor market vary from canton to canton. However, taking the median canton and municipality, the portrait of a liberal-conservative family policy applies. Policies tend to create incentives for young mothers to stay at home during the first years of their children’s lives. Afterward, mothers are provided with reasonable opportunity to find employment; however, these are in most cases part-time jobs. This allows mothers to care for their children, while also having some limited employment. Taking part-time jobs usually reduces the ability to have a sustained career as compared to the opportunities offered by full-time jobs. Hence, the system works in the sense that it mobilizes women within the labor market, but without giving them opportunities for income and career advancement equal to those afforded to men.

In March 2013, Swiss citizens rejected a proposal that would have added an article on balancing work and family life to the constitution. The proposal would have obliged the federal government and cantons to provide child-care facilities in sufficient quantity to enable mothers to continue working if they desired to do so.
Turkey

In July 2014, about 7.8 million women were employed in Turkey. While the labor-force-participation rate for women amounted to 30.8% in 2014, the employment rate for women during the same year was 27.2%, and the unemployment rate 12%. Women’s rate of participation in the labor market thus remains low, far below the EU average.

Among women in the labor force, 35.7% are employed in agriculture, 15% in industry and 49.3% in services. About 50.5% of working women are not registered with any social security institution. In this respect, there are both sectoral and regional disparities. Paid maternity leave is about 16 weeks, although in 2013 the government indicated plans to increase this to 24 weeks, as well as to allow women with at least three children to receive full payment for working half a day.

Several national and local-level initiatives in recent years have ostensibly been aimed at helping women become more employable, helping them find more and higher-quality jobs, and in general helping to remove obstacles to their participation in the workforce. However, there have been many shortcomings in the implementation and proper monitoring of these policies.

In general, the government’s conservative stance on women and family affairs (e.g., concerning the number of children or women’s roles) has provoked ongoing public debate on gender equality in the labor market and public life more generally.

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