
Special Invited Article

Families and Family Policies: Developing a Holistic Policy Agenda

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Abstract Given extensive demographic and social change, there is a search for new policy strategies for enhancing child and family well-being. Family policy, a holistic approach to evaluating social policies affecting children and their families, is one such strategy. Two illustrations of advanced industrialised countries with an explicit family policy are presented along with several new and innovative child and family policy initiatives launched in less developed countries. Together, these may offer possible components of a Hong Kong family policy. An explicit family policy may not be the answer to Hong Kong's concerns about child and family well-being, but making the conditions of children and their families more visible and identifying and assessing the policies affecting them, would help if one goal is to achieve greater policy coherence.

Key words Child care; Child policy; Family policy; Leave policies; Social policy

Introduction

Despite aging populations, falling fertility rates, income disparities and poverty, and economic recession and disruption, spending on social benefits and services for children and families increased in most OECD (Organization for Economic Cooperation and Development) countries, between 1980 and 2000.¹ However, it is unclear what will happen now, as we

attempt to cope with political, social, and economic turmoil. Analysing public commitment to children and their families in advanced industrialised countries, reveals considerable variation across countries and over time. Similarly, policy regimes and instruments used to allocate benefits and services vary as well and new initiatives are needed to cope with new risks and new problems.

The predominant form of economic assistance to families with children in the OECD countries in the 1980s was a universal child or family allowance, and these benefits were coupled in most countries with means-tested child-conditioned social assistance. By 2000, these cash benefits were overshadowed by tax expenditures in most Anglo countries, while in still more recent years many countries were exploring other specialised and innovative benefits and services designed to strengthen families, in particular, families with children.

The objectives of these newer developments included: increasing women's labour force attachment; enacting statutory policies to facilitate the reconciliation of work and family life; reducing child poverty; strengthening children's rights to education and health care; and enhancing child protection, development, and well-being.

In some countries, these goals were incorporated into a holistic approach to an explicit family policy. In others,

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the focus remained more categorical, the family policy more implicit, but nonetheless guided by an increased effort at enhancing child well-being.

In what follows, I will begin, first, by defining family policy, Second, I will briefly illustrate what a family policy package looks like in those advanced industrialised countries with such a holistic policy, and discuss implications for enhancing child well being. Third, I will identify several new and innovative child and family policy initiatives that could be part of a family policy package in Hong Kong. Fourth, I will make some brief concluding comments.

What Is "Family Policy"?

The term "family policy" was used first in European social policy discussions to describe what government does to and for children and their families. The term was used, in particular, to describe those public policies – such as laws, regulations, administrative policies – that are designed to affect the situation of families with children – or individuals in their family roles – and those that have clear, though possibly unintended, consequences for such families. Characteristic of family policy internationally is, first, concern for all children and their families, not just poor families or families with problems, although these and other family types may receive special attention; and second, an acknowledgment that doing better by children requires help for parents and the family unit as well.

The increased attention to family policy during the last 30 years derives from the developments that either threaten the role of the family or are believed to do so. Demographic and social trends suggesting changes in the family as an institution and changes in the roles of family members have been the primary catalysts in generating support for family policies. Noteworthy among these are: aging, deferred age of marriage, lower fertility rates, increased divorce, increased out-of-wedlock births and lone mother families, and rising rates of female labour force participation.

As I have noted elsewhere,^{2,3} family policies may be explicit or implicit. Explicit family policy includes those policies and programs deliberately designed to achieve specific objectives regarding individuals in their family roles or the family unit as a whole. (This does not necessarily mean general agreement as to the objective, but only that the actions are directed toward the family; various actors may have different goals in mind.) Nor does it require

agreement on the definition of "family". Indeed, greater progress can be made by not getting caught up in issues of definition – and instead, acknowledging that there are many different definitions and they vary across countries and cultures. Explicit family policies may include population policies (pro- or anti-natalist), income security policies designed to assure families with children a certain standard of living, employment related benefits for working parents, maternal and child health policies, child care and early childhood education policies, and so forth. Implicit family policy includes actions taken in other policy domains, for non-family related reasons, which have important consequences for children and their families as well. For example, policies regarding income poverty, immigration, a minimum wage – or HIV/AIDS – may have major consequences for children and their families, yet not directly target them.

Family policy as a sub-category of social policy can be viewed as a policy field or domain, a policy instrument, or as a criterion by which all social policies can be assessed as to their consequences for family and child well-being.

The family policy field includes those laws that are clearly directed at families, such as: family law; child or family allowances; social assistance and social insurance benefits contingent on the presence of children; maternity and parenting leaves; tax benefits for dependants; and child care or early childhood care and education services.

Family policy can also be an instrument to achieve other objectives in other social policy domains. For example, family policy may be used to achieve labour market objectives, encouraging more women to enter (or to leave) the workforce. Family policies may be designed to encourage parents to bear more – or fewer – children and thus achieve a country's population goals. Thus, in family policy, the family may be both object and vehicle of social policy – both agent and target of social policy.

Family policy as 'perspective' assumes that sensitivity to effects and consequences for families informs the public debate about all social policies. Finally, family policy as perspective is concerned with monitoring a broad range of actions in terms of their potential or actual impact on children and their families. Viewing family policies from this vantage point is particularly important in those countries that do not have explicit family policies but rather a series of categorical policy initiatives directed toward different aspects of child and family functioning and designed to achieve different and sometimes contradictory objectives.

Family policy, therefore, in the sense discussed here, suggests four characteristics:

- A view of the family as a central institution in the society;
- A definition of "family" that allows for drawing distinctions while encompassing a variety of types, structures, roles, and relationships, usually involving at least one adult and one child;
- A definition of "policy" that assumes a diversity and multiplicity of policies rather than a single, monolithic, comprehensive legislative act;
- A definition of "family policy" that, therefore, encompasses different types of families and policies and includes both the policy field and child and family well-being (or family impact) as a criterion for assessing the outcomes of relevant governmental and non-governmental policies.

Family policy instruments include cash benefits; services; laws, and administrative directives. The major instruments are :

- Income transfers including child and family allowances, social insurance, social assistance, and tax policies, among others;
- Policies assuring time for parenting, including paid and job protected leaves from employment following childbirth or adoption, and during children's illnesses or school transitions;
- ECEC (early childhood care and education) policies, both services and various forms of cash and tax subsidies;
- Family law including the laws of inheritance, adoption, guardianship, foster care, marriage, separation, divorce, custody, and child support;
- Family planning and related contraceptive services;
- Personal social service and family support programs;
- Housing allowances and policies;
- Maternal or family and child health services.

Today the concept of family policy is a global one. There is no country that does not recognise the centrality of the family in both short and long term societal developments – and as part of economic as well as social development. Families fulfill an essential societal role in reproduction, in socialisation, in early education, in the promotion of good health, in preparing the next generation for adulthood. But families are changing – in composition and in structure – with women taking on new tasks in addition to their traditional caring roles. And the need for caring services is increasing as there are more elderly, and they are living longer in many countries. For families to carry out their traditional roles as well as new ones they require help and support and sometimes supplementation – and that is the

role of government and of the various non-governmental organisations. Fifteen years after the UN's International Year of the Family we still need to learn more about the changes that families are experiencing in different parts of the world, the problems they are confronting in their everyday lives, the ways that they are coping, and the innovative and creative responses of governments and other institutions in the society. Hopefully, we can agree on the major tasks for family policy attention and begin to address them, accumulating knowledge about the different experiences in different countries. We need to know which family policies may make a difference. We have a very full agenda, but we have to start someplace, so why not here, and now.

Countries with an Explicit Family Policy

Sweden

Sweden is the prototypical welfare state, the largest of the five Nordic countries each with similar population size, with Sweden a little larger than Hong Kong; and each with a coherent and explicit family policy.

Historically, Sweden's family policy has been focused on protecting children, redistributing income so as to assure an adequate standard of living to all, compensating for the economic costs of rearing children and giving people the economic resources to have children when they so want, promoting gender equity, and facilitating the reconciliation of work and family life. Although Swedish family policy emerged out of concern with a low birthrate and pro-natalist goals in the 1930s, this has not been an objective since World War II.^{4,5}

The prototypical family in Sweden is a dual earner family, with both parents in the labour force. Family benefits, cash benefits provided by government, are aimed at reducing the income disparities between those with children and those without. According to 2003 data provided by the Swedish Ministry of Health and Social Affairs,⁵ Swedish family policy continues to be based on the principles of universality and individual rights. It comprises: universal and generous child and family cash benefits, income-tested housing allowances, an 18-month paid and job-protected parental leave and an additional two-month for fathers, advanced payment of child maintenance to custodial parents, protective and supportive services for children and their families as needed, and high quality, public, early childhood care and education.

Sweden experienced a major economic crisis in the early/mid 1990s. Economic growth was negative for some years

and real GDP fell. Its unemployment rate "exploded" in the early 1990s reaching a high of more than 8 percent, four times the rate during the 1980s. The cost of unemployment benefits rose dramatically and the budget deficit "boomed". Sweden is one of the leaders in Europe in population aging and beginning in 1998 reformed its generous old age pension system. During these years when the economy was under pressure and unemployment rose, the child poverty rate increased (using the relative poverty measure, less than 50 percent of median income), reaching 4.2 percent in 2000.

During the period of "hard times" in the mid 1990s, Sweden reduced its child benefit and eliminated the supplementary benefit provided to larger families with three or four children. Child support (advanced maintenance) benefits and housing allowances were more constricted. The supply of childcare services was sustained but quality declined somewhat. Parent fees rose (from 15-20 percent of operating costs to 25-30 percent in some municipalities). About 15 percent of the services were privatised; about half of those now are for profit, operating largely through contracts with local government.

As of mid-1998, child allowances had returned to their nominal high of a few years earlier and raised subsequently, the supplementary benefit for larger families was reinstated, benefit replacement rates were increased to 80 percent of prior wages, the block grants to municipalities for social services including child care were raised, the budget was in surplus and the surplus was projected to be even larger subsequently.

In short, the Swedish welfare state may be less generous today than in the early 1990s but child-related benefits and services have been protected. In its 2006 national report on social conditions in Sweden, two current challenges affecting young people and their families were highlighted: (1) the increasing difficulty for youth of establishing themselves in the labour market, particularly for those with a foreign background. And (2) the increase in ethnic segregation in the metropolitan areas and the polarisation of social environment between native-born persons and persons perceived as foreign by the majority of the population.

France

With a population of about 60 million and a 70 percent female labour force participation rate, France was a late developer as a welfare state but a pioneer in its family policy. France has an explicit family policy that was shaped as a system of public social protection at the end of the 1930s,

re-affirmed following World War II, and involves a rich array of child-related cash benefits and services. The cash benefits are the most extensive and generous in the world and the services among the most extensive.⁵

Five objectives have dominated French family policy over these years:

1. "Solidarity" – to compensate families for the economic costs of child rearing;
2. Pronatalism – to encourage a higher birth rate;
3. "Social justice" – to redistribute income to low-income families with children;
4. Protecting the well-being of children;
5. In more recent years, protection of parental choice among family types regardless of whether parents choose to work outside the home or to remain at home to rear children.

The priorities among these goals, especially between the second and third goals have varied over time. The political "right" has continued to stress pronatalism while the "left" has emphasized social justice. At present, the social justice (and anti-poverty and anti-social exclusion) goal has come to the forefront while the pronatalist concerns have become less visible.

Multiple categorical cash benefits have been the preferred device for providing family benefits. Although the single most important family benefit is a universal family allowance, the major stress over the last two decades has been on income-tested, categorical supplements. Special allowances for orphans, handicapped children, children under age three, single parents, children entering school, and so forth have been the pattern and continue to be so. All new allowances created since the 1970s have been income-tested.

French national plans in the 1980s and 1990s continued the same priorities: young families, large families, poor families and working families. Current goals emphasize: supporting the rearing of the very young child; promoting the birth of the third child; reducing child poverty; and facilitating the reconciliation of work and family life. Targeted on the very young child are such policies as: a 16 week paid and job-protected maternity leave for working women, which was first enacted as part of sickness insurance benefits in 1946, an income-tested child-rearing allowance for those with two or more children, subsidies for in and out-of-home care for children, and a family-unit-based income tax system.

Since 1945 when the family allowances were first established, the benefits have increased in number, in

selectivity (more income-tested), in coverage (children are now covered until they are 22 and regardless of the employment status of their parents), but do not yet provide coverage of first children under the basic family allowance. However, there is strong evidence that French family policy has been successful in achieving its primary goal of horizontal redistribution (from those with no children to those with children), if not its long-term goal of reversing the downward trend with regard to the birthrate. And there is continued debate as to the effectiveness of family benefits and related policies in easing women's burdens in balancing family and employment.

French family policy, however, also includes a significant emphasis on services, in particular a universal, voluntary, and free public preschool system that covers all 3-6 year olds and almost half the 2 year olds in a very popular program covering the full school day with extended coverage for children with parents working a longer day. Furthermore, France provides relatively high coverage and extensive subsidies for infant and toddler care, and an outstanding maternal and child health system. Care, socialisation, development, and school readiness are pervasive and recurrent themes, even among programs for the very young.

Excluding its pre-school program, *ecole maternelle*, French family benefits and services constituted 3.5% of GDP in 1998, similar to social family expenditures in Sweden.

Although not discussed here because of the limitations of space, several CEE countries (Central and Eastern European Countries) also have explicit child-focused family policies as well.

Family Policy Developments and Innovations

"Social protection" is a term used interchangeably in the literature with social policy, social welfare, and/or social security and includes those governmental actions or interventions (laws, regulations, funding) that provide individuals and/or families with a defined or minimum standard of living (cash or tax-benefit income and/or goods and services) and are designed to protect individuals against defined social risks including the "traditional" risks of: loss of income as a consequence of old age, death of a breadwinner, disability, sickness, unemployment, maternity, excessive costs of child rearing, loss of a parent or family disruption.⁶ Social protection incorporates universal as well as selective or targeted measures focused only on the poor, and economic as well as social support.

The concept has emerged as a policy framework for dealing holistically with poverty and vulnerability in developing countries.

Child-conditioned social protection or social protection affecting children includes those interventions described above, but that are contingent on the presence of children. Included among these are: social insurance, social assistance, and child-related demogrants such as a child allowance or child tax credit, social services such as counseling or early childhood education and care, and the social infrastructure needed for benefit and service delivery.

Social protection is described by social policy scholars as one of the pillars of the Hong Kong welfare state,⁷ with the state playing a major role as direct provider of education, health care, housing, and cash benefits for the poor, four key social policy regimes. The main income transfer program is a low level cash assistance benefit for the poor with a limited capacity to work, and other means-tested cash benefit programs covering the traditional social risks of old age, survivors, disability, maternity, sickness, and single parenthood.

What appears to be missing from a family policy agenda, however, are child benefits – child or family allowances or other special child conditioned cash benefits, some sense of the adequacy of these benefits, more extensive ECEC services covering a full day for the children of employed parents, ECEC services for children under age 3, and perhaps, a more extensive maternity or parental paid and job protected leave after childbirth.

In recent years several new child-related benefits have emerged in discussion, but implementation remains an issue as does development of a coherent package. The focus is on income transfers, ECEC services, family support services, and time for parenting. Several brief illustrations follow that could be components of a family policy package, directed at reducing child poverty, increasing human capital investment, and enhancing child development and well-being.

Asset-based Policies and Child Development Accounts (CDA)

CDAs are 'matched savings accounts or family-asset-based interventions, designed to provide financial support for vulnerable children and their families and was established first, internationally, in Uganda.⁸ The funds are held in the child's name, and any member of a child's family or friend can – and are encouraged to make tax-deductible deposits into the CDA and the funds are matched by contributions from an external source. The participants' own funds can be used for emergencies but the matching funds

provided by NGOs in a separate account, can only be used to purchase an asset, such as paying for education or investing in a micro-enterprise. The hypothesis is that providing assets before a crisis occurs would lead to less family breakdown, fewer school dropouts, and less movement of orphans to becoming street children. It is attractive as both an economic and social policy tool. Preliminary evaluations appear successful.

- **Child Trust Funds.** A long-term savings and investment account established first in Britain for children in low income families, available to all children receiving Child Benefit (a child allowance) and born after September 1, 2002, which they can access when they are 18. The government hopes that the child trust funds will help strengthen savings habits of future generations, help redistribute assets, and educate people in the need for and value of savings. There remains a debate as to whether it will alleviate child poverty.
- **Conditional Cash Transfers.** In the past decade, conditional cash transfers (CCTs) have emerged as a promising anti-poverty strategy that meets both short-term consumption and long-term human capital investment needs.⁵ They are a new generation of cash transfer programs and unlike previous programs, focus on improving the health and well-being of poor children and their families by requiring that receipt of the grants be contingent on certain behaviors such as enrolling and maintaining children at school, obtaining preventive health care and in some countries, participating in other social services and parental employment.

To date, 29 countries have implemented these CCTs, most launched first and implemented in Latin America and the Caribbean but have also spread to several countries in Southeast Asia and Africa.

CCTs have the potential for accomplishing two goals: reducing income poverty and increasing investment in human capital (education and health), and in some cases, reducing malnutrition. They are among the most effective programs in terms of reaching the poor, notably those outside the formal employment sector and are particularly attractive in countries with high levels of income inequality where the extreme poor are characterised by very low levels of income, consumption, human capital, and ties to formal employment.^{9,10}

Among the major questions currently debated are: (1) whether CCTs are a policy intervention limited to the more affluent (middle income) countries or can be adopted by poor countries as well; (2) whether cash transfers alone,

provided to poor families with children, without conditions, would accomplish the same objectives, at lower costs, as in South Africa; and (3) apart from the basic services (health and education), what is the role of (personal) social services.

Early Childhood Education and Care Services

Early childhood education and care (ECEC) are services for children under compulsory school age involving elements of both physical care and education.¹¹ Apart from their significant contribution to cognitive stimulation, socialisation, child development, and early education, they are an essential service for employed parents. ECEC programs include a wide range of part-day, full-school-day, and full-work-day programs under education, health, and social welfare auspices, funded and delivered in a variety of ways in both the public and private sectors. They may be publicly funded and delivered (as in the Nordic countries), publicly funded and privately delivered (as in the Netherlands and Germany), or include a combination of publicly-funded and delivered, publicly-funded and privately delivered, and privately-funded and delivered programs as in the US as well as many of the less developed countries such as Brazil. They may be free, in particular those programs delivered under education auspices, or they may charge income-related fees; but are usually heavily subsidised by government. The services are voluntary and take-up is high where the programs are free or the fees very modest, and the quality adequate. Some European countries have guaranteed a place for all children by the time they reach a certain age (e.g. age 1 in Sweden, Denmark, and Finland, age 2 in France, and age 3 in Germany and Italy). The EU coverage targets are 90 percent for children aged 3 to compulsory school entry and 33 percent for the under 3s. In general, access is very limited in most of the countries in Africa, Asia, and Latin America.

ECEC in Hong Kong is acknowledged by government and the public as providing an essential foundation for children's development and lifelong learning.¹² Current developments include efforts at improving quality, enhancing staff qualifications, and strengthening the links between preschool and primary school. Although not part of the publicly funded education system, and largely privately operated (by both non-profit and for profit providers), there is almost universal coverage for the 3-6 year olds. But the programs are largely part day; it is unclear how care is provided for the rest of the working day; and there does not appear to be data regarding infants and toddlers. The under 3s are cared for in nurseries (for children aged 2-3) and in care services for infants and toddlers (birth

to age 2), but there do not appear to be data on what percentage of these children are cared for, at what cost, and how paid for.

Conclusions

Although Hong Kong appears to have a number of other family policy initiatives, it is difficult to obtain a coherent picture of what is provided with what consequences. Among the initiatives mentioned are, for example: a family commission; a family advisory council, and family impact analyses and reports. There is reference to family friendly policies, but these seem to be linked with employers rather than with a broader family policy framework, as in the OECD series "Babies and Bosses". There are some initiatives targeted at immigrant children but it is not clear which interventions are effective. In addition, perhaps the biggest gap is with regard to a holistic picture of the situation of children and the policies designed to respond to their needs and problems. Thus, for example, given all that Hong Kong provides for children and their families, there is no "State of the Child" Report, such as those reports of childhood social indicators published in the US, or in the Unicef Innocenti Center League Reports on child well-being, or the EU Index of Child Well-Being, nor is there a coherent, holistic, and comprehensive picture of the child and family policy measures and an assessment of what works.

Family policy is a holistic approach to evaluating social policies affecting children and their families. Explicit family policy is most extensively developed in the Nordic countries and France, with less extensive developments in the continental western European countries and several CEE countries. Policy analysts can identify implicit family policy by exploring the impact or consequences of those social policies that affect child and family well-being even without an explicit policy statement. A holistic approach to developing a coherent policy agenda focused on child well-being remains to be developed, but even without that it certainly could be useful to make the policy package that exists more visible, and monitoring and evaluating changes

in impact over time. No one policy can achieve the desired goals: reducing child poverty, increasing human capital investment, protecting children's rights, strengthening families, and enhancing child development and well-being. An explicit family policy may not necessarily be the answer; but making the condition of children and their families more visible, and assessing the policies affecting them would help if the goal is to achieve greater coherence.

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