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INTERNATIONAL SOCIAL SECURITY ASSOCIATION

Technical Report 17

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The Scandinavian model

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Technical Commission on Family Allowances **28th ISSA General Assembly, Beijing, 12-18 September 2004**

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Introduction

The family is regarded as the closest and most permanent primary group for citizens in any society. The family's functions are many, and one of them is to fulfil the members' material needs. Families may, however, experience that for a period of time they fail to ensure the fulfilment of the members' material needs. This may have consequential effects on the individual family and on society as a whole.

The Scandinavian Welfare State model may be seen as a reflection of the recognition that weakened families may have far-reaching societal implications.

1. The Scandinavian Welfare State model

If it is at all possible to talk about one Scandinavian Welfare State model, the following features should be mentioned as key characteristics.

Scandinavian Welfare State models are characterised by a comprehensive supply of public services for both children and elderly people. The Welfare State schemes are financed through taxation. The objective of the comprehensive social policy is to redistribute income with a view to levelling out distortions that may have been generated by market mechanisms. The same services are offered to all according to the principle of individuality. Thus, social rights are not dependent on marital and family circumstances, and only to a minor extent on financial circumstances.

2. Adjustment of family benefits

New family patterns include new ways of living together as a result of the dissolution of families and the establishment of new families, the employment conditions of the mother and father, housing conditions or a decision to organise the life of the family in a different manner. The fact that the role of the family is undergoing change in the Scandinavian region makes new demands on the modes of social security provided by the Welfare State.

2.1. The one-provider family

The traditional nuclear family is in a process of dissolution due to the fact that couples break up more frequently today than was the case some 20-30 years ago. The trend is more pronounced in the Nordic countries than elsewhere in the world.

One of the consequences of the many divorces is the large group of one-provider families. Today approximately 165,000 children in Denmark live with a single provider (cf table 1), which means that approx 20 per cent of Danish families consist of a single provider with one

or more children. The majority of the children who grow up in a one-provider family live with their mother, namely up to 90 per cent.

Table 1. Danish children living in one-provider families, by gender of the provider (2003)

Single men	Single women	Total
17,542	146,731	164,273

Source: StatBank Denmark. *FAM13: Children by region, type of household, number of persons and number of children in the household, sex and age*, Statistics Denmark.

In the other Scandinavian countries, the proportion of families consisting of a single provider corresponds to the situation in Denmark (cf table 2).

Table 2. Scandinavian families, by type of family (2001)

	Denmark	Finland	Iceland	Norway	Sweden
Number of families with children aged 0-17 years (1,000)	658	605	44	581	1142
Percentage of whom are:					
– married couples	63	64	54	60	79
– cohabiting couples	18	16	20	20	
– single parents	19	20	26	20	20
Total	100	100	100	100	100

Source: NOSOSKO. 2003. Social Protection in the Nordic Countries 2001. Scope, expenditure and financing, Copenhagen, Nordic Social-Statistical Committee.

It is a fact that parents living under pressure – financial, psychosocial pressure etc. – face a greater risk of negative impact on the early years and youth of their children than parents who do not experience this pressure. Single parents with children have lower disposable incomes than couples with children. That is the reason why the Scandinavian Welfare States to some extent target social benefits at single providers.

In the Scandinavian countries, social benefits constitute a greater proportion of the gross income of one-provider families than of families with two providers. In all the Nordic countries, children receive government-financed support. With the exception of Iceland, benefits are independent of the parents' income. With the exception of Sweden, an extra child allowance is granted to single providers in addition to the general child allowance.

Housing benefits, together with the children's allowance, contribute to reducing the earning differentials between two-provider and single-provider families. However, the housing benefits schemes show considerable differences within the countries.

Furthermore, social assistance contributes to ensuring that families with no other sources of income will have their costs of living covered.

Table 3. Families who have received social assistance during the year as percentages of all families, by type of family (2001)

Families by type (%)	Denmark	Finland	Iceland	Norway	Sweden
Single women	5.2	11.4	4.0	8.2	11.5
with children	18.1	28.7	11.7	18.4	25.2
without children	3.3	9.1	3.9	6.1	7.9
Single men	7.3	15.0	5.7	13.2	9.4
with children	9.1	19.8	16.7	15.5	7.6
without children	7.3	14.9	2.4	12.2	9.5
Married/cohabiting couples	5.0	4.9	0.9	2.8	2.5
with children	8.3	6.7	1.1	2.8	3.5
without children	2.8	3.7	0.8	2.7	1.4

Note: Figures for Denmark exclude 2,765 people whose family type has not been specified. Figures for Sweden, only households where the registered person is between 18-64 years.

Source: NOSOSKO. 2003. Social Protection in the Nordic Countries 2001. Scope, expenditure and financing, Copenhagen, Nordic Social-Statistical Committee

2.2. The stepfamily

One implication of the many dissolved relationships among couples is also that a greater number of children live in stepfamilies with either their mother or father and their new partners. In Denmark, a total of 8 per cent of children aged 0-17 live in these families – typically with their mother and her new partner.

Table 4. Danish children living in stepfamilies, by gender of the provider (2002). Per cent in parenthesis

With mother living with a new partner	With father living with a new partner	Total
86,216 (7 %)	10,614 (1 %)	96,830 (8 %)

Source: Ministry of Social Affairs. 2002. Nøgletal på det sociale område (key figures in the area of social affairs), April..

Parents are under an obligation to provide for and take care of their children. Furthermore, spouses have a mutual duty to provide for each other. However, developments in social legislation have meant that several benefits are granted independently of the income of the spouse/cohabitant. The implications are that the obligations of married/cohabiting couples to provide for each other have been weakened, which means that women more often than previously are financially independent of their spouses/cohabitants.

When parents leave each other, the parent with whom the child does not live will, as a rule, be required to provide maintenance payment to the other party. The scheme guarantees that

children who may subsequently live in stepfamilies are provided for financially by their biological parents. If the maintenance debtor does not pay when payment is due, the maintenance creditor may have the maintenance payment advanced by public authorities.

Table 5. Number of children receiving maintenance allowance advances as percentages of the population under 18 years (1999-2001)

Year	Denmark	Finland	Iceland	Norway	Sweden
1990	14	7	16	12	15
1995	15	10	17	15	16
2000	14	10	19	15	16
2001	14	10	19	11	16

Source: NOSOSKO. 2003. Social Protection in the Nordic Countries 2001. Scope, expenditure and financing, Copenhagen, Nordic Social-Statistical Committee.

2.3. The two-provider family

The vast majority of Scandinavian children grow up in families with both parents being economically active. The challenge facing Scandinavian families is therefore to reconcile full-time jobs with family life and care of the children.

Table 6. The population aged 16-64 years, broken down by sex and activity (2001)

	Denmark	Finland	Iceland	Norway	Sweden
Women					
Women aged 16-64 years (1 000)	1,735	1,717	87	1,420	2,771
of whom (per cent) employed, total	72	65	83	74	74
– full time	50	55	47	43	48
– part time	22	11	36	31	25
Unemployed	4	7	2	3	3
Outside of the labour force	24	28	15	24	24
Total	100	100	100	100	100
Men					
Men aged 16-64 years (1 000)	1,772	1,754	90	1,466	2,861
of whom (per cent) employed, total	81	70	90	81	77
– full time	74	65	80	72	70
– part time	7	5	10	9	7
Unemployed	4	7	2	3	4
Outside of the labour force	15	23	8	16	20
Total	100	100	100	100	100

Source: NOSOSKO. 2003. Social Protection in the Nordic Countries 2001. Scope, expenditure and financing, Copenhagen, Nordic Social-Statistical Committee.

Flexible leave schemes and compensation when children are ill are examples of Welfare State schemes which ensure that a high rate of economic activity and the care of children are not incompatible.

Compensation is granted where income from work is discontinued in connection with childbirth, the last weeks before and the first months after birth. The same applies with respect to adoption. In the Nordic countries, the allowance granted in connection with childbirth is provided for a long period of time. The allowance depends on the pay received prior to the birth. Also the father is entitled to maternity leave in connection with childbirth and adoption. Today, an increasing number of men make use of the leave schemes (cf table 7).

Table 7. Recipients of daily cash benefits in the event of pregnancy, childbirth and adoption during the year (1990-2001)

Number of beneficiaries	Denmark	Finland	Iceland	Norway	Sweden
Women					
1990	80,108	110,518	5,404	51,949	295,080
1995	90,335	108,429	5,066	76,088	327,846
2000	82,657	97,359	5,097	80,368	275,214
2001	81,158	96,135	5,861	79,835	280,856
Men					
1990	34,499	27,338	75	645	104,356
1995	41,003	40,267	10	25,166	130,356
2000	45,559	42,294	1,421	33,806	166,661
2001	45,166	43,590	2,840	35,096	186,177

Source: NOSOSKO. 2003. Social Protection in the Nordic Countries 2001. Scope, expenditure and financing, Copenhagen, Nordic Social-Statistical Committee.

In the Nordic countries, it is possible for parents to stay at home when a child is ill, as they, to a varying extent, will be compensated for the lost earnings. Parents may choose if it is the mother or the father who is to stay at home to take care of the child. Furthermore, special rules have been introduced with regard to the care of children who are chronically or seriously ill.