

COFACE EXPERT MEETING  
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# Families in vulnerable situations

FROM CHALLENGES TO SOLUTIONS

KEY FINDINGS



A BETTER SOCIETY FOR ALL FAMILIES

# FAMILIES IN VULNERABLE SITUATIONS: FROM CHALLENGES TO SOLUTIONS

*Spotlight on single-parents families & large families.*

Key findings from COFACE expert meeting

July 2021

The COVID-19 crisis has had devastating effects across the world and EU countries have been hard hit. This crisis, by putting the spotlight on the vulnerabilities of certain populations, highlighted that European social systems are not fulfilling their role in creating fair, equal and accessible societies for all. The poverty rates are increasing dramatically through the continent and studies show that families with children are among the ones most affected<sup>1</sup>. At the height of the pandemic, COFACE Families Europe took time at the invitation of COFACE members in Hungary<sup>2</sup> to organise an expert meeting in order to reflect on the diverse forms that families are taking nowadays and how to find solutions that work for all. The focus was on single parent families and large families and the need to better include these families in the design of policies.

COFACE had already reflected on the way the COVID-Crisis has highlighted the new realities and the changes it should trigger so that families will never again end up in this dire situation<sup>3</sup>. **The solution, as highlighted during the meeting, lays in a profound rethinking of how public policies and the role of families in the European economic and social fabric are envisioned. Families should be at the centre of the COVID-19 recovery plans, but going further there is a need to find solutions to better integrate families in the plans to build social Europe.**

Keeping in mind the adoption of the Action Plan on the European Pillar of Social Rights, the Child Guarantee and the EU Strategy on the Rights of the Child, COFACE's experts wanted to be a step ahead and already start the reflection.

*N.B: this report is based on the inputs given by COFACE's members during the meeting and on desk research to complement those inputs. Many thanks go to the keynote speakers at the expert meeting as well as the hosts and delegates of the meeting who reviewed this meeting report.*

For further information, contact [croux@coface-eu.org](mailto:croux@coface-eu.org)

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## Key Findings

- Throughout Europe, large families and single parent families present complex needs that have to be addressed and understood by more comprehensive data on the challenges they face in their daily life. **Their invisibility in most data sets prevent policy-makers from exactly knowing the range and the complexity of the challenges they face**, as these families are also more vulnerable to other types of poverty and exclusion.
- There is an urgent need to **improve the collection of disaggregated data and research to better understand and monitor the diverse realities in which children are growing up**. In order to address the rate of material deprivation for all families in Europe, and to take actions to prevent further material deprivation.
- **Universal policies such as free education, free healthcare, minimum wages have proven their efficiency**. We are generally healthier, more educated and all in all better off than a century ago. But these generalities **hide great differences in terms of access**, as the social and economic divide in European societies is increasing, leading to the same conclusion year after year: **these universal policies are only universal in name and they cannot alone address the challenges faced by families**.
- **The universality of a service or a right does not mean that it is in practice accessible for all**. The barriers created by insufficient or poor communication, understanding and administrative burden needs to be addresses.
- **Address unequal distribution of these services through the territory or their physical inaccessibility for certain service users**.
- On the other hand, **targeted measures take a more rational approach**, they can be for example means-tested costs for services, priority enrolment in schools or income support. But they tend to also have detrimental effects, among which stigmatisation. Furthermore, **they are not always beneficial to the population for which they were aimed**.
- **Each policy should aim for universal results by triggering a two-track way of thinking from the beginning (i.e. mixing universal and targeted measures)**. This cannot be treated in parallel or one after the other, they need to be integrated in the thinking from the outset. This will allow to have policies that aim to prevent and redress the situation, mobilising all levels of governance in an integrated way. In order to do that, the policy making should be more inclusive and allow concerned families to participate, but also open up more broadly to civil society organisations representing them and to various levels of governance that are closer to the beneficiaries.
- **Measures to tackle energy poverty and promote decent housing should particularly focus on families in vulnerable situations, including these two types of families**. For example targeted measures could be implemented under the upcoming EU Renovation Wave<sup>4</sup> and through the national implementation of the Recommendation on Energy Poverty<sup>5</sup>.

## Session 1: Housing/ Material deprivation – how can housing support different family forms.

Background – defining material deprivation

**Material deprivation** is defined by Eurostat as: *a state of economic strain and durables, defined as the enforced inability (rather than the choice not to do so) to pay unexpected expenses, afford a one-week annual holiday away from home, a meal involving meat, chicken or fish every second day, the adequate heating of a dwelling, durable goods like a washing machine, colour television, telephone or car, being confronted with payment arrears (mortgage or rent, utility bills, hire purchase instalments or other loan payments).* It is a complex phenomenon closely linked to poverty, and that encompasses several aspects of family life, and families with children, including large families and single parent families, are more at risk than childless households

A new indicator of **material and social deprivation** now replaces the standard material deprivation indicator to monitor progress on the EU 2030 strategy target on poverty and social exclusion.<sup>6</sup> Seven deprivation items relate to the person's household and six to the person themselves. The seven household deprivation items are the inability to: *face unexpected expenses; afford one week annual holiday away from home; avoid arrears (in mortgage, rent, utility bills and/or hire purchase instalments); afford a meal with meat, chicken or fish or vegetarian equivalent every second day; afford keeping their home adequately warm; have access to a car/van for personal use; and replace worn-out furniture.* The items at individual level are the inability to: have an internet connection;

replace worn-out clothes by some new ones; have two pairs of properly fitting shoes (including a pair of all-weather shoes); have regular leisure activities; spending a small amount of money each week on him/herself; get together with friends/family for a drink/meal at least once a month.

### EU Outlook

Housing deprivation and energy poverty are generally linked with low income. As all types of poverty, this **has a great incidence on social inclusion, health and can jeopardize children's future** while putting families in difficult situations. Studies show that single parent families and large families are particularly vulnerable to suffering from housing deprivation<sup>7</sup>. With the lockdown, the daily life of these families became even harder, with energy consumption going up, the effect of an overcrowded house becoming unescapable, and the strain of the housing costs on generally lower salaries, this lockdown seen through the housing deprivation lens had dramatically negative effects on the physical and mental health of all members of families.

Whether it be overcrowding or energy poverty, these inadequate living conditions are persisting. Stigmatisation is also playing a strong part here: it is more difficult for a large family or a single parent one to find decent housing in private rentals as owners could have a lower level of trust towards these family types. **Measures to tackle energy poverty and promote decent housing should particularly focus on families in vulnerable situations, including these two types of families.** For example targeted measures could be implemented under the upcoming EU Renovation Wave<sup>8</sup> and through the national implementation of the Recommendation on Energy Poverty<sup>9</sup>.

Additionally, there is a need to take into account the effect that housing deprivation has had on the capacities of these families to participate in social and economic life that has brutally shifted online, and interrogate the links between housing deprivation, including energy poverty and the digital divide, if we want to stop it from widening. In a recent report published by DigiGen, children growing up in single parent families and large families have been identified as particularly at risk to suffer digital deprivation<sup>10</sup>.

### Highlighted practices from Hungary and Spain

As highlighted by the participants, **housing policies should take a preventive targeted approach by prioritising the access to social housing for single parents and large families or to general rental and home ownership through incentives.** In Hungary for example housing support schemes are built into the child support thinking and can help low-income families to afford decent quality homes. In Spain, Isadora Duncan is supporting single parent families to cope with the rising prices of energy and housing and the attached administrative burden.

In Hungary, support for creating homes and housing has been included in the 2011 Act on the Protection of Families as one of the element of the family support scheme. *The Hungarian Ministry of National Economy introduced the Családi Otthonteremtési Kedvezmény – CSOK (Family Housing Allowance) in 2015 to provide government subsidies to young families with children for the construction or purchasing of dwellings. In 2016, the government allocated EUR 129 million (HUF 40 billion) of the yearly state*

*budget to this scheme. Couples are eligible for the allowance if they have children or commit to have children in the next ten years. The allocation of subsidies is dependent on the number of children in the family (or committed to by the couple). For example, families with one child are eligible for €1 700 (HUF 600,000) to purchase a new dwelling, while this rises to €7 400 (HUF 2,600,000) for families with two children and €28 500 (HUF 10,000,000)<sup>1</sup> for families with three or more children. This programme is set to run until 2020.<sup>11</sup>The measure lays out minimum requirements for the dwellings. While it will not influence the amount of the subsidy, it can influence the decision to grant the subsidy as the aim is to ensure decent housing for families.*

In Spain, one identified strain on family budget is energy with more and more families at risk of energy poverty, pushing the government to provide solutions. The support system to fight energy poverty has changed significantly over the last years. In the last three years, the **social discount system in the energy market** evolved, from a non-income weighted one to an income-weighted one that is only available for unemployed families, large families, low power contracted contracts (less than 2.3 kW per household) and retirees, which amount to 2.5 M households. The government also introduced a new “**Social Coupon**” in 2017, a social tariff weighted by income and with three levels of vulnerability/ discount (Vulnerable 25%, extreme vulnerability 40% and social exclusion 50%). It is interesting to note that **large families are exempted from income proof if they fall in the first category.** The discount is granted for two years and it is the family responsibility to renew it. In comparison in Portugal there is an automatic discount for the families in vulnerability situations. However, the positive evolution is that it is the first time that **the social discount is available**

**upon request to all people and families with low incomes, and five target groups** (large families, retired people, gender based violence victims, terrorism victims and person with disabilities recognized). The system was remodelled in 2018 and **single parents and people with special needs were recognized as beneficiaries**. In this remodelling the Government created a second social discount for heating systems, it will be provided to all the “social coupon” beneficiaries with a double criteria of vulnerability and winter severity, from € 25 to € 123.94. However, less than €100,000 of the €1.3M of this **new social income, called “Thermal Social Coupon”** were paid in the last part of 2019. During 2020, the distribution was decentralized to regional governments to ease the procedure, but again only a few households received it in 2020. Isadora Duncan’s programme works to help families to renew all the social discounts, and request information for the “Thermal Social Coupon” that will be paid by the regions. During the pandemic, all the social discount coming to expiration date were automatically renewed until the 30<sup>th</sup> September, and a special COVID social discount is implemented for families in low income conditions linked with the pandemic. Isadora Duncan is supporting the first objective of the social discount, reaching more than 5.5M people in Spain (only 2,5M can benefit from it at the moment). Understanding the procedure and the expense limit is part of the work in the Isadora Duncan’s workshops where they provide advice to help families' decisions, helping them to improve their quality of life and receive all the social protection that these families are entitled to.

## Session 2: Work-life balance and income support

### - Immaterial deprivation

#### Background – Defining non-material deprivation

**Non-material deprivation** refers to families being excluded from immaterial necessities such as the access to family support services, quality time or enjoying the benefit of being included in society. Just as material deprivation, it has negative effects on all as inaccessible and segregated societies lose in diversity, but the worst effects are felt by the excluded populations.

#### Time constraints and lack of services

For single parent families and large families, the reality stays the same, there are only 24 hours in a day and no one is totally free to choose how to spend them. Running after time is part of the daily life as there is simply not enough time to juggle with work, care duties, household chores to dedicate hours to get enough rest or leisure activities. It does not have to be that way and these time constraints are the results of the organisation of European society in how it envisions work, care duties, transport and even leisure as it is based on an outdated and diversity blind model. For example, paid work is a central part of most adult life, but can be a real challenge for families. There are too few measures in place to balance work and family life. The EU has taken action to help Member States adopt policies that will improve work-life balance for citizens<sup>12</sup>, but there is still a long way to go to see it implemented and a longer one to start to harness the benefits for families. As COFACE Families has already stated, **measures to**

**achieve real work-life balance, must go broader than the employment debate and to consider where time goes for families<sup>13</sup>.** It means considering all the unpaid work and the attached constraints that families face, for example the lack of accessible options for transport or the inaccessibility of community-based services to support families.

The inaccessibility of services takes a hard toll on family life by imposing unnecessary burden on its members. Whether it is the administrative burden with all the steps necessary to access the rights, the mental one to often be responsible for looking for what type of support your family is eligible for (at all different administrative levels!) or the inaccessibility or unavailability of transports. Families need to spend hours to access services, this is time-consuming and has negative effects on them.

- For single parent families, having to deal with all this alone is at best an extremely daunting perspective.
- For large families, the multiplication of procedures coupled with the little time to do them is an impossible equation.

Both end up generally in a situation where families need to decide if the time spent to access support services is worth their already scarce energy and free time- and this is in the best-case scenario, the one where they are fully aware of their diverse options. **This is the result of a lack of a user-centred approach in the development of these services and the diversity blind approach taken.** By designing services which do not take into account the diverse needs of families, the ones on the margin face increasing challenges to make their life fit into the existing services. The effect of this is a lack of time to care for their children, relatives with care needs and themselves and the lack of representation of these families in the society, increasing their isolation. With less

effective time for non-work activities (formal and informal) it seems logical that single parents and large families encounter a harder time to actively participate to society.

### Persisting stigma in changing societies

Single parent families and large families as it was explained by COFACE's members during the expert meeting in October 2020 also face some persisting and performative stigmatisation. If the moral stigmatisation attached to single parenthood is no longer present in many countries reflecting the change in mentality (nowadays it is no longer frowned upon to have children out of wedlock) there is still a social stigma that can be damaging as well:

- For large families, the stigma has reversed and they **are often assumed to be conservative and unsustainable.** Participants in the meeting raised the fact that a family situation was often brought up by professionals, for instance from the education field, to explain behaviours and difficulties that children can encounter, without looking further at what could be the potential sources of behavioural issues.
- These stigma also **create barriers between these family types and the rest of the population** and can prevent the dialogue between them (or between their representative organisations) with reduced peer learning and solidarity initiatives where there could be a lot to learn and share. For example, in terms of family resilience both models are typically seen as being under a large amount of stress and could learn from each other on how to reduce the risk of parental burn out.

## Income support- fit for purpose?

Available income can be particularly challenging for single parent families and large families. Available income includes the product of paid work, salary, but also the social transfers direct or indirect. When talking about single parent families and large families, child support is a very relevant income source. Single parent families and large families usually benefit from a special recognition in direct child support schemes. The amount allocated to each child is usually higher when the parent has to face the spending alone.

For large families, some countries also raise the amount of child support allocation with the number of children living in the households<sup>14</sup>. It means that when it comes to direct transfers for child support, the notion of universal proportionality is already somewhat integrated in the thinking for both these families based on their vulnerabilities. However, this can hide some difference in family situations, some countries will go towards means-tested schemes calculating the child benefit available to each family based on their income, and this is the case of some EU countries<sup>15</sup>. It is important to note that **this kind of scheme can have unwanted negative effects on double earner families**, it can mean for mothers that going back to the job market would mean the loss of child benefit for the family (and having to outsource child care, which can pose problems regarding availability, affordability and inclusivity of services). Some countries have understood that, and developed schemes that can support young parents, especially young mothers to go back to professional life with their benefit being adapted rather than simply scrapped, for instance the job protection action plan put in place by Hungary.

For single parents, **who are more represented in the statistics about in-work-poverty<sup>16</sup>**, similar schemes should be encouraged taking into account the share of fixed costs in their budget and the time constraints that make them also very much likely to be overrepresented in the part-time workers, which frees time for unpaid work but is unlikely to be enough to support a family and have long lasting consequences on the gender pay gap and pension gap<sup>17</sup>. It is also important to note that a (family) diversity blind approach can be detrimental also when talking about child maintenance systems, such as alimony, as it can hinder or complicate the parent's claim to it.<sup>18</sup>

Other ways to support families with children is by alleviating the costs of universal policies. For example free education is in fact rarely free of charge, showing the shortcomings of the universal approach when they are blind to the diversity of society. The school materials, books, even clothing can be a strain on family budgets and targeted schemes such as free school books and/or meals are an efficient way to address this. However, they can come with their part of stigmatisation if they are not planned carefully.

## Highlighted practices from Belgium and Spain

No policies, funds or services can extend the limits of the day further than 24hours, but well-designed services can help families to better manage their time within these limits. In the transposition of the EU Work Life balance directive, could follow the example of the few European countries that extend the parental leave or carer days for single parent families, or the countries that adapt it to the numbers of dependent children or relative within families. **It seems illogical that the level of dependence and care needs that falls onto the responsibility of a family carer would not**

**be taken into account when calculating these rights and particularly unfair towards the “sandwich generation” who needs to cater for care needs of both their children and ageing relatives<sup>19</sup>.** Other measures such as flexible time at work can help reconcile formal and non-formal work. Once again, it is necessary to take a look at the gender care gap and acknowledge that women are taking on the vast majority of it, restricting the time they can dedicate to something else, including paid work. One example of how to increase the efficiency and take up of a measure from the outset can be found in Belgium.

The region of Flanders and the region of Brussels have put in place support systems of similar amounts to help families coping with the COVID-Crisis. However, the way this support was implemented was different and it had quite a significant impact on the benefit of the measure. In Flanders, the Covid-19 allowance as one-off extra support of € 120 per child in the period from June to October 2020 was less successful as only 12,806 children received this allowance, which is relatively low compared to the estimated 126,000 who were entitled to it. One of the main reasons is that this allowance was not automatic but granted upon request based on income loss for the families or available income. So families had to know about their right and how to claim it in order to access it. They had to prove their income loss in at least one of the months of March, April, May or June 2020 compared to the month of January or February 2020. In addition their gross taxable family income had to have fallen below the income limit of € 2,213.30. The complicated application process and the stringent conditions explains the low take-up. In order to still spend the unused budgets, the Flemish government granted later in December a one-time corona allowance of € 35 to each child receiving already a social allowance in the month of

December 2020. On the other hand, Brussels also set up a “Corona Bonus” for families as a one off € 100 premium per child. Following an automatised logic, this amount was automatically granted to all children who were already receiving a social allowance. The measure reached almost 100 000 children last September. These examples highlight how a user-centred thinking can improve the take up and efficiency of a measure, by alleviating the administrative and time burden on families in vulnerable situations, who were under tremendous stress during the first waves of this pandemic.

To help relieve the administrative burden and navigate complexity of support schemes, families can also turn to Non Governmental Organisations (NGOs) for help. One example given at the expert meeting came from Isadora Duncan, Spanish member of COFACE. Isadora Duncan started in 2011 a programme following the World Women Bank financial education initiative in Spain, which had integrated the topic of energy poverty in their programme from 2015. This addition came from the realisation that basic supplies started to be part of the problems of over-indebtedness of Spanish families. The Isadora Duncan’s programme is focused on three areas: advice, education and dissemination. Isadora Duncan’s staff offer **advice** to families in need using face-to-face, telephone and online channels. This service is available for all families and in recent years energy poverty has represented more than 50% of all the requests received, highlighting the depth of the problem in Spain. **Education** is developed through workshops, hosted by the foundation in cooperation with other NGOs, companies, volunteers or government agencies. In recent years Isadora has extended its offer beyond workshops for families. They have developed educational resources to support professionals in collaboration with councils, local authorities

and other institutions. The most important part of their programme, is focused on the **dissemination** of information to families. Using social media, YouTube, and other tools they aim at keeping the families updated about their rights in the financial and energy areas. The programme holds an annual conference, and three more meetings in the cities of León and Valencia. Additionally, the staff attend sessions, meetings and conferences to explain initiatives and good practices that can improve the life of these families, especially single-parent families.

### Session 3: Family care for different care needs

During the expert meeting, many reflections aimed at better grasping the needs of families in complex vulnerable situations, such as the ones facing intersecting vulnerabilities, mainly regarding gender, disability status, residence status.

#### Families in vulnerable situations- a gender response needed

The gender dimension is highly important when talking about family life and even more when talking about **single parent families where the overwhelming majority are actually single mothers**<sup>20</sup>. As for large families, a French study shows that the unemployment rate of mothers increases with the number of children<sup>21</sup>. Hence, when talking about poverty of single parent families, the challenge to find work-life balance, handling the mental load of administrative procedures and suffering from stigmatisation, this concerns primarily mothers. The work-life balance debates and the EU directive adopted in 2019 has for objective to correct this gender

unbalance in heterosexual families and to move towards an equal share of non-formal work. Some measures have been taken in Member States to help single mothers and/ or mothers of large families to get back to the labour market to achieve greater economic independence.

Thus, addressing the gender dimension in all aspects of the policy-making process is paramount to tackle the poverty and social exclusion of these families. As a matter of fact, it would contribute to tackle poverty at large. The gender aspect of policies has been overlooked and the consequences are becoming more and more obvious as research show the damages it causes to our societies. The example of the gender care gap is particularly relevant to this debate, with carers being for the great majority women (according to COFACE's 2017 survey "Who Cares?")<sup>22</sup>. In 2021, COFACE dedicated a study session to exploring the consequences of this gap on European society<sup>23</sup>. The recent EIGE report on the matter shows the prevalence of the gender gap in care and its effect on society<sup>24</sup>. This of course affects single parent families and large families as the lack of community-based public care infrastructure shifts the duty of care from society onto women and is impacting the whole of society and economy.

#### Disability status and origin as risk factors?

Concerning disability status, studies show a higher tendency to divorce for parents with a child (or children) with disabilities.<sup>25</sup> Mothers who are assuming most of the family care work often get the custody of their children. There are no studies concerning large families but the overall data on family care show that it is most likely that the mother will be the one stepping into the family care work. For these

families, the inaccessibility of quality, accessible and affordable community-based services is even more serious as it forces them into stepping out of their role of parent and fixing the gaps left by the lack of these services. Everyone saw the dramatic consequence of the lockdowns with the abrupt closure of services for families of persons with disabilities<sup>26</sup>, but it is always important to remember that even outside of these exceptional pandemic times, the situation is extremely precarious for families of persons with disabilities as indicated by the continuous advocacy of the COFACE Disability Platform for the Rights of Persons with Disabilities, their families and carers.

On the residence status, this point is closely linked with the above-mentioned stigma. With the birth rates lowering in Europe, large families and families with a migrant or Roma background are exposed to stigmatisation. Basically, non-white large families may suffer a double stigma due to their perceived origin and their family form. This will require special attention when tackling discrimination on how to integrate the ethnically-based discrimination angle into it, and the same applies to family policies addressing single parent families and large families, the experience of families suffering this double discrimination must be integrated.

All vulnerable families do not look alike, this is why there is a need to integrate these intersecting thinking into the policy making process and monitoring and find solutions that work to address vulnerabilities across the spectrum. European societies needs to take a step back and look how are designed family support schemes and for whom.

## User-centered services responding to the diversity of families forms

The same goes for services, which are a central piece of family support, supporting parents in dealing with aspects of family life, or completing the family role in socialisation and education of the children, or intervening in specific areas such as health. **To fulfil their support role, services must respond to a certain set of criteria: they should be of quality, they should be affordable and fully accessible and community-based.** The two-track approach (mixing universal and targeted measures) is paramount when it comes to services, as it is not because a service exists and deemed universal that it will benefit all of society. Even a targeted service can totally miss its target and contribute to deepening the inequality gaps in societies. When it comes to family support services, Early Childhood Education and Care (ECEC) is an excellent starting point. ECEC has proven to be a highly efficient way to address potential inequalities, if affordable, qualitative and fully inclusive. However, two massive issues stand in the way: one the unavailability of quality ECEC services, second their inaccessibility. Especially in cities there are waiting list to find child care spaces. An interesting example of the two-track approach comes from the city of Ljubljana<sup>27</sup> which has made tremendous efforts in the past years to ensure that every child be enrolled in quality ECEC, but they even go further in ensuring the accessibility by training educators for inclusive education, making sure that children will not be discriminated in ECEC on the basis of their disabilities. When it comes to services, the role of the local level is paramount as they are the ones closer to the beneficiaries. A user-centred approach is necessary to ensure that all families will be able to access necessary services and special

measures should be in place for more excluded target groups, for instance stepping up efforts to detect vulnerabilities and address them, or increase communication and outreach efforts. With the upcoming revision of the European Union Barcelona targets on ECEC set as objective of the European Pillar of Social Rights Action Plan and the European Commission toolkit on inclusive ECEC<sup>28</sup>, and the efforts towards inclusive education promised in the European Disability Rights Strategy<sup>29</sup>, as well as the call to make free ECEC accessible to all children under the Recommendation on the Child Guarantee, there are high expectations to see positive evolutions in this field in the upcoming year. COFACE Families Europe hopes that EU Member States will swiftly put in place ambitious measures to ensure that this right is available to all children and families, while also responding to the need for a sustainable strategy for the revalorisation of the formal care workforce. This will yield beneficial results for all society, increasing child well-being and healthy development, harnessing the increased contribution to the labour market, as laid out in the Action Plan on the European Pillar of Social Rights.

### Highlighted practice from Belgium

One example of provision of services for all families can be found in Belgium. Flanders defined in 2013 their objectives for early childhood education and care. By 2020 the objective was to be able to provide a place in ECEC to all families in need. The requirement was that all child care facilities should be affordable, accessible, quality and sustainable (in the sense of financial sustainability for the organization providing the child care services). In Belgium, the governance system is multi-layered. Competences having influence on these objectives are based in two different levels of governance. The Flemish government

is in charge of direct subsidies for ECEC and setting the rules and guidelines to ensure affordability, accessibility, quality and sustainability. The federal Belgian government complements it through a tax reduction of 45% on the costs of childcare in Belgium, limited to a daily rate of € 13,70 per childcare day per child younger than 14 years (21 years when having a severe disability). Parents with a low income and living alone with their child(ren) or with a blood relative up to the 2<sup>nd</sup> degree are entitled to up to 30% addition in tax reduction (75% instead of 45%). Different initiatives have been developed in Flanders. The means-tested tariff ones, where the ECEC fees are calculated according to the family's income, and the free tariff ones. 76% of childcare places are going for means-tested tariffs. Means-tested and family modulated tariffs have proven to be beneficial for both single parent families and large families. One of the most interesting features of the Flemish **means-tested tariffs system is that the costs for families are automatically calculated based on the data provided to the tax administration**. This is a good example of both **reduction of the administrative burden for families and non-stigmatising methods** through automatic provision of a right. **Single-parent families have a right to priority enrolment** for at least 20% of the places in childcare services getting Flemish subsidies to apply means-tested tariffs. In addition, priority enrolment is also secured in other child care infrastructure with extra subsidies to children with disabilities and children from families in extremely vulnerable situations (for at least 30% of the places). In the means-tested child care services, there is a reduction of € 3,37 per childcare day on the tariff for every other child under 12. For multiple births there is an additional reduction of € 3,37. On the free tariff initiative, families needing child care but who could not get a spot in a means-tested infrastructure can get a cash refund of € 3,29 per used childcare day from

the Flemish region. Flanders has put in place a **monitoring of their childcare system**<sup>30</sup>. Hence, they can assess the effectiveness of the measure taken with accuracy. The results show that the number of families in vulnerable situations accessing childcare services is increasing every year.

## Session 4: Life-cycle, two-track approach to family policies

### Putting diversity and intergenerational solidarity at the core of policy making

Taking a lifecycle approach to social policies improves their preventive effect by lowering the risks that individuals and families face when they are in a situation of transition. It is based on the fact that needs evolve and with them the related risks and vulnerabilities. By addressing them as a continuum, a lifecycle approach can help identify these needs and vulnerabilities, prevent them or even eradicate them. It also has the benefit of being able to take into account and respond to the evolving capacities of families and their members. This is the approach put forward by the European Commission in the recently published Green paper on Ageing<sup>31</sup>, and COFACE Families Europe welcomes the thinking behind that put agency and independence at its centre. The example of child poverty was highlighted in the expert meeting, however, the reality of care needs in Europe shows that child care is just one part of the equation. Care for an ageing relative or a relative with disabilities also often falls onto family members. More and more, the effects of the sandwich generation with family members (women most generally) having to care at the same time for their children and their ageing relatives are more and more visible. Hence, the reflection on

ageing, demographic change and the meaningful inclusion of persons with disabilities and their families through the promotion of independent living goes hand in hand with the questions of family diversity, as they both are both closely linked to the question of care needed or provided by families. This brings the reflection back to the care economy and the unmet care needs from birth to old age, centralising the relevance of life cycle and multigenerational thinking in policy making. Here again, data are lacking to know how this can (and will) affect differently single parent families and large families in the EU – there is a clear need for a European Reflection on the status and rights of family carers. **Hence, all policies, even more so social and family policies aiming at eradicating child poverty, should take the same lifecycle approach from birth to old age.** Looking at the known barriers that children of these families can face at every stage of their life and addressing them preventively, while improving the general situation of all family members. This also would help to make more understandable both the risks and the mitigation strategies for life transition periods, giving to each member of the family the opportunity to make informed choices concerning their lives. Families at risk of poverty and social exclusion would have more visibility into what the future holds and what options are available to them at each stage of their life and their children's development.

### Two track-policy thinking to cater the needs of all type families

When thinking about social policies, two types of measures come to mind: the universal ones, supposed to act as a safety net and benefit to all society equally, and the targeted ones aiming to redress an existing situation or preventing an at-risk-group from falling behind. But the theory and the practice are not

always matching. Positive examples of approaching child and family poverty from a two-track perspective can be found all over the EU, some have been highlighted in this paper. COFACE Families Europe argues that this approach should be the norm, since universal measures and targeted measures both have shortcomings and potentially let families fall through the cracks of both types of systems. The twin-track approach is generally recommended in the first feasibility study for the Child Guarantee<sup>32</sup>, by looking at the 5 targets groups of children who are particularly at risk of poverty: homeless children or children experiencing severe housing deprivation; (children with disabilities; children with a migrant background; children with a minority racial or ethnic background (particularly Roma); children in alternative (especially institutional) care; and children in precarious family situations (including single parent families and large families). This approach has somewhat been taken into account in the Child Guarantee Council Recommendation by asking Member States to identify the target groups relevant for targeted actions in their national context, but could be strengthened. If correctly implemented in the National Action Plans on the Child Guarantee (currently being developed), this should be a positive example on how taking into account diversity into account at all stages of policy making can yield better and fairer results while addressing the potential adverse effects from the start. However, this is yet to be systematised and backed by a comprehensive data strategy to ensure that this policy making process is informed by disaggregated data, allowing monitoring, evaluation and accurate review when necessary.

## Highlighted lifecycle policy approach from Hungary

Since 2011, Hungary has put in place a blended support system for families. Prior to the COVID-19 crisis, Hungary had the second best female employment growth in the EU. The employment rate of mothers aged between 25 and 49 with 3 children had shown the most improvement (37% in 2010, 52% in 2019.). This is mainly due to a good support framework with mechanisms incentivizing parents, especially mothers to go back to the job market while preserving their work-life balance. Labour law in Hungary guarantees that parents who wish to, are able to re-enter the job market. Part-time work must be offered to parents until their child reaches 4 years of age. For large families (3 children or more in the case of Hungary) this right is guaranteed until their 6th birthday. Hungary has a **job protection action plan that targets young mothers**. This is supplemented by the child support system under the Action Plan for Family Protection. Maternity leave is granted for 24 weeks, during which women receive an **infant care benefit** of approximately € 550 per month. It is then replaced by **the child care benefit** which can be claimed by either one of the parents. It amounts to approximately € 500 per month, from which a 10% pension contribution and personal income tax are deducted. Then all families can claim **the family allowance**, which is a guaranteed benefit that comprises two allowances covering childrearing and school support; it is provided monthly from the birth of the child until the end of compulsory schooling (although it continues until the age of 20 if the child remains in secondary education). **The allowance increases with every child, and is also higher in the case of single parents**. Lastly, families also benefit from a **tax break system** that increases with the numbers of

children. In other words, the allowances received by the family for child support are evolving according to the evolving needs of children. In addition, Hungary is stepping up efforts to **provide child care services**, with a target to reach 70 000 additional crèches places by 2022. Kindergarden attendance is compulsory from the age of three, coinciding with the above mentioned measure on employment for young parents. Moreover, child care systems are designed to be affordable and accessible, with measures fostering **inclusive ECEC and good nutrition**. Municipalities have a legal obligation to create a crèche, in case 5 families request so or if more than 40 children under 3 live in their district. If this obligation is not fulfilled or insufficient to cover the needs of all families, families may obtain a contribution of € 120 per month to cover for private child care services. Children from **single parent families and large families benefit for priority enrollment** in public child care services.

## Conclusion

To adapt policy-making to new realities, the first step should be to assess the situation. COFACE's members believe that the new generation of family policies must go through a rethinking of the way families are seen in social policies, arguing that policy makers should focus on needs, income, number of children, and not necessarily on family types.

This means providing a “menu” with different support options for families, regardless of their composition or type. This is also important for future parents, to know that they will be supported if they have children, or go through a change in their family composition regardless of their family type. This includes supports such as affordable childcare, child benefits, family leaves, psychological support for greater work-life balance, and more.

The recently adopted policies at the EU level have the potential to bring the social agenda higher in the EU priorities, properly implemented and monitored, these policies could serve the needs of all families and all their members. COFACE Families Europe will continue advocating for a whole family approach that acknowledges the interconnectedness of all members and work for all of them regardless of their role in the families, gender, disability status, age, place of residence... If a family member suffers poverty and social exclusion, the whole family can suffer. COFACE Families Europe will continue the reflection on the diversity of families to push for a society and an economy that serves all.

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