

Edited by Rolf Myhrman and Riitta Sääntti

Opportunities to reconcile
family and work



Summary

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During two decades occupational well-being has been promoted in Finland within the so-called tyky-framework (promotion of work ability). The results indicate that personnel well-being may sit in the absolute strategic center of firm. The work-life balance has become one of the major concerns in industrialised countries. The female labour participation lies in the heart of three vital areas: productivity, high employment, and fertility. Productivity and the competitiveness are not only determined within firms; welfare policy has a significant impact on the success of firms.

The efforts to increase women's employment have not been contradictory to the favourable trend in fertility. Pension crediting for child care periods should be good enough for promoting gender equality in caring work and pension benefits of both parents. More balanced participation of both parents in the caring work of children would encourage both women's employment and have a positive effect on fertility rates.

The major decision that a household with children makes, is whether or not the female enters labour force, and if she does, when. This determines the subsequent time allocation within the family. The resulting time allocation with the families with children, as in other household types, seems surprisingly similar across countries. The family leave schemes carry with them an inherent equality paradox. They have been created to support women in their combining of employment and family, but the practical realisations of the schemes are contradictory from the point of view of gender equality.

Key words: work life balance, social protection, gender equality, productivity, employment, fertility

Tiivistelmä

Rolf Myhrman ja Riitta Sääntti, toim. Työn ja perheen yhteensovittaminen. Helsinki 2007. 118 s. (Sosiaali- ja terveysministeriön selvityksiä ISSN 1236-2115; 2007:16) ISBN 978-952-00-2287-7 (nid.), ISBN 978-952-00-2288-4 (PDF)

Viimeisten kahden vuosikymmenen aikana työhyvinvointia on edistetty Suomessa ns. työtoiminnan puitteissa. Sen tulokset osoittavat, että henkilöstön hyvinvointi voi olla yrityksen kannalta strategisesti elintärkeä asia. Työelämän tasapainosta on tullut teollistuneissa maissa eräs merkittävimmistä kysymyksistä työssä. Naisten osallistuminen työelämään on keskeinen kysymys kolmella tärkeällä alueella: tuottavuus, korkea työllisyys ja syntyvyys. Tuottavuus ja kilpailukyky eivät määräydy ainoastaan yrityksen oman toiminnan kautta, vaan hyvinvointipolitiikka vaikuttaa merkittävästi yritysten menestymiseen.

Ponnistelut naisten työllisyyden nostamiseksi eivät ole olleet ristiriidassa syntyvyyden suotuisan kehityksen kanssa. Eläkettä tulisi kertyä lastenhoidon ajalta tarpeeksi runsaasti, jotta se edistäisi sukupuolten tasa-arvoa hoitotyössä ja vanhempien eläke-etuuksissa. Molempien vanhempien tasapuolisempi osallistuminen lastensa hoitamiseen sekä edistäisi naisten työllisyyttä että vaikuttaisi myönteisesti syntyvyyslukuihin.

Tärkeä päätös, jonka lapsiperhe joutuu tekemään, on, osallistuuko nainen työelämään vai ei, ja jos osallistuu, niin milloin. Ajankäyttö perheessä määräytyy tämän mukaisesti. Lapsiperheissä, samoin kuin muissa kotitaloustyypeissä, tämä ajankäyttö on hämmästyttävän samankaltainen eri maissa. Perhevapaajärjestelmiin sisältyy kuitenkin tasa-arvoparadoksi. Ne on luotu tukemaan naisia työn ja perheen yhteensovittamisessa, mutta järjestelmien käytännön toteutukset ovat ristiriitaisia, kun niitä tarkastellaan sukupuolten tasa-arvon näkökulmasta.

Asiasanat: sosiaalinen suojele, sukupuolten välinen tasa-arvo, syntyvyys, tuottavuus, työelämän tasapaino, työllisyys

Sammandrag

Rolf Myhrman och Riitta Sääntti, red. Förenande av arbete och familjeliv. Helsingfors 2007.
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Under de senaste två decennierna har arbetshälsa främjats i Finland inom ramen för hälsofrämjande på arbetsplatser. Resultaten visar att personalens välbefinnande kan vara en strategiskt livsviktig sak från företagets synvinkel. Balansen i arbetslivet har blivit en av de viktigaste frågorna i arbetet i de industrialiserade länderna. Kvinnornas deltagande i arbetslivet har blivit en central fråga inom tre viktiga områden: produktivitet, hög sysselsättning och nativitet. Produktivitet och välfärdspolitik bestäms inte enbart genom företagets egen verksamhet utan välfärdspolitiken inverkar avsevärt på företagets framgång.

Ansträngningarna för att höja kvinnornas sysselsättning har inte stridit mot den positiva utvecklingen av nativiteten. För att pensionen skall kunna främja jämställdhet mellan män och kvinnor i vårdarbetet och föräldrarnas pensionsförmåner förutsätts det att tillräckligt mycket pension intjänas under den tid som barnet vårdas. Om bägge föräldrar skulle delta mera jämlikt i vården av sina barn skulle detta både främja kvinnornas sysselsättning och inverka positivt på födelsetalen.

Ett viktigt beslut som en barnfamilj tvingas fatta är huruvida kvinnan skall eller inte delta i arbetslivet och när, om hon deltar. Tidsanvändningen i familjen bestäms enligt detta. I barnfamiljer såsom i andra typer av hushåll är tidsanvändningen förvånansvärt likartad i olika länder. I systemen med familjeledigheter finns dock en jämställdhetsparadox. Dessa system har skapats för att stödja kvinnor vid förenande av arbete och familjeliv men genomförandet av systemen i praktiken är motstridigt utifrån ett köns- och jämställdhetsperspektiv.

Sakord: socialt skydd, jämställdhet mellan män och kvinnor, nativitet, produktivitet, balans i arbetslivet, sysselsättning

Contents

1	Reconciling Work Life and Family Life - <i>Rolf Myhrman</i>	19
2	Business oriented work related well-being - a model combining employee and employer interests - <i>Guy Ahonen and Tomi Hussi</i>	25
3	Changing division of labour within the family and the responses of pension policy - <i>Sini Laitinen-Kuikka and Eila Tuominen</i>	41
4	Work-Life Balance in a European Context: What Does Harmonised Time Use Data Tell Us? - <i>Olli-Pekka Ruuskanen</i>	63
5	Family policy, labour market and polarization of parenthood in Finland - <i>Minna Salmi and Johanna Lammi-Taskula</i>	87
6	Parental leaves, child care policies and mothers' employment in Finland and Sweden: a comparison - <i>Anita Haataja</i>	103

Preface

Ageing is first and foremost a great achievement, the reflection of Europe's high level of economic development and high standards of living. It will be difficult to maintain the potential for growth and employment against a background of shrinking working age population and ageing workforce. We all want to live longer and in better health. This in turn will enable us to remain active and independent longer than previous generations. Young adults need help to realise their plans with regard to raising a family. In this respect, the postponement of the age of mothers when bearing their first child should be a matter of concern.

The work-life balance has become one of the major concerns in industrialised countries. The female labour participation lies in the heart of three vital areas: productivity, high employment, and fertility. If the households do not decide to participate in the future labour force no productivity improvement will help to maintain European social model. Family and gender policy are key instruments in the attempt to attain brisk productivity growth, high employment and a balanced population structure.

With respect to labour market participation and family responsibilities of women there are remarkable differences in pension provision among European countries. Differences in pension provision cannot be explained without paying attention to the way welfare states are institutionalised in Europe.

It has been the case that measures to help work-life balance have been introduced in individual level. Instead of concentrating simply to individuals, whether female or male, time use data shows that the emphasis should shift into household level. It is in this level where the members of the household try to balance market work, housework and leisure under various demands of livelihood, care and regeneration.

The document is divided into six chapters. In chapter I we create the framework of reconciling work life and family life. The framework helps us to understand the complex interaction and feedback mechanism between the firms and the households.

In chapter 2 we develop the Finnish tyky-framework (promotion of work ability) as a strategic instrument. The idea that the intangible assets have an increasing strategic relevance was combined with the Finnish work ability approach by using Intellectual Capital Accounts. Main elements of these accounts are: the knowledge narrative, the management challenges, the initiatives and the indicators.

In chapter 3 we analyse pension rights in the national pension schemes in the European family. We examine how policy makers have responded to the challenges caused by the changes in the gender division of labour and the family institution.

In chapter 4 we try to answer the question whether some European countries have been more successful in combining the demands for work and life if looked at the time use perspective. Although all stages of life are investigated in this survey, the emphasis will be on the households with small children.

In chapter 5 we focus on family policy in Finland. It has many elements that support the reconciliation of employment and family life as well as gender equality. Welfare policy measures such as parental leave or public day care aim at providing equal possibilities for women and men for paid employment irrespective of family situation.

In chapter 6 compares the Finnish and Swedish caretaker-breadwinner model by reviewing childcare solutions and their connections with distribution caring for children between women and men on the one hand and with the employment of women and men on the other.

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Office Secretary *Päivi Ahtialansaari* completed the figures. The cover and layout of the report was designed and produced by Publications Secretary *Heli Ulmanen*

Kari Välimäki
Permanent Secretary

Executive Summary

Incentives are a more comprehensive concept than is generally thought. Incentives are mostly seen as a purely economic issue, such as the relationship between benefits, taxation and earnings. In this paper the focus is on the balance between encouraging people to work and sufficient income for those excluded from work. However, social policy incentives have a more extensive scope. For example, incentives may be used to encourage people to maintain their health, to have children and to care for them and to use their own initiative. In general discussion, incentives may sometimes involve features of moral judgement that are alien to the ethics of health care and the ideas of social policy.

In chapter 1 we focus on the work-life balance. It has indeed become one of the major concerns in western industrialised countries. By admitting that it takes time to rise and nurture children and the responsibility for the successfully combining work and demands of children does not rest solely on the individual and the firm but the society at large, it is possible to start developing methods to facilitate this. If EU countries are successful in this at least a part of productivity and sustainability problems will be resolved.

The female labour force participation lies in the heart of three vital areas: productivity, high employment, and fertility. Female labour force participation affects and is affected greatly by the timing and the number of births. Due to increase in years of education, the timing of first births has been delayed. This means in many cases that the children are born when also the demands from workplace and career aspirations are the greatest. In order to secure the sustainability and regeneration of the European population, it is vital to try to introduce measures that make it easier to join the demands of children with the demands of work place.

In the discussion about productivity and employment, especially in the long run, more emphasis should be put on fertility behaviour. Today's and future generations' labour supply is decided in households. If the households decide not to participate in the future labour force workforce no productivity improvement will help to maintain European social model.

It is not, however, only the fertility aspects that call for measures for balancing work-life. Another important reason is the gender equality, which calls for possibility for all persons, regardless of sex and family situation, to contribute and participate in the labour market.

Productivity and the competitiveness of the European Union are not only determined within firms; welfare policy – social and health care policy as well as education policy – has a significant impact on the success of firms. Many factors affecting productivity, such as health, professional competence and well-being at work are not only determined within working life.

Households act as firms' counterparts, with responsibility for labour supply. Based on experiences so far, it is apparent that social policy objectives cannot be achieved with economic incentives alone. For example, in order to raise the age when people retire, the attraction of work must be increased. This can be achieved by developing management, improving the atmosphere in the workplace and by reforming work tasks.

The well-being of families also has an impact on the birth rate. Well-organised basic family tasks allow all family members to engage in health-promoting activities, get an education and maintain their social networks. These have a direct effect on the variables explaining work ability, such as health and professional competence. From the viewpoint of socially sustainable development, the division between time dedicated to work, everyday tasks chores and relaxation must be well-balanced. This balance varies during the course of a person's life. Family and gender equality policy promote the finding of the correct balance.

Family and gender equality policy are key instruments in the attempt to attain brisk productivity growth, high employment and a balanced population structure.

In chapter 2 we develop the Finnish tyky-framework (promotion of work ability) as a strategic instrument. During two decades occupational well-being has been promoted in Finland within the so-called tyky-framework (promotion of work ability). This genuinely Finnish model has proved to be very successful. It has, however, not always been taken seriously enough by the top management of the companies. Therefore a need for strategically more relevant approaches has emerged. In order to meet this need the authors of the current report carried out a research project within the VETO-program. As a point of departure was taken the idea that work is getting increasingly knowledge intensive, and that the intangible assets therefore have an increasing strategic relevance. Therefore, the so-called Danish model was taken as the theoretical and practical point of departure of the project. This model was combined with the Finnish work ability approach. In the Danish model the management of intangible assets is done by the use of Intellectual Capital Accounts, which are structures according to a certain logic. Main elements of these accounts are: the knowledge narrative, the management challenges, the initiatives and the indicators.

The project was carried out in co-operation with two Finnish companies, within which business oriented well-being reports were developed. The findings of this development work are presented in this article by using a fictive example. The project shows that the well-being of the personnel has many links to the actual business of the companies. The challenge lies in identifying them. Furthermore, the project indicates that personnel well-being may even site in the absolute strategic center of knowledge intensive organization.

In chapter 3 we focus on the pension policy changes in the EU Member States, and on their effect on the pension provision of women. These policy changes have been mostly of parametric nature. Especially in northern continental Europe, one of the aims of the reforms has been to advance the labour market participation of women. This has meant

weakening of the principle of familialism and strengthening of a more individual pension provision.

The efforts to increase women's employment have not been contradictory to the favourable trend in fertility. On the contrary, in countries with a high employment rate of women, the total fertility rate has increased or remained at a reasonable level. Usually in these countries the day-care of children is arranged properly. Pension crediting for child care periods should be good enough for promoting gender equality in caring work and pension benefits of both parents.

If Finnish families reflect the future of European families with both spouses working full-time, taking care of their children and helping their elderly parents, it seems that paid and unpaid work must be divided more equally. More gender equality in the labour market is also needed to help the reconciliation of work and family. Except in the Nordic countries and France, a shortage of affordable and high-quality child care still limits the possibility of both parents to participate in the labour market. At the other end of the career, the availability of social services for the elderly may be an important precondition for the continued labour force participation of women, especially for those in their 50's and 60's. They often take care not only of their elderly relatives, but also of their grandchildren. It seems that in the future Europe, where a growing number of old people will be in need of care, combining paid and unpaid work remains a Gordian knot to be opened.

Another way to combine work and family responsibilities is part-time work, as is the case in many continental countries. In order to avoid pension penalties for parents, reduced working hours due to child-care responsibilities should be compensated with pension crediting. A good example of this kind of solution is the German pension scheme. Pension crediting during part-time work should also be at a reasonable level for making caring work a more attractive alternative for fathers. More balanced participation of both parents in the caring work of children would encourage both women's employment and have a positive effect on fertility rates.

A shift towards more individual responsibility in pension provision can be discovered also more generally. This has been clearly expressed in the German pension reform of 2001, when cuts in public pension provision were compensated by public subsidies to voluntary private pension savings. Combining the amount of the pension more closely with the contributions paid, is another trend which emphasizes individual choices: the more you work, the more you get. This kind of a change has been carried out in many member states representing different welfare state regimes. In most of the countries, the unpaid care of children and disabled family members has, in this connection, been given a notional money value on the basis of which pension accrues. This will improve the pension provision of many women in the future. It also makes the invisible work done in the families more visible, and its value open to discussion.

In occupational and personal pension schemes, the work done outside the labour market is rarely compensated. Thus the trend to replace part of the public pension provision with these pensions may be disadvantageous for women. The same applies to the trend towards a closer connection between contributions and pension amounts. The longer average life expectancy of women is rarely compensated in

private voluntary pension schemes of a defined contribution type. This is not to say that women-friendly solutions cannot be found in private pension schemes. There are examples, like the German one, which demonstrate that this is possible when gender equality is considered a value to promote.

In chapter 4 we look at the differences in time use patterns between men and women in Finland, France, Germany, Sweden and the United Kingdom. The focus of attention is mainly on the households that have small children, or are in the 25 to 44 age-group. These are the groups that have the biggest difficulties in combining the demands of work with the demands of private life in each country surveyed.

Time use data offers a unique picture on the dynamics within the household. The division of market work, housework and leisure between the members of the family provide information on where the burden of "Rush Hours" is the greatest. It also gives some indication as to how the households have reacted to the incentives provided by their host countries.

The major decision that a household with children makes, is whether or not the female enters labour force, and if she does, when. This determines the subsequent time allocation within the family. The resulting time allocation with the families with children, as in other household types, seems surprisingly similar across countries.

The labour force participation of women creates pressures for them. The general picture that emerges from these time use studies is that time-wise, the women carry the biggest burden in the families. They take care of the majority of housework, especially child care, cooking and cleaning. These activities diminish only to a degree when the women are also in employment. As they age, men gradually increase their time use in housework, but this seems to be a function of retirement from labour force, rather than the activation of men in employment.

In order to generate a more balanced sharing of responsibilities, men in these countries should devote more time to housework. This seems to be the case already in Sweden, as the data at hand shows. However, this has also a price. If market work hours for men stay at the high levels, then there is not much room for increasing the total work time in this respect. Some measures should be introduced that would make it also easier for men in the families with small children to decrease their market work hours, and redirect those hours to housework. This would then enable women to decrease their hours of housework, and thus make the resulting division of labour in households more equitable. The need to influence fathers' market work hours in order to increase their child care hours is also a key result of the study by Hallberg and Klevmarcken (2003).

It has usually been the case that measures to help the work-life balance have usually been introduced on an individual level. Instead of concentrating simply on individuals, whether female or male, time use data shows that the emphasis should shift to the household level. It is in this level that members of the household try to balance market work, housework and leisure under various demands of livelihood, care and regeneration. The collective decisions made in the household determine the subsequent labour supply and the demand for social services. It is also true that to

successfully target benefits and social services, one must take into account the often complex interaction and feedback mechanism within the household.

A word of caution should be added. It is usually assumed that incentive mechanisms are a powerful tool in shaping behaviour. When looking at the time use, it becomes evident that the peoples' overall daily time use is quite insensitive to differences in incentives. It is the overall features of labour markets, especially the supply of different kinds of working arrangements, that determine the choices of the individuals. After these major decisions have been made in the household, time use seems to be quite inflexible and static.

Moreover, it is interesting to note that new harmonised time use data from different countries diminish the differences in time use patterns between citizens from different EU members. More and more, it is age-cohort and socio-economic status that determines time use in the household, regardless of nationality.

In chapter 5 we analyse the socio-economic patterns of the gendered take-up of parental leave and the consequences of long leave periods combined with varying employment prospects to a polarization of parenthood between men and women as well as among women and among men.

The family leave schemes carry with them an inherent equality paradox. They have been created to support women in their combining of employment and family, but the practical realisations of the schemes are contradictory from the point of view of gender equality. On one hand, the leave schemes do support women's chances to participate in the labour market while also becoming mothers. Women also value the chance to take care of their children for a long period and they are not necessarily prepared to shorten 'their' share of the parental leave.

The results of study show that the leave schemes seem to create two categories of women. Women with high level of education and better chances to employment can choose between a shorter or a longer family leave period. Women with little education and less chances in the labour market have fewer alternatives. If a woman has not had a job previous to the birth of her child, it is more probable that she stays at home a longer period supported by the home care allowance. The home care allowance has, to some degree, turned into an income source for unemployed women.

The complicated relation of female employment rate, nativity and take-up of family leave in Finland is to a high degree connected with one problem, that of the prevalence of fixed-term employment. If we wish to gain a high employment rate for women, improve women's position in the labour market and ensure women's share of tax-payers, we need to change the prevalence of fixed-term employment contracts towards more permanent employment. This would have two important consequences. Firstly, women would probably have more children. Today women with fixed-term employment post-pone having children because their economic position is unstable due to the temporary employment contract; consequently, they cannot make plans for the future. These problems have grown more common lately.

In Finland a high proportion of young women have a university level education. Particularly these women post-pone childbearing and also have less children than they would wish to have. A change towards more permanent

employment could help. Also, if a woman has a job waiting for her, she also returns from family leave to work earlier than if she does not have a job. Both nativity and employment rate suffer from the high prevalence of fixed-term employment contracts.

In chapter 6 compares the Finnish and Swedish caretaker-breadwinner model by reviewing childcare solutions and their connections with distribution caring for children between women and men on the one hand and with the employment of women and men on the other.

In both countries mothers still bear the main responsibility for the care of young children, but in Sweden fathers have since the 1990s taken part in childcare to a markedly greater extent than in Finland. For instance in 2004 Swedish fathers took almost 19 per cent of the parental allowance days including quotas, while Finnish fathers only took one per cent of the total maternity-parental allowance days. When paternity allowance days are included, Finnish fathers' share comes up to 5 per cent and Swedish fathers' to 20 per cent. On the other hand, paternity leave taken simultaneously with the mother is equally popular in both countries; about 80 per cent of fathers per 100 children born take this leave.

Finland pioneered in developing the right to child day care, but Sweden has caught up with Finland. In Sweden all children aged at least 1 year have the right to pre-school education. The pre-school education is free of charge up to 15 hours per week for children aged 4 to 5 years. In Finland, parents choose the form of child day care and are answer for the early childhood education and care either at home or outside the home while 6-year olds have the right to free pre-school. Support for home care constitutes an alternative for municipal day care. In Finland a greater share of children under 3 years of age and of children aged 3 to 6 years are taken care at home than in the other Nordic countries. In Sweden the usage rate of pre-school services is among the highest in the Nordic countries. Compulsory comprehensive school starts in Sweden at the age of 6 and in Finland at the age 7 years.

In both countries both the female and male employment rates were lower in early 2000s than before the economic recession. Changes in the economic structure as well as solutions regarding parental leave and child day care may have influenced the employment development of mothers with small children. In Finland the situation of mothers whose children are not yet in school is clearly different from the situation of other mothers or other women while in Sweden the differences are less significant. Differences in unemployment between different groups of women are not so great within the countries while the differences are great both within and between the countries when it comes to women outside the workforce. Around 30 per cent of Finnish mothers with small children are outside the workforce compared to 20 per cent of Swedish mothers. In Finland fixed-term employment is most common in the public sector while in Sweden there are no great differences between the sectors. In Finland every fifth mother has fixed-term employment, in Sweden 15 per cent. Part-time employment has decreased among Swedish mothers whereas in Finland it has increased. In Sweden, a greater share of working women do part-time work involuntarily than in Finland.

1 Reconciling Work Life and Family Life

Economic growth and social development are intertwined in many ways. A smoothly functioning economy and production provide the conditions for the operation and financing of the welfare society, while social protection supports a well-balanced development of society and the economy.

Market economy can lead to efficient operation, but it does not necessarily result in the implementation of justice. The latter task remains the responsibility of the public sector.

The aim of the welfare society is to implement the basic rights of the population and to reduce inequality between citizens. Social protection based on comprehensive joint responsibility supports citizens' equal opportunities, integrates citizens into the community and increases a feeling of social belonging, which adds to social cohesion. At the same time, strengthening well-being makes the society more stable and supports productivity, functional ability and the possibilities for economic growth in society.

The welfare society can also be motivated from the point of view of efficiency and functionality of the national economy.

The task of social protection is to act as a safety network for citizens during risky periods in their lives. If the security network functions properly, people dare take risks, such as change professions, jobs or place of residence. They can also improve their competence by participating in training, or stay at home temporarily to take care of their children.

In addition to genetic factors, people's state of health is primarily affected by their lifestyle. That is why individuals bear the greatest responsibility for their own state of health as well as their work ability and functional capacity.

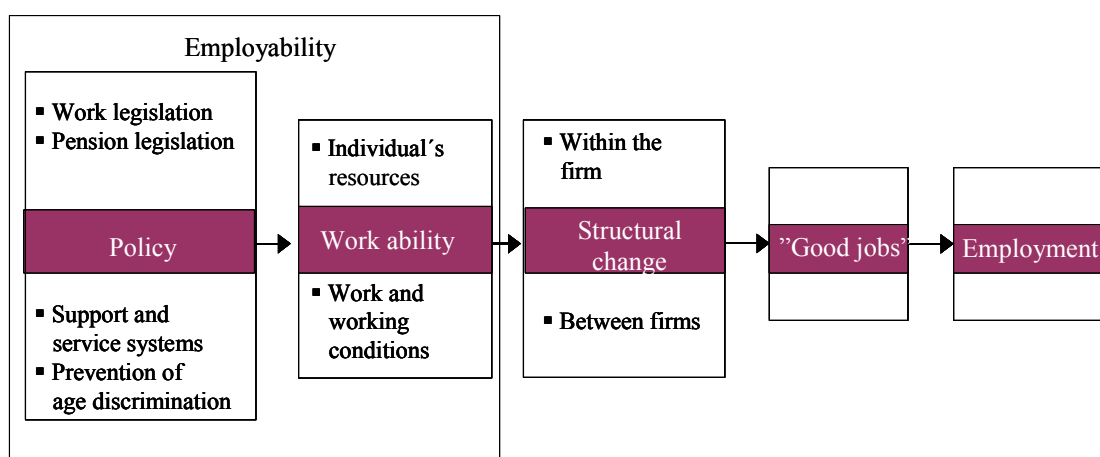
At its best, social protection supports risk taking on the part of citizens, providing a trampoline to society and employment, while preventing unnecessary reliance on social protection benefits. That is why the welfare society can also be seen as a system that encourages citizens to act in the right direction.

Social protection makes it easier to reconcile work and family life by sharing the responsibility for looking after the welfare of family members. Reconciling work and family responsibilities – whether it involves looking after small children or one's parents – may have a positive impact on both employment and the birth rate.

Productivity, employment and work ability

Most part of the economic growth in the past few of decades is explained by an increase in labour productivity. Productivity is largely determined by work ability. Work ability refers to the sum of factors related to both the individual and work that are important in terms of the individual's ability to cope at work. Work ability is seen as a process where an individual's resources and work interact. Work ability develops on workplace level, and it can be promoted with various support and service systems, work and pension legislation and society's norms and values. These have an impact on enterprises' recruitment decisions and households' decisions to offer their labour. The employability of an individual is affected by both enterprise-and policy-level measures (Figure 1).

Figure 1. Work ability, employability and employment



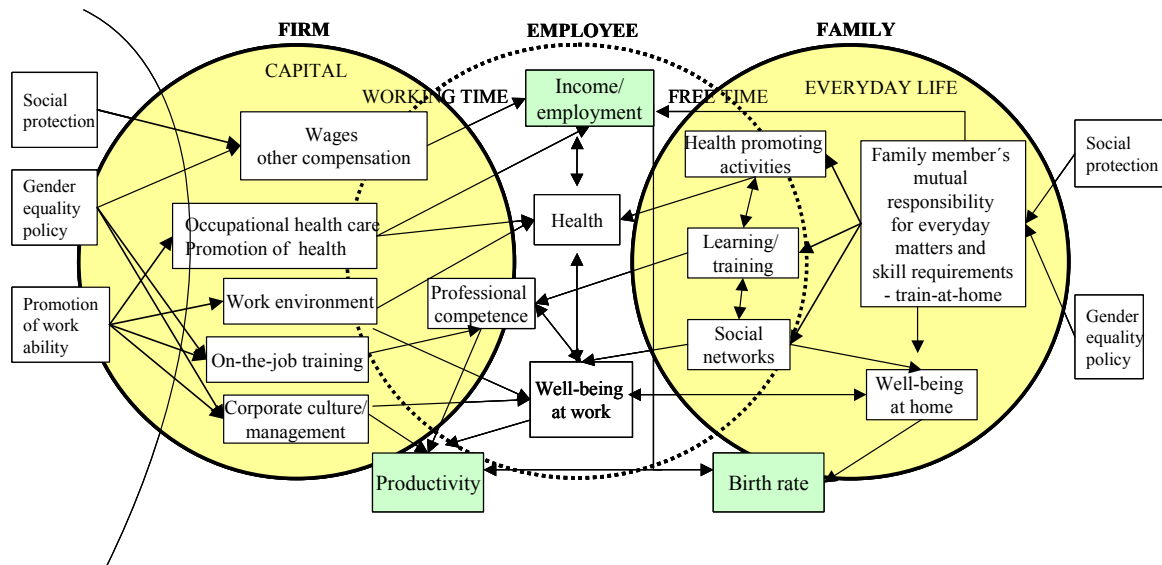
Good work ability among staff promotes the capacity of a firm to adapt to the challenges of globalisation, technology and ageing, which creates good job opportunities and maintains high employment.

Productivity, employment and fertility

Productivity and the competitiveness of a nation are not only determined within firms; welfare policy – social and health care policy as well as education policy – has a significant impact on the success of firms operating in Finland. The welfare policy pursued affects the quality and quantity of labour supply as well as population age structure. Households act as firms' counterparts, with responsibility for labour supply.

Figure 2 illustrates the connections between work and family life. Many of the factors affecting productivity, such as health, professional competence and well-being at work are not only determined within working life; family policy and gender equality policy have a significant impact on these factors that are crucial to productivity.

Figure 2. Reconciliation of work and family life



Corporate-level view

The productivity of a person is dependent on both the employee’s characteristics and the firms’ ability to make use of and develop its staff. The firm and its staff operate in interaction with each other. Firms invest in their staff, and correspondingly, employees’ actions influence not only the success of the firm, but its corporate culture and management strategies as well.

The firm’s investments in its staff comprise a) wages and other forms of compensation, b) occupational health and safety investments, investments in the work environment, and c) investments in the development of work skills, including on-the-job-training, to meet technological challenges. Well-being at work is influenced by corporate culture and management.

Well-being at work may be the single most important factor affecting productivity. Well-being at work comprises the mutual trust between the firm and its staff. Trust is reflected in the way the firm adapts its operation to the challenges posed by age structure, globalisation as well as technological and economic development. This is partly influenced by pension legislation and other social protection legislation. Job uncertainty affects employees’ attitudes and motivation to look after their health and professional competence.

Well-being at work is a decisive factor when an individual makes a decision of whether to stay on at work or whether to attempt to find a way out of working life. According to interviews, well-being at work is a more important factor in encouraging people to stay on at work than wage.

From the firm’s point of view, the productivity of an employee must be at least equal to the expenditure targeted at him in the firm’s balance sheet. In the normal labour market, there is only room for people showing sufficient productivity.

An employee uses and adapts his resources at work. These resources consist of competence, health and the ability to get along with other people. These are affected by the work community, the work environment as well as the physical and mental demands of work. The impact of these factors is strengthened with age. Among ageing employees aged 55+, health and functional ability explain success at work even more than competence. Health and employees' competence both guarantee positive development of productivity.

Family-level view

The family is an important factor affecting work ability. The effects are mediated through the three dimensions of human capital – physical, mental and social. The wage income received by a family is not the only, nor always the most important factor behind the decision to offer labour. The supply of labour is affected by commitments felt by employees outside the sphere of work. For example, commitment to care for one's parents, children or spouse may be a factor behind the decision to leave work.

Family policy with its day care services for children creates the foundation for women's equal workforce participation. Family members' joint responsibility for everyday matters gives rise to well-being and equality within the family, which has a direct impact on well-being at work

The well-being of families also has an impact on the birth rate. It is more common for women to have temporary part-time jobs, which makes women's commitment to work more difficult. Having children is increasingly postponed. Education level also has an impact on the age women given birth. While in Finland some 85 percent of middle-aged women have children, the number among highly educated women of corresponding age is 77 percent. Childlessness is predicted to increase in the future.

Well-organised basic family tasks allow all family members to engage in health promoting activities, get an education and maintain their social networks. These have a direct effect on the variables explaining work ability, such as health and professional competence. From the viewpoint of socially sustainable development, the division between time dedicated to work, everyday chores and relaxation must be well-balanced. This balance varies during the course of a person's life.

Within the family, there should be balance between working time, leisure time and everyday chores. This provides an opportunity for well-balanced coordination of work and family life. Family and gender equality policy promote the finding of the correct balance. Family and gender equality policy are key instruments in the attempt to attain brisk productivity growth, high employment and a balanced population structure.

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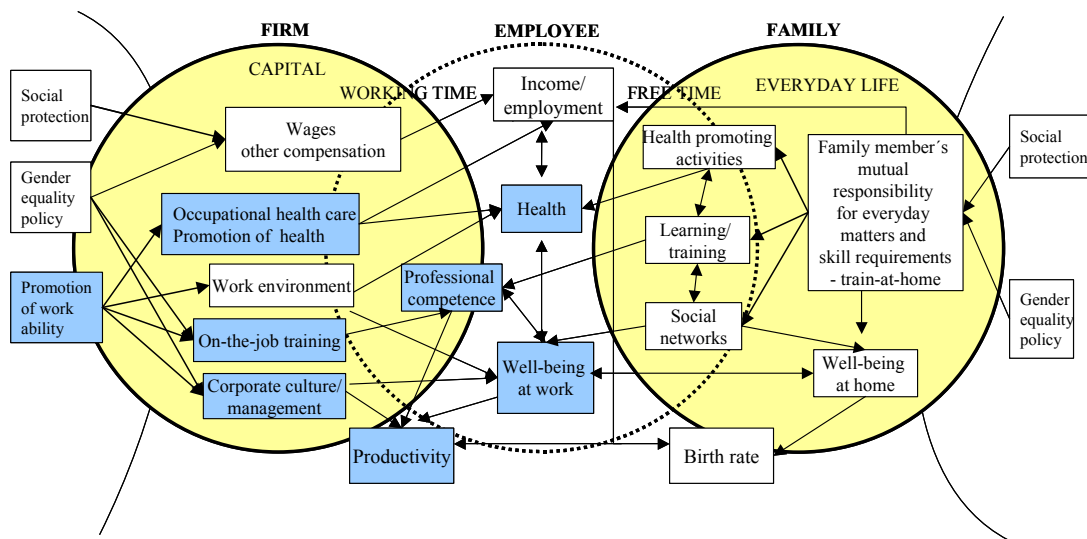
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2 Business oriented work related well-being - a model combining employee and employer interests



Introduction

Finland is one of the front-running countries in developing occupational health and safety strategies and means for supporting employment of the ageing work force. Finnish authorities have launched several policy programmes like 'The National Ageing programme', 'Wellbeing at work programme', 'Noste-programme', 'Tykes-programme' and 'Veto-programme'. These initiatives have also received international recognition as the set of programmes was awarded the prize of the Bertelsmann Stiftung in the autumn 2006 (Bertelsmann-stiftung 2006).

One of the strengths in the Finnish setting is the implementation of the 'Maintenance of Work Ability' -framework. This model is the central framework to outline the strategy for occupational health and safety activities in Finland. The essence of the MWA framework is that it is holistic by its nature and aims at covering various characteristics of work life. Thus the model includes health, competencies, work community and work environment.

Even though the MWA framework was introduced almost two decades ago, it seems that the full potential of the framework is not even yet harnessed. The long history has resulted in good familiarity with the MWA framework across the Finnish society. Virtually all members of the labour force recognise this approach and most of those employed have participated some activities under the heading MWA. The need

for the further development arises from the fact that most of the activities undertaken as MWA have had a strong emphasis on health related issues. While this point of view is important, it is yet only one dimension and perhaps not even the central one in the modern work life that emphasises the abilities to process knowledge.

The discrepancy between the central framework and its implementation to practice can also be seen in the activities of the occupational health and safety service providers. It seems that the service palette provided for the potential customers is strongly built around the health services. While this approach is valid and easily marketable for the customers, it is difficult to differentiate from other competitors. If the occupational health services providers were able to outline their service palette so that the value for the customers was more clearly presented, this would give obvious competitive advantage.

The model that development consultant Tomi Hussi and CEO Guy Ahonen from the Intangibles Management Finland Oy have been developing in the project funded by the VETO-programme can be seen as a one approach to solve the difficulties discussed above. The essence of the model is that it aims at showing the business relevance of the MWA activities. The model is adapted from the Danish framework for creating Intellectual Capital Statements. The selection is based on the finding that the business relevance of occupational wellbeing is strongly related to Intellectual Capital of the company (see, for example, Hussi 2005 for more detailed analysis).

Table I below presents the essence of the approach presented in this paper. The original Danish model begins with the description of so-called knowledge narrative. The aim of this presentation is to describe the use value that company's activities result in. In other words, it is a description of the intended difference that company wishes to achieve through its functioning. The work related wellbeing narrative complements the business-related knowledge narrative. The aim of this second narrative is to discuss the role of work related wellbeing as a factor conducive to the creation of the use value. Furthermore, it presents the work related wellbeing resources and predetermined factor that should be taken into count when a company is planning its MWA activities.

Second phase is the process of defining the management challenges both from business and work related wellbeing perspectives. In both cases these are central challenges that are related to the narratives. The management challenges should actually be seen as broader categories that outline the different dimensions that should be regarded in the context of narratives.

Third part discusses the concrete initiatives with which the company aims at meeting the management challenges. Having the narratives and management challenges defined before entering the discussion about initiatives is important because this approach provides a context and strategic aims for the initiatives. It is usual especially with initiatives related to improving employees' wellbeing that there is not a clear goal-orientation or strategic planning underlying the activities. This kind of approach easily leads to a situation in which various activities are introduced as a reaction to observed problems instead of proactively trying to meet the changing requirements of the operational environment. Finnish legislation on occupational

health care, for example, is actually built around the proactive logics but deficient abilities in planning of the activities lead towards a more reactive pattern.

The fourth item of the model discusses the indicators. In this setting, the aim of the indicators is to provide monitoring tools that can be used for follow-up on the effectiveness of the initiatives. Similarly to initiatives, there can often be seen pursue for indicators, as well, without thorough understanding about what is the aim of measurements.

	Narratives	Management challenges	Initiatives	Indicators
Business content	<i>Knowledge narrative:</i> What is the use value that is provided to the customers? What kind of knowledge resources its production requires? What kind of pre-determined factors are related to its production?	Central challenges that are related to the creation of use value	What kinds of initiatives are aimed at meeting these challenges?	Identifying and interpreting indicators that monitor the influences of the initiatives.
Work related wellbeing content	<i>Work related wellbeing narrative:</i> What are the connections between work related wellbeing and the goals of knowledge narrative?	Central challenges in developing work related wellbeing	What kinds of initiatives are aimed at meeting these challenges?	Identifying and interpreting indicators that monitor the influences of the initiatives.

Table I Strategy-oriented MWA -model

Table I above summarises the model. It is important to note that besides reading the model from left to right described above, the opposite direction is highly relevant, as well. This means that the results of indicators serve as a basis for evaluating the initiatives – is the company actually undertaking such initiatives that help meeting the management challenges? Furthermore initiatives also serve the purpose of evaluating whether the management challenges are correctly defined. Even though it is characteristic to the model that stability increases when moving from indicators

towards narratives, it is yet possible that over time there will emerge a need for revising the narratives, as well.

Before entering a more detailed description of the model we will discuss briefly the concepts that are central for the model presented in this paper. This section will give definitions for the two concepts and also discuss their linkages.

What are Maintenance of Work Ability and Intellectual Capital and how they are related?

Maintenance of work ability is the central framework for occupational health and safety activities in Finland. The essence of this approach is that multidimensional factors have an influence on individuals' ability to perform well in work tasks. Therefore the Finnish framework consists of health, competencies, work community and work environment. The challenge is to implement these dimensions holistically to a specific context that is defined by the organisation that is being scrutinised.

Intellectual capital, on the other hand, is a holistic concept in economics that is created to tackle increasing knowledge-intensiveness of the business activities. Principally the idea is that traditional means of production, like factories and other tangible assets are losing their relevance and the significance of intangibles is increasing. Intellectual capital is a framework that aims at outlining these intangible resources.

The most commonly accepted definitions identify three different dimensions as the basis of intellectual capital – namely human capital, structural capital and relational capital. In short, human capital includes the knowledge, skills, experiences and abilities of the people. Structural capital comprises the organisational routines, procedures, systems, cultures, databases etc. Relational capital is all resources linked to the external relationships of the firm with customers, suppliers, R&D partners, for example. (Meritum project 2002.)

The essence in intellectual capital is to see these different elements as inter-related to each other. Seeing the different dimensions as separate stocks would merely result in repeating old management paradigms under a new label. The approach of emphasising inter-relatedness of the elements highlights the dynamic flows instead of focusing on attempts to quantify amounts of various resources. The dynamics describes the organisation's ability to make use of the potential that resides in its resources.

Competencies are the most natural starting point of linking these two frameworks. In the context of Intellectual Capital framework, it is essential to understand that competence is to be seen as a collective characteristic. This stems from the idea that it is not human capital as such, which is important, but individuals' competencies are more like a resource or input that is used in the collective process of creating new knowledge. Thus the intra- and extra-organisational relations create

arenas that enable people to engage in interaction processes that may eventually generate new business-relevant knowledge.

Development of the information and communication technologies has made it possible to share information between people in ways that were unimaginable even a couple of decades ago. Access to various sources of information makes it much easier to base decision making on the relevant data, for example.

However, the possibilities of accessing information are somewhat equally available to all actors. Therefore it is actually the organisation's ability to create new knowledge that gives the true competitive advantage. The face-to-face interaction is often highly useful for the purposes of creating new knowledge. Besides improving the means of communication there is also increasing interest in trying to design work places so that they would support interaction between people. On one hand, there is an aim of increasing the probability of unplanned encounters. Shared premises, for example, can purposefully be designed so that people end up in conversations more often. Unplanned discussions are important for knowledge creation because it helps integrating different ideas across the organisation. On the other hand, planned meetings can also be facilitated with an environment that stimulates participants to come up with new ideas and also share more vague impressions.

It is obvious that mere possibilities of the physical environment are not enough, but there is an undisputable need for changing people's behaviour, as well. In this setting, increased interaction and collaboration in the work community are invaluable characteristics for an organisation. Organisational culture and leadership style are the key elements in this process. Leaders of the organisation can have a considerable influence on people's readiness to express vague and uncertain ideas. It is both their examples and creating compensation systems that encourage this kind of behaviour.

Health is in many ways a very fundamental characteristic that lies behind the above described features. In the primary level physical health is the prerequisite for being able to be present at the work place. The situation is, of course, more complex than this and there are various other elements of health that are perhaps even more important. In some sense the importance of physical fitness is decreasing as the work is more about processing knowledge and collaborating with other people. Mental and social dimensions of health are emphasised in this setting. However, physical fitness is shown to be conducive to better mental health, as well. Without going deeper into details it is sufficient for the purposes of this paper to state that health is highly relevant and multidimensional characteristic that has various implications on company's abilities to create new knowledge.

Wellbeing at work results from the appropriate functioning of all the characteristics described above. This means that in an organisation having all these characteristics an employee is able to use his or her competencies in a meaningful way. Furthermore, the used tools are suitable for the purposes of the task and the work community is able to provide social support. Finally, the multi-dimensional health resources are adequate for undertaking the tasks.

From maintenance of work ability point of view this setting described above requires that a new kind of approach is adopted with regards to the wellbeing and

work ability of the employees. Whereas health has been the primary target of interest even in MWA framework, there is an increasing need for emphasising the roles of both competence and work community. The organisation’s primary goal is to produce use value that its customers are willing to pay for. Because of increasing knowledge-intensiveness, this use value is more and more dependent on competence of the employees. However, as it was discussed above, it is not the individuals’ competencies as such but the combination of those as a basis for creating new knowledge that is relevant. This ability to function in collaborative manner puts functioning of the work in an equally central position as the competences. As it was shown above, health and work environment are relevant in this setting, as well, but now they are seen more as mediating factors that enhance the functioning of the work community.

Strategy-oriented Maintenance of Work Ability –model

Figure 1 gives an outline of the model that this paper presents. The following subsections give a more detailed scrutiny on the four elements of the model.

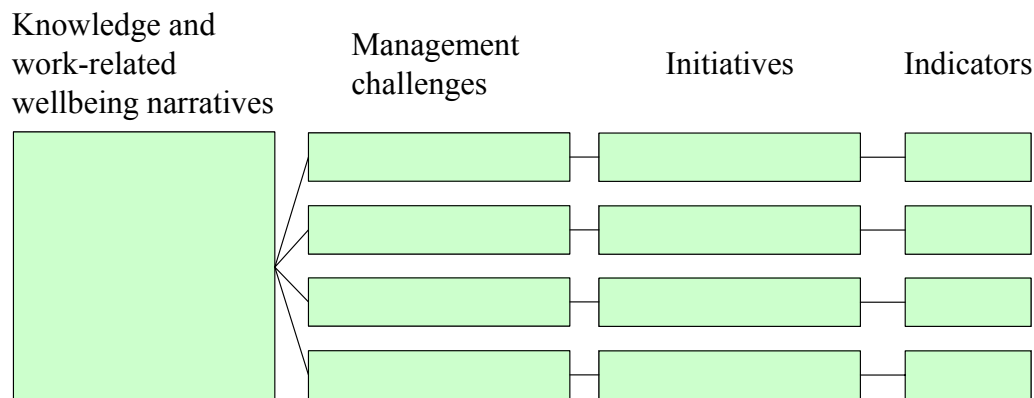


Figure 1 Strategy-oriented MWA -model

Narratives

The so-called knowledge narrative is a story about how the company creates value for its users through the utilization of its knowledge resources. The knowledge narrative pinpoints the ambition of the company’s knowledge management, because it not only accounts for present performance, but also formulates a strategy for the company’s know-how in the future. The knowledge narrative fulfills this objective by describing three elements: How the user is taken into account by the company’s products or services, called use value; which knowledge resources – in the form of employees, customers, processes and technologies – it must possess in order to deliver the described use value; and lastly the particular nature of the product or service

Knowledge narrative is a presentation of the firm’s knowledge resources focusing on how they interact and allow the firm to be capable at doing certain things

for the external users. It thus has both a proposition of the firm's "production function" and of the value proposition supplied to the users. Knowledge narrative is a guiding aspiration that connects the user and the firm's capabilities. It shows how the firm is to be capable and why. (Mouritsen et al. 2002.)

In order to formulate the knowledge narrative, companies need to answer the following questions:

- What product or service does the company provide?
- What makes a difference for the consumer?
- What knowledge resources are necessary to be able to supply the product or service?
- What is the relationship between use value and knowledge resources?

The first two questions should not be that difficult because the answer is a statement about the business idea of the organisation. Knowledge resources describe the potential that an organisation has available for fulfilling the business idea. It has to be stressed here that even though emphasis is heavily on the knowledge-orientation, the process view entails the production machinery into this setting, as well. The last question is an important one because it reveals the linkage between business idea and the resources available.

Help questions for defining use value are following:

- What product / service is provided?
- Who is the user?
- What is the relationship between the user and the customer?
- How is the product / service used?
- How does it benefit the user?

Naturally, the product or service is the starting point of explaining the use value. The distinction between the customer and user refers to the idea that customer is not always necessary the actual end user. In case of training services, for example, it is the employing organisation that is the customer who buys the training service to its employees (the users). On the other hand, a municipality buys health care services for its citizens. The relationship between the customer and the user is quite different in these two examples. The key role of the municipality is to provide services for its citizens where as an organisation fundamentally uses the productive capacity of its employees. In the organisation example the training is used to improve job performance. The benefits for the user relate to improved competencies, for example, and thus better abilities in meeting the requirements of the work tasks.

Help questions for knowledge resources are:

- What current knowledge resources
- How can the knowledge resources contribute to the use value?

It is further suggested that knowledge resources should be thought in terms of the categories. Thinking about knowledge resources in terms of categories means that knowledge resources are not listed in the detailed level in the knowledge narrative. This is because knowledge narrative should be kept in a very limited form, approximately four or five sentences. The closer scrutiny will take place in the initiative section that follows later in the model.

Predetermined factors are the conditions that must be respected in the development of the strategy for knowledge management. These can be related, for example, to knowledge resources, ownership, user-customer structure, legislation et cetera. Some industries, like pharmaceutical industry, are highly regulated by the legislation and this precondition heavily directs the value creation logics. On the other hand, loosening regulation, like in the case of telecom industry during the recent years, can also be a reality that has to be considered. Ownership can put an organisation into position of a sub-contractor that is owned by its customers. Scarce availability of employees can be a threat for expansion plans. In sum, there can be a great variety of different predetermined factors. Realising these explicitly helps an organisation to create competitive advantage by finding innovative solutions to meet the limitations.

An example of a knowledge narrative

Air traffic control is responsible for safety and efficiency of the flight operations. Fulfilling this task requires that air traffic controllers have the latest technological solutions at their disposal and the competencies to use these tools. Collaboration with the pilots and other actors at the airport ensure flawless functioning and flexible ability to react to even unexpected situations.

The work-related wellbeing narrative consists of elements that are analogous to those of the knowledge narrative. The first item is the description how work-related wellbeing supports achieving the goals set by the knowledge narrative. In other words, the task is to describe the use value of the work-related wellbeing as a prerequisite for realising the knowledge narrative. Increasing knowledge-intensiveness emphasises heavily other features than physical capability. Since work is undertaken with the mental resources, the significance of mental wellbeing and social skills is emphasised. Accordingly, the connection to the value creation of the organisation is far more complex. The aim of work-related wellbeing narrative is to give a concise description about this connection.

Work-related wellbeing resources are scrutinised from competence, work community, work environment and health points of view, i.e. the elements of the MWA framework. Like the knowledge resources, outlining work-related wellbeing resources visualises the prerequisites of ensuring the value creation but in this case from a bit different angle. As it was discussed above, in knowledge-intensive work, competence is

the basis for creating use value for the customer. However, because competence has to be seen as a collective entity, work community is another central element.

Finally, predetermined factors, in this setting, are related to the features of work that cannot be altered. These could include, for example, shift work and unavoidable psycho-social strain factors, like utmost carefulness in high-risk jobs such as like air traffic control. The police work, for example, is necessarily undertaken in three shifts. Furthermore, it is the nature of the job that policemen can encounter very demanding and perhaps even dangerous situations. It is obvious that these factors cannot be removed from the working tasks but stating them in the narrative gives room for designing support practises that help coping with these situations.

An example of the wellbeing narrative

Because air traffic control is a high-risk job, it requires considerable vigorousness in work. Shift work, which is an inevitable element of the work, puts a challenge on these demands. Therefore, employees must have a good health status as the basis for the vigorousness. The organisation has to engage in activities ensuring the wellbeing of the employees.

If there are difficulties in applying this outline analogous to the knowledge narrative, it is also possible to try identifying the importance of work-related wellbeing to the value creation. This reflects the positive view and is very similar to importance of work-related wellbeing and the resources that are needed for creating it. The negative point of view discusses the challenges that the value creation of the organisation puts on the work-related wellbeing. Again, the emphasis is rather similar to the predetermined factors discussed above but the conceptualisation can be more easily approached in some contexts.

Management challenges

The company's management challenges are a set of meaningful and lasting elements in the managerial agenda that provide continuity in handling the development and composition of knowledge resources. Thus, these management challenges relate to the needs for knowledge management which can be derived from the knowledge narrative and which the company must address in order to fulfill the ambition defined in it. This activity involves a number of strategic choices in implementing the knowledge narrative and is illustrated by answering the questions:

- What challenges is the organisation experiencing?
- Which existing knowledge resources should be strengthened?
- What new knowledge resources are needed?

Management challenges are the efforts management puts in place to develop and condition the firm's knowledge resources. These management challenges are related to the knowledge narrative, as they seek to identify and implement activities that help realize the knowledge narrative. (Mouritsen et al 2002.) In the process of defining the

management challenges, it should be kept in mind that the aim is to look for larger and more comprehensive entities. When companies start thinking about the challenges that have already been faced, there is a natural threat that too detailed approach is adopted. According to the instructions given by the Danish experts, the number of management challenges should be limited into three to five. It is highlighted once more that the initiatives section that gives room for the more detailed scrutiny.

Example of knowledge management challenges

1. *Frontline air control systems (Structural Capital = SC)*
2. *Superior employee competence (Human Capital = HC)*
3. *Superior service quality (Relational Capital = RC).*

From the work-related wellbeing point of view the management challenges section is identical to the knowledge perspective discussed above. Accordingly, the essence is to define central challenges, and development areas regarding the strengthening of current wellbeing resources and observing possible needs for new resources. If we continue considering the air traffic controllers example, state-of-the-art work environment solutions could be an approach to reduce unnecessary strain. Constant training for ensuring to keep up with the changes of the systems could be another management challenge. The management challenges related to the work-related wellbeing should also focus on a more general level because they are more like a link between the narrative and the concrete initiatives.

Since defining the management challenges of work related wellbeing resemble those on knowledge perspective, similar help questions can also be applied:

- What challenges on work related wellbeing the organisation is experiencing?
- Which existing work related wellbeing resources should be strengthened?
- What new work related wellbeing resources are needed?

In this setting, the first question is aimed at charting the observed challenges that are embedded in the work related wellbeing narrative. This part of the management challenges has been characteristic to maintenance of work ability activities because they have often been implemented as a response to observed needs. However, the connection to the narrative relates the activities to the value creation of the organisation. This distinction makes maintenance of work ability activities more goal-oriented considering the strategic objectives of the organisation.

The second question focuses on the areas that need development. This point of view actually takes already a more proactive standpoint considering the work related wellbeing than the most traditional approach. These work related wellbeing resources can be related to, for example, the communication between occupational health services and the organisation, or making a more comprehensive agreement with the service providers.

The third question opens the floor for discussing about the new areas that should be developed it is thus the most future-oriented dimension. Profound changes in the business environment, for example, can create pressure for reorganising activities that are related to the maintenance of work ability. Increasing pressures for flexible service hours is one example of this. The change could require more comprehensive competencies and general understanding about all functions because of shift work.

Example of work related wellbeing management challenges

1. *Management systems (SC) needed to ease effects of shift work*
2. *Knowledge about the employees' health (HC)*
3. *Identification of strain factors (SC) in the work environment*
4. *Keeping informed (SC) about latest medical knowledge related to flight control work*

Initiatives

The knowledge narrative and management challenges have to take the form of a coherent tale. In this way they constitute the company's coherent knowledge management strategy, which communicates the company's ambition for knowledge management and how it intends to realize this. To develop and compose knowledge resources and the key management challenges, a series of initiatives are made about 'knowledge containers' such as employees, customers, processes or technologies are made to increase or decrease them. Here, it is of vital importance that management takes an active position in relation to which initiatives that can be launched, and which initiatives that should be prioritised.

The process of outlining the initiatives is assisted by specific help tables that are provided below. In the tables the first task is to list the exiting initiatives from both analytical and development points of view. This means scrutinising initiatives that help ensuring suitable knowledge resources, like the employee portfolio, and their development through training, for example.

Secondly, the process proceeds to evaluating the objectives and strategies that lie behind the chosen initiatives. In other words, this part of the process engages the participants to consider the management-based justification of the initiatives that the organisation is undertaking. The idea is to define strategic roots for all the initiatives.

The third part of the process is about evaluation. Besides giving the explicit statement about the objectives and strategies, there should also be at least some kind of expectation for the actual effects that the activities result in. It is noteworthy, that it is these considerations about the strategies and expected outcomes that link the initiatives into organisation's strategy. If these elements are discussed too loosely, it is obvious that the connection does not get organised in the systematic manner.

Finally, the fourth section of the table is about assessing the objective ambitions. This means the process of reflecting whether the initiatives that are being

undertaken are actually capable to meet the management challenges. Besides reflecting the initiatives, this consideration also gives grounds for evaluating the relevance of the management challenges. As the Intellectual Capital Statement is highly reflective framework, it has to be kept in mind constantly that the later phases of the analysis can also result in elaborations in the earlier steps.

Examples of knowledge initiatives

- *Constant development of ICT systems (Structural Capital=SC)*
- *Benchmarking ICT systems in an international network*
- *Constant training (SC) for keeping employees' competencies (Human Capital = HC) up-to-date.*
- *ISO-certificated systems (SC) to ensure the quality of the services.*
- *Active participation in regulatory networks (Relational Capital = RC)*

From the work-related wellbeing point of view, there are not that many differences in the process. A corresponding help table can be applied, but in this case the focus will be on work related wellbeing resources, which are competence, work community, work environment and health. Even though the emphasis is on the work related wellbeing, the assessment of these initiatives is also related to the value creation capability of the organisation because of the connection between the knowledge and work related wellbeing narratives.

Whereas the strategic connection of the activities aimed at securing the occupational wellbeing was already discussed in connection to work related wellbeing narrative, this phase of outlining the initiatives clarifies the connection even further. Analysing the existing objectives and strategies highlights the strategic assumptions behind the initiatives. Furthermore, the explicit scrutiny of the expectations for the effects connects the work related wellbeing initiatives into the organisation's strategy, like in the case of knowledge initiatives. And finally, the assessment of the objective ambition level builds grounds for evaluating, prioritising and developing also the activities that are related to the work related wellbeing initiatives. This kind of setting that emphasises the strategic elements behind the work related wellbeing initiatives creates a solid strategy-based justification for the implementation of the initiatives.

Examples of work related wellbeing initiatives

- *Open-mind policy on individual state of health ("sick-leave any time when needed")*
- *Recurring work climate surveys (SC)*
- *Constant employees' health monitoring (SC)*
- *Identification (SC) of current or forthcoming individual illness or reduced work ability (HC) of individual employees is essential*
- *Active, multidimensional Occupational Health Service*

Indicators

Lastly, the effects of the efforts and management challenges described above are monitored via indicators e.g. about staff turnover and job satisfaction, in-service training, turnover split on customers, customer satisfaction, precision of supply etc. (Bukh et al. 2001; Mouritsen et al. 2001b), thus indicating to which extent these have been implemented and thus the status for the company's realization of its management challenges. In the intellectual capital statement, the numbers reflecting the indicators do not show the financial value of intellectual capital. They show the implementation of initiatives tied to management challenges suggested to allow the knowledge narrative flourish. (Mouritsen et al 2002.) Accordingly, the initiatives of the work related wellbeing show the effectiveness of these initiatives in relation to the specific management challenges and work related wellbeing narrative.

Examples of knowledge indicators

- *Number of top-certified flight-controllers*
- *Number of flight-hazard incidences*
- *Rating in top-third in benchmarking comparisons*
- *Rating as preferred employer*
- *ISO-certificates*
- *Score number for the European Quality Award*

Examples of work related wellbeing indicators

- *Average work-ability index of the personnel*
- *Average health index*
- *Collaborative climate survey index*
- *Rating index of the Occupational Health Service used*

A specific help table is a useful tool also for defining the indicators. Similar help table can be applied for both knowledge and work related wellbeing perspectives. The first column of the table outlines the management challenges. Secondly, the initiatives are grouped to these management challenges. Thus this part of the process also connects the initiatives into the specific management challenges. Even though the help table on initiatives already discusses the strategies and the assessment of the initiatives, the explicit connection to management challenges is yet to be created in this phase of the process.

Further on, the table proceeds to three kinds of prescriptions. The indicators in the “resources column” address the question “what is the (right) portfolio of resources? Resource indicators concern the firm’s stock of relatively stable objects such as customer, an employee, a computer and a process. The indicators in the “qualifying activities” column are the answer to the question, “do managers undertake qualifying activities?” Activity indicators describe activities undertaken to upgrade, develop, or improve the resources. They show what is done in the firm to change resources through objects such as training, investments in process improvement, activities undertaken to attract customers, and so on. Finally, the “effects” column addresses the question, “does what we do work?” Effect indicators illustrate overall consequences of the combination of the decisions about resources and about qualification activities.

Conclusions

As we can see from above, the approach suggested by the model builds a strong connection between organisation’s business activities and its aim of supporting employees’ wellbeing. The rationale behind this reasoning is that the primary task of the companies is to sustain the long-run profitability of its functioning. In order to serve this purpose, an organisation has to make various investments in its productive capability. Because of emphasis on health-related issues the activities aimed at supporting employees’ wellbeing are seen as immediate costs. Showing the logic of work ability as a prerequisite for sustainable business shifts the perception about these activities. In the modern knowledge economy, taking care of employees’ work ability is a similar investment into central productivity factors as investments into machinery in industrial economy.

As it was discussed above, occupational health care services could use of this model in the process of outlining the needs of the customer. The ability to sketch customer organisations characteristics and tailor the service palette accordingly would definitely raise interest among customers and create grounds for differentiation. In the negotiation phase the service provider could even create a preliminary version as a background material for defining the offer. It would be a natural step to engage company representatives in the process, when the actual contract was already made. In the later phases the document would serve as a mutually agreed basis for the goals of occupational health services. Furthermore, indicators could also serve as the basis for evaluating the achievement of the goals.

It should be noted that we are yet in the piloting phase of the model. At least now the business and work related wellbeing related contents have been generated as parallel tracks. It will be interesting to see whether future development will merge these two perspectives into a unified form. There are some hints suggesting that health and wellbeing related issues would be entering the managerial and accounting agenda (see for example Johanson et al 2007). This circumstance is easily understandable in the light of recent development trends that emphasise the increasing significance of

knowledge as the base of business activities and productivity and, on the other hand, the ageing labour force.

The two narratives are most closely tied with each other because the work related wellbeing narrative outlines the role of wellbeing in achieving the goals of the knowledge narrative. However, because the knowledge and wellbeing tracks are highly inter-related it is possible that there are close relations in other three elements of the model, as well. This means that there could be some initiatives, for example, that are related to both of the two main tracks.

Even though knowledge and wellbeing are closely related, it still does make sense to take the wellbeing as its own specific track. This is because otherwise there is a chance that knowledge perspective overrides wellbeing because its business implications are more easily seen. As we have discussed already above, employees' wellbeing does have business relevance but sophisticated tools are needed for crystallising this relationship.

The primary aim of strategy-oriented promotion of work-related wellbeing is to in an organic way integrate the crucial health aspects of the work and the financial interest of it. In order to do this there has to be a deliberate aim to identify the both interests, their related challenges and initiatives and to set up measurement systems accordingly. Future development of the model might reformulate the strategic focus by integrating the health and wellbeing aspect in the measurement and reporting system in order to help organisations to becoming more proactive. The reformulated knowledge narrative would be a balanced view between the technologically and economically oriented view and the personnel health and safety view. The reformulated strategy could, for example, look like this:

Professor Guy Ahonen, who is the pioneer of the Finnish Human Resource Reporting model has stated that this explicit connection of the indicators to the initiatives and further to the management challenges is the obvious contribution of the Danish model. It can be argued that the Finnish Human Resource Reporting model also contains a description of the use value and about the indicators. However, the description of these intervening elements helps the reader to get a more comprehensive picture about the company's knowledge and work related wellbeing strategy and its practical implementation.

Example of integrated knowledge and wellbeing narrative

The Air Traffic Control is responsible for safety and efficiency of the flight operations. The wellbeing and work-ability of the flight control personnel is at the heart of fulfilling this mission. In order to effectively fulfil is mission the Air Traffic Control must possess the latest technology and have a personnel which is concerned about its health and work-ability and devoted to develop its work in cooperation with all relevant stakeholders, including close colleagues and external experts and regulators.

Employees' wellbeing will become even more timely issue in the near future because the labour force is getting older. Age groups are getting smaller after the baby-boomers and therefore ageing employees participating work life is essential for national economics and competitiveness of the nations. Even though wellbeing issues concern all age cohorts, these issues culminate along with ageing. The combination of individual's resources changes considerably and these demands need to be considered carefully.

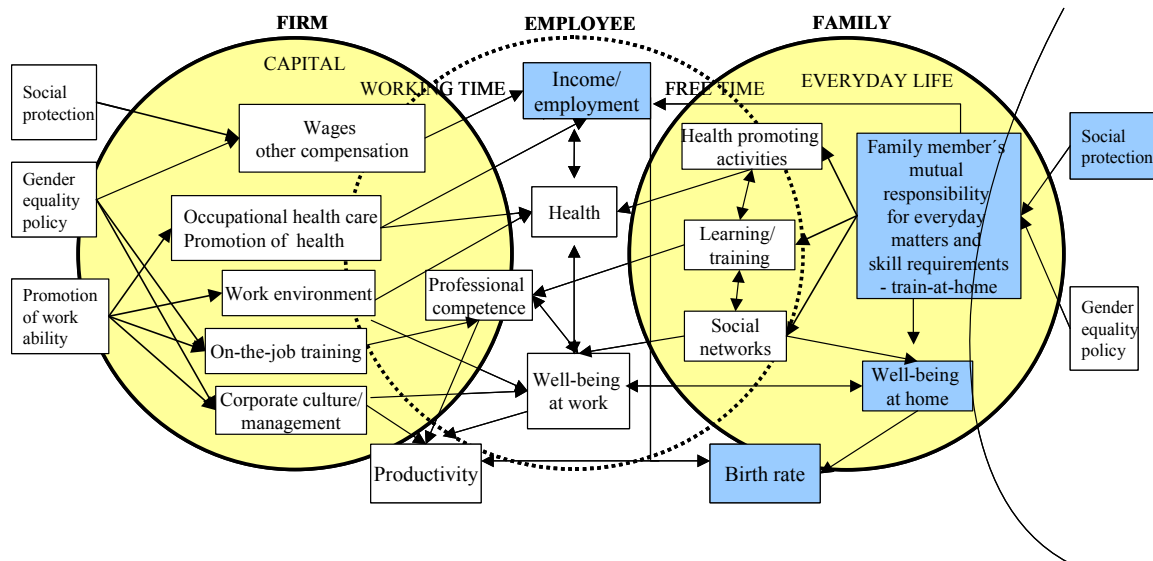
Tomi Hussi's dissertation thesis (2005b) scrutinised the theoretical viewpoints related to the connection between intellectual capital and work related wellbeing. It is obvious that the thesis builds a central basis for the model described in this chapter. However, this model can also be seen as a serious attempt to build a tool that could be used for linking the theoretic considerations into the practical development of the organisations. This development process should still be seen as a-work-in-progress.

As a conclusion it can be argued that this report has described a model that is based on the practises that have turned out to be good on the basis of earlier experiments, namely the Danish work with Intellectual Capital Statements. Secondly, the introduction of the new elements also has a solid theoretical grounding in form of Tomi Hussi's doctoral thesis. Therefore it can be expected that this development process will result in a tool that can be widely adopted for building a connection between the work related wellbeing activities and the company's business strategy.

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3 Changing division of labour within the family and the responses of pension policy



Introduction

Contemporary pension policy emphasizes high employment rates as a crucial measure for the financing of increasing pension expenditure due to an ageing population in Europe. The birth rate is expected to remain low, which, in combination with an ageing population, would lead to an unfavourable age structure and a shortage of young labour force. The demographic forecast is a strong argument for the growing demand for female labour force and better work-family reconciliation in order to attract women to return to paid work. A common target for increasing the employment rate and the need to increase especially female employment has been clearly expressed in the pension policy of the EU. First common objectives for the pension policy of Member States were agreed on in 2001 and the updated targets in spring 2006. The general aims of the common policy are to ensure the adequacy of pensions, the economic sustainability of pension systems and the modernisation of them in response to changes in the labour market and in society in general. One of the detailed objectives is to ensure that pension systems are well adapted to the needs and aspirations of women and men (COM(2005) 706 final).

The employment strategy of the EU has issued a target for female employment rate of 60 per cent by 2010. Member States have been encouraged to set their own national targets according to this (The future of the European Employment

Strategy, 2003). These efforts mean that the time women stay in paid work will continue to increase and their lifetime earnings and pension accruals will increase accordingly. In spite of this favourable prospect, there are many gendered features in labour market participation and in caring work, which have made it more difficult for women than for men to get an adequate pension in old age.

Women have so far shouldered a greater part of the household work and childcare and these family responsibilities have frequently disrupted their employment. Women who have moved in and out of the labour force have lost pension benefits in both public and private pension schemes. The expansion of “flexible work” make it likely that the numbers of such workers will increase rather than decrease in the future, thereby increasing the number of people with inadequate pension rights. The cost of an irregular work history can be individually high. The contradicting interests related to caring obligations in the family and women’s increased employment should be carefully monitored.

Increasing pressures on public expenditure and ageing populations have already led many EU countries to cut public pension benefits during the last decades. There has been a trend to tighten the link between lifetime earnings and benefits and to replace part of the social security pensions with occupational and private pensions. This may mean a more discriminatory pension provision for women, if gender questions are not considered (Hutton 1998, Ginn and Arber 1999, Ginn et al. 2001). Many countries have recognized this problem and have taken measures to reduce gender inequality in old age to some degree by adding ‘women-friendly’ provisions to mandatory schemes.

However, there are still remarkable differences in women’s labour market participation and pension provision among European countries. These differences cannot be explained without paying attention to the way welfare states are institutionalised in Europe. Comparative analyses on the origins and development of modern welfare states have flourished over the past two to three decades. They have often built on the well-known work of Esping-Andersen (1990). The three regime types, liberal, conservative and social democratic, are based on a clustering of countries along three dimensions of variability, state-market relations, stratification and social rights. The key issue in the analyses of Esping-Andersen is the principle of social rights. Social rights permit people to make their living independent of pure market forces. The more extensive the coverage of the benefits designated as social rights and the higher the level of benefit is, the smaller the dependency of the labour force on the market.

Esping-Andersen’s welfare state typology has inspired fruitful research. Several authors have reconceptualized institutional structures of welfare states and have formed divergent typologies. A crucial reason for reconceptualization is a criticism that the gender-dimension is neglected in the typology of Esping-Andersen (Arts and Gelissen 2002). It is argued that a systematic discussion of the family’s place in the provision of welfare and care is lacking. Not only the state and the market provide welfare, but also families. According to many authors, it is the gender division of paid and unpaid work – especially care and domestic work – that needs incorporating in the typology (Orloff 1993, O’Connor et al. 1999). A large body of comparative research has developed over the 1990s, showing that welfare policies of all kinds are shaped by gender relations, and

in turn affect gender relations and gender differences in living conditions (den Dulk and Remery 1997, Ginn et al. 2001, Gornick et al. 1997, Trifiletti 1999, Anttonen and Sipilä 1996, Esping-Andersen et al. 2002). However, the finding of many comparative analyses on gender and the welfare state is that regimes seldom fully explain gender differences in labour force participation and the institutional heterogeneity of the welfare state strategies adopted by different countries.

In this chapter, we examine pension rights in the national pension schemes of the EU15 countries from a gender perspective by using the framework based on the work of Esping-Andersen. Instead of a three-fold regime typology we use a four-fold version. In the Mediterranean countries the family institutions, welfare states and labour market participation of women differ from those of continental European countries so remarkably that we consider separating these countries into a southern European regime to be justified (Ferrera 1996, Trifiletti 1999, Anttonen and Sipilä 1996). We examine how policy makers have responded to the challenges caused by the changes in the gender division of labour and the family institution. The work is based on an earlier paper in which these differences have been studied (Tuominen & Laitinen-Kuikka 2003)¹. Since the paper was written in 2002 only the EU15 countries have been included.

Trends of the family and employment

During the last decades European family structures have changed profoundly. Marriage has lost its weight as the only socially acceptable family form in Western societies. Due to increasing number of divorces, more people are living alone or as single parents. Also “serial monogamy” has become more widespread, i.e. people remarry for the second and third time. This notwithstanding, there is a general trend towards decreasing marriage rates (Hatland 2001, see table 1). Furthermore, new family forms have emerged as alternatives to marriage. Cohabiting, especially among young couples, has become a common alternative to marriage.

Due to women’s increased economic activity, marriage is no longer a financial necessity for European women. An obvious indicator for this is the number of extra-marital births that have increased rapidly during recent decades. This trend can be seen to some extent in all EU countries: in 1980 every tenth child was born outside the marriage and by 2003 about every third child (see table 1). Although parents often get married after the birth of the first or second child, statistics do not indicate the number of these marriages.

Family formation has been postponed by a couple of years in all European countries due to longer time spent in education and then in search of stable employment. However, a recent trend has been that higher fertility rates go together with higher female employment (Esping-Andersen et al. 2002, 16, 63–67). Today, childcare is not necessarily an obstacle to women’s paid work. In many countries women’s possibilities to enter the labour market have been facilitated by arranging day

¹ The detailed tables and analysis are seen in the research article of Eila Tuominen and Sini Laitinen-Kuikka: Pension Policy Responses to Changing Division of Labour within the Family in Gilbert 2006.

care for children. Encouraging women's labour market participation is one of the aims of the common employment- and social policy in the EU.

Parents' part-time work is one solution to combining work and childcare. This possibility has so far been used mainly by women. The share of part-time employment of total female employment varies significantly in the European countries. There seems to be a clear correlation between high female employment rates and high proportion of women in part-time jobs. The Nordic countries, and especially Finland, seem to be exceptions to the rule. Also in Portugal, in spite of a high female employment rate, the share of part-time work is low (Tuominen & Laitinen-Kuikka 2003). Part-time work – which usually means less than 31 hours work per week – is often associated with poorer working conditions, job insecurity and lack of fringe benefits, as well as lower hourly pay. One problem is also that part-time work of women tends to concentrate on the prime earnings years when opportunities for wage increases are highest (Ginn et al. 2001). However, recent comparative research has indicated that when work time is longer, part-time employment is less strongly linked to low pay, low occupational status and poor long-term prospects.

Due to marriage and parenthood, parents, so far mostly women, face employment interruptions, which cause working career and wage penalties. Female employment rates generally fall as the number of children increases, although the exact effect varies considerably between countries. For women with childcare responsibilities, full interruption in paid work has dramatic effects on lifelong earnings and, accordingly, on pension accrual. As a rule of thumb, if a full-time worker interrupts her career for a 5-year period, she will forego 1.5–2 percentage points per annum in potential lifetime earnings. This massive loss would, however, decline to only 0.5 percent per year if the same woman were to remain employed on a part-time basis for the same 5 years (Esping-Andersen et al. 2002, 78–80). Another possibility is that parents share the periods of paid and unpaid work more equally among them.

Table 1. Demographic trends in 1980–2003 related to family formation in the EU 15 countries.

	Crude marriage rate		Crude divorce rate		Total fertility rate		Proportion of live births outside marriage	
	(per 1000 average population)							
	1980	2003	1980	2003	1980	2003	1980	2003
EU 15	6,3	4,8 ^e	1,4	2,1 ^e	1,82	1,52 ^e	9,6	31,8 ^e
<u>Nordic regime</u>								
Sweden	4,5	4,4	2,4	2,4	1,62	1,71	39,7	56,0
Denmark	5,2	6,5	2,7	2,9	1,55	1,76	33,2	44,9
Finland	6,1	5,0	2,0	2,6	1,63	1,76	13,1	40,0
<u>Anglo-Saxon regime</u>								
United Kingdom	7,4	5,1 ^e	2,8	2,8 ^e	1,90	1,71 ^e	11,5	41,5
Ireland	6,4	5,1 ^e	-	0,7 ^e	3,25	1,98 ^p	5,0	31,4
<u>Continental regime</u>								
France	6,2	4,6 ^e	1,5	2,1 ^e	1,95	1,89	11,4	45,2 ^p
Germany	6,3	4,6	1,8	2,6	1,56	1,34	11,9	27,0
Austria	6,2	4,6	1,8	2,3 ^p	1,65	1,38	17,8	35,3
The Netherlands	6,4	4,9	1,8	1,9	1,60	1,75	4,1	30,7
Belgium	6,7	4,0	1,5	3,0	1,68	1,64	4,1	31,0 ^e
Luxemburg	5,9	4,4	1,6	2,3	1,49	1,63	6,0	25,0
<u>Southern European regime</u>								
Portugal	7,4	5,1 ^p	0,6	2,2 ^p	2,18	1,44	9,2	26,9
Spain	5,9	5,0 ^e	-	2,1 ^e	2,20	1,30	3,9	23,2 ^e
Greece	6,5	5,5	0,7	1,1	2,21	1,28	1,5	4,8
Italy	5,7	4,5 ^p	0,2	0,8	1,64	1,28	4,3	13,6 ^e

p provisional data

e Eurostat estimate

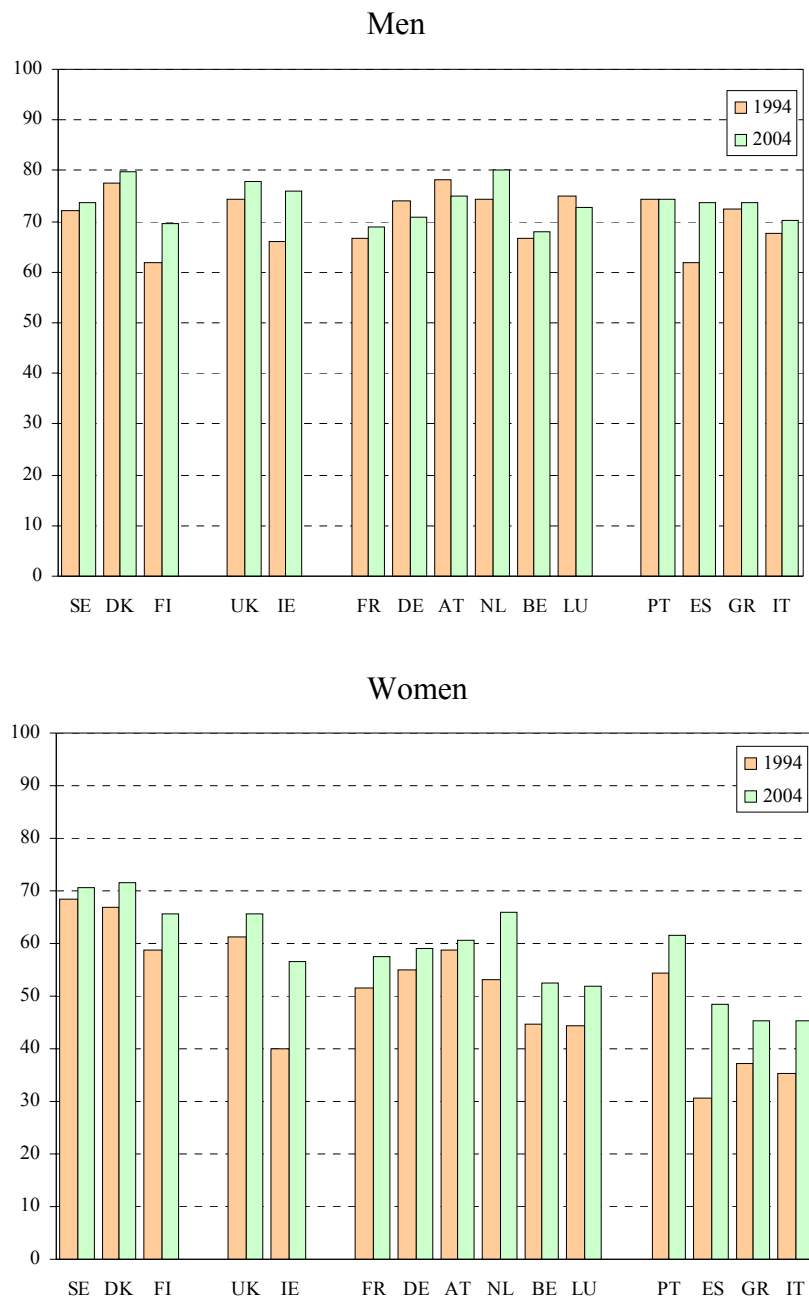
Source: Statistics in focus. Population and social conditions, theme 3 - 17/2002. Demographic statistics 2003, Eurostat.

Motherhood's effect on economic activity varies considerably from one country to another, although the integration of women of childbearing age to the labour market has generally increased. Employment rates of married women aged 25–49 has increased dramatically in many countries (Ireland, the Netherlands, Belgium, Luxembourg, Portugal and Spain). Despite these positive trends motherhood has had an adverse effect on women's lifetime earnings and, accordingly, pension accrual, to some extent, in every country. Due to child care interruptions and earlier exit from the labour market women's working-careers will be on average eight years shorter than men's if the labour force participation rates of the genders remain at the current level in the EU 15 countries (see appendix table 1). More equal share between sexes of both paid and unpaid work during the life course is thus an urgent question both for the adequacy of women's pensions and the sustainability of the pension systems.

Over recent decades, a distinct contradictory trend can be seen in the average time spent in the labour force. Since the beginning of the 1980s, the average time in

work has shortened generally by a couple of years for men. The only exception is the Netherlands, where the average years have increased. At the same time, the average working career of women has become considerably longer. The lengthening is especially remarkable in the Netherlands, Ireland, Spain, and also in Germany, Belgium and Greece (see appendix table 1). In order to strengthen the sustainability of pension systems, the average time in working life of both genders should increase remarkably in coming years.

Figure 1. The employment rates by gender in 1994 and 2004 in the EU 15 countries.



... and responses of pension policy

The above mentioned changes in family structures challenge the pension provision based on traditional family institution and on derived pension rights from another family member. This means that major changes are needed in the pension schemes of many countries. Changes in the family structures and women's integration into the labour market have not happened overnight. It is thus important that the reforms of pension systems take this long development into consideration. The situation of older women, often living alone and having their shorter or longer paid career behind them, differ a lot from the situation of young families.

...in minimum pensions

In the EU majority of older people are women- nearly 60% of people aged over 65 and almost two thirds of those aged over 75 (European Commission 2003, 83). Because of women's longer life-expectancy, many of the oldest pensioners are women living alone. The oldest pensioners again tend to be more at risk of poverty than younger ones. This may be due to several factors. Older women have earned lower pension entitlements because of their lower labour market participation. There are probably also more widows without sufficient survivors' pensions in these cohorts. Inflation may also have eroded the purchasing power of an individual pension benefit.

Although, in the future, most women will have their own earnings-related pensions complementing the minimum pension and diminishing the risk of poverty, minimum pensions will probably play a bigger role in women's pension provision than it does in that of men for a long time to come. This is indicated by women's still shorter working careers (see appendix table 1). Changes in minimum pensions are thus important from a gender perspective.

The level of the minimum pension today is rather modest in most European countries, although the variation between the countries is large (COM(2006) 62 final). The figures compare poorly, however, because there are various kinds of other benefits, which may have a considerable effect on the minimum guarantee provided by the state. The adjustment of these pensions is usually linked to the consumer price index or it is made on an ad hoc basis (Finnish Centre for Pensions 2006). In many countries this means that the longer the period of retirement the more the pension will lag behind the general increase in the wealth of the society. As can be seen from appendix table 1, the retirement periods of women are longer than those of men. The adjustment method is thus especially important to them.

It seems that minimum pension provision in the EU countries, representing different welfare state regimes, has converged somewhat. While in some of the Nordic countries the universality of these benefits has diminished, a broadening of the coverage has occurred in some of the continental countries. As the level of these benefits has been improved in many continental countries as well as in the UK, there is convergence also in the amount of the benefits. This is not to say that the way of organizing pension provision would not be important. The economic independence given by these benefits to older persons, especially women, is highest in the Nordic

countries and the Netherlands. Also the stigma connected to receiving these benefits can be expected to be lower or non-existent in the residence-based schemes. (Tuominen & Laitinen-Kuikka 2003)

... in earnings-related pensions

In most EU countries the statutory earnings-related pensions constitute the main source of income for pensioner families. In the Nordic countries, earnings-related pension entitlements are individual in the same way as entitlement to the universal minimum pensions. At the other end of the individual -derived rights - axis are those continental and Anglo-Saxon countries, where a spouse supplement is added to the breadwinner's pension if the spouse has no own pension income. These kinds of higher benefits are paid e.g. in Belgium, where there are two different accrual rates depending on whether the beneficiary has an economically dependent spouse or not. (Finnish Centre for Pensions 2006). These supplements benefit families in which the wives have worked at home for the whole or most of their working age rearing children and as housekeepers. Because these kinds of careers are becoming rare, the supplements are losing their importance. In some countries they have already been abolished.

In many countries tightening the connection between the contributions paid and benefits accrued can be seen in the earnings-related pension schemes, which have earlier been more of a final salary type. Periods on which pensions are calculated have been lengthened, for example, in France and in Finland.

When the connection of contributions and benefits is tightened, it is important from women's point of view that unpaid periods of care are credited in one form or another. In countries like Denmark and the Netherlands where residence-based basic pensions are generous, these pensions can be considered to compensate moderately for the losses of earnings-related pension benefits due to caring responsibilities. But in countries where the residence-based pension is diminished by the earnings-related pension and in countries where no residence-based pension exists, it is important that caring responsibilities are compensated for in some other way. Pension crediting, as mentioned above, is the most common way of doing this. It promotes the individualisation of pension provision in contrast to the spouse supplements or derived rights described earlier.

Pension crediting can be applied in a gender-neutral way, which gives parents better possibilities to choose how they want to organise childcare and possible care of their sick or aged relatives. This neutrality may enhance a more equal division of paid and unpaid work between the sexes and thus alter the attitudes towards caring work also in the labour market. To be neutral i.e. realistic and attractive alternative to both sexes the compensation must be high enough. Otherwise it will not be a real alternative to men, who most often are the higher earners in the family. Even if it would add to the pension expenses on a short term view, the result might be a positive balance in the labour market participation rates in many countries on the longer term view. It might also have a positive effect on fertility rates.

Pension credits have been improved during the last decade in many EU Member States, e.g. in Germany, Austria, Belgium, Sweden, Finland and lately in Greece. The lengthening of credited periods for childcare is prompted by the effort to encourage the labour force participation of women. If the pension rules are very strict and a moderate pension difficult to reach, it is no incentive for women to return to the labour market after the first child is born. In continental countries, credited periods are often included also in the insurance period requirement for the entitlement to a pension and the special insurance period requirement for the entitlement to a minimum pension. For example, in Germany a small pension can be paid solely based on credited periods of childcare. Credits thus loosen considerably the tie between the employment and the right to and amount of a pension both for men and women. This has often been left unnoticed when pension provision in these countries has been examined.

... in survivors' pensions

Survivors' pension benefits have been undergoing restructuring during the last decades in many European countries. A trend towards gender neutrality and means testing has been obvious. The right to a surviving spouse's pension has been extended to men, and simultaneously the eligibility rules for the pension have been tightened to avoid the increase in pension expenditure.

In some countries the reform of the survivors' pension has been profound. Reforms in survivors' pensions have been made in countries representing all different welfare state regimes. One difference remains after these changes, however. In continental and Mediterranean countries the insurance more often covers a large family, so that, not only spouses, ex-spouses and children, but also other near relatives, such as parents, grandchildren, siblings etc., may receive the pension if they were economically dependent on the deceased. This reflects the "familialist" origins of these welfare regimes. Changes in these benefits are examined in more detail later in different welfare state sections.

...with income or pension splitting

The diminished meaning of marriage as a lifelong contract makes reliance on a husband for an income in later life an ever more risky strategy for women. Increases in divorce, lone parenthood, remarriage and step-parenthood are unlikely to reverse. For those women who have not had the possibility to accrue individual pension rights, other mechanisms to compensate for the losses due to childcare responsibilities are needed. Splitting the pension rights between the spouses is one strategy to settle this problem. It is also a gender-neutral and more or less cost-neutral way of doing it. It has been used e.g. in Germany, the Netherlands and Switzerland.

In recent years splitting of pension rights during the marriage has been made possible in Sweden for part of the social security premium pension and in Germany (see later). In Sweden pension rights can be transferred to the spouse annually. Outside the EU a very modern way of splitting pension rights was introduced in the social

security pension scheme of Switzerland in 1997. If both spouses are eligible for retirement pension, their incomes during the marriage added by credits paid for rearing children or relatives will be split when the amount of the pension is determined. This kind of earnings sharing has been discussed among pension economists also in the USA (Clark et al. 2004)

These positive developments are still rare, however. In many countries women, who have stayed outside the labour market the greatest part of their working age because of childcare or care of elderly relatives and housekeeping, can lose their pension safety net almost completely on divorce. The individualisation of pension rights therefore seems to be by far the best way to protect the adequacy of the pension provision of women.

...in occupational and private pensions

In all EU countries effort has been made to limit the increase in public pension expenditure in the coming decades. These efforts have often been combined with reforms in legislation regulating occupational and personal private pensions. The aim has been to make these pensions more reliable and affordable to the employees and economically interesting to organize on the part of the employers. Extended second and third pillar pension provision would thus compensate for the impairments in public pensions. This was the explicit aim e.g. of the German government in the pension reform of 2001.

At the same time there has been a global trend to transform occupational defined benefit schemes to defined contribution schemes. The major reason for this has been that it is easier for the employers to evaluate future pension expenditures when the contributions are fixed. This again has become more important because life expectancy has continued to increase.

In defined contribution schemes the amount of the contribution is fixed and the amount of the pension benefit depends on the amount of contributions paid during the whole career increased by the returns received on them during funding and diminished by administration costs. When these savings are transformed into a monthly pension, they are divided by the expected period of payment. Women having longer life expectancy thus receive a smaller monthly pension than men if unisex tariffs are not used. This again is seldom the case in company or private pensions. It is of course possible to stipulate a law which makes it mandatory; this has lately happened in the Netherlands (COM(2002),90).

Defined contribution pensions are strictly connected to contribution payments and thus to employment. Contributions are paid from the salary and directly reflect the amount of the total career earnings. This is a disadvantageous feature to women with children. A feature common to all funded defined contribution schemes is that the liability of the adequacy of the pension is transferred to the individual employee. If no minimum return requirement is set, as is usually the case, periods of low returns may lead to unexpected losses in the pensions. This is currently the case e.g. in the USA, where these kinds of labour market and private pensions are common.

Coverage of occupational pension schemes varies considerably in the EU countries (The impact of ageing..., 2006). There are also big differences in coverage between different sectors. Some companies require many years of employment before the employee will qualify as a member of a supplementary pension scheme and she/he may lose accrued pension rights if she/he resigns before retirement age. Also the adjustment methods of pensions are often weaker than in statutory schemes. For women with children these kinds of schemes are especially disadvantageous compared to statutory pensions.

Coverage is higher in countries where labour market organizations have established such schemes. Labour market schemes are common in Sweden, Denmark, France, the Netherlands and Greece and are also becoming more popular in Germany after the pension reform. Efforts to enhance them can be seen e.g. in Belgium, Italy, Spain and Portugal as well. In the first-mentioned countries the coverage is high because these schemes are often mandatory to all employers and employees in the sector concerned. The larger the scheme the more it can benefit from the economies of scale. In defined contribution schemes this is reflected in the administration costs, which are easier to keep low in large schemes. The size of these costs affects directly the amount of the benefits. It may also be easier to connect features of solidarity, such as unisex tariffs, to large schemes, where pension agreements are negotiated between strong partners and contributors are many. (Laitinen-Kuikka et al. 2002.)

Occupational pensions and personal savings can also be combined so that the labour market partners administer a fund into which contributions are paid both by employers and employees. The new German labour market schemes are an example of this kind of mix. Although women are more often disadvantaged by these schemes than by state pension provision, e.g. because employers seldom have an interest in compensating for unpaid periods of childcare, they may give families more flexibility in division of labour at home and outside. It is possible to continue paying contributions to these schemes also during childcare or elderly care periods and such decision might be easier for families to make than to take a private pension insurance with higher administration costs. In Germany employees are encouraged to pay contributions to a pension fund by tax advantages which favour low- and middle-income families.

Developments in Nordic countries

In the Nordic EU countries family structures have changed a lot during the last two decades (see table 1). Traditional family has weakened further. Divorce rates are higher than the average of EU 15 and proportion of extra marital births has increased remarkably from the already high European level. Total fertility rate has increased in the Nordic countries at the same time as women's integration into the labour market has strengthened.

In the Nordic countries, female employment rates come closest to their male counterparts. There are differences, however, also among these countries. In Sweden and Denmark part-time work of women is rather common and the pension systems compensate for the lost earnings moderately, whereas in Finland the full-time work of

women is the rule. This, combined with the fact that unpaid work at home is still unevenly divided between the spouses, often puts a heavy load on Finnish women with children.

In societies where the family has lost much of its stability, pension systems based on individual rights are necessary. In Nordic countries pension systems are founded both on solidarity and on individual rights and respond therefore rather well to the changes in family structures. In all Nordic countries the minimum pension is residence-based. The amount of the pension was made dependent on the years of residence in Finland and Sweden, when these countries applied for EU membership. In Denmark this had been made earlier. This change may affect pension provision for immigrants, especially women with many children.

Denmark still represents the Nordic regime well in respect of the minimum pension. A basic amount of the pension is paid to all retired residents irrespective of other income. The pension system in the Netherlands resembles the Danish system and differs from other continental countries. In both countries the replacement rate of the minimum pension is also higher than in other Member States. These pensions are financed by tax revenues and thus constitute an element of solidarity among the pensioners and between the generations. This solidarity benefits women with short careers due to caring of children and elderly and women with low incomes. Each year of employment accrues employment-related pension rights in addition to this basic pension because the amount of the pension is not diminished by other pension income. (Finnish Centre for Pensions 2006.)

In Finland and Sweden the minimum pensions were changed during the 1990s. In both countries the whole amount of the minimum pension was made dependent on the amount of the earnings-related pension, so that persons with a moderate earnings-related pension receive no minimum pension at all. Previously a basic amount of the minimum pension was paid to all residents as in Denmark. These reforms have strengthened the connection between work career and pension benefit in the Swedish and the Finnish pension systems.

In Sweden also more profound reforms have been made. The reformed social security old-age pension scheme is called 'notional defined contribution scheme' (NDC). It is called 'notional' because the contribution, or most of it, is not funded as in "real" defined contribution schemes; only notional accounts have been established for all insured persons. However, the main principle is the same: the contribution is fixed and the amount of the pension varies depending, among other things, on the life expectancy of the cohorts in pensionable age. In this scheme the average increase in life expectancy of both women and men is used when determining the amount of the pension. This is because the schemes are part of the state social security system, which is based on the principle of solidarity. In private schemes women's contributions are higher or their benefits are lower because of their longer life expectancy.

In this kind of scheme the connection between career earnings and the amount of the pension is very clear. It may, however, be relaxed by credits admitted for certain unpaid periods such as unemployment, sickness, disability and care of children or a disabled family member. Also years for which a student allowance is paid may be credited. All these periods are made up in Sweden. This is an example of combining

the “workfare” principle and individual responsibility with the principle of solidarity in a new and interesting way. However, in this kind of scheme the responsibility of the state has been fixed in advance and the individuals have to bear the risk of unknown changes, like increases in life expectancy, higher than expected financial burdens on the system etc. These may be difficult for individuals to evaluate. The younger you are the more difficult it is because so many years are ahead until retirement. Yet decisions concerning e.g. additional retirement savings must be made long before retirement.

Major reforms have been made also to the Finnish social security earnings-related pension scheme. The connection between contributions and benefits has been considerably tightened. The pension is now based on the total career earnings instead of the 10 last years in each employment as earlier. In this connection the coverage of certain unpaid periods was improved. An influence of continental and of other Nordic countries can be traced here although the level of compensation is still lower than in many other countries (see Tuominen & Laitinen-Kuikka 2003). A stabilising element called life expectancy coefficient was also introduced. This coefficient will cut the pension accruals if the life expectancy increases in the future. The same coefficient is applied to both women’s and men’s pension accruals. Cuts in pension benefits can be hindered by working longer. This was made possible by making the retirement age flexible between the ages 63 and 68.

Because women’s labour force participation rate has been high for rather long the meaning of survivors’ pensions is declining in Nordic countries. Both in Sweden and in Finland the survivors’ pensions were reformed in the early 1990s. In Sweden the main principle after the amendment of the law is that a surviving spouse’s pension is paid to the spouse only for twelve months or until the youngest child is 12 years old. It is called an adjustment pension. A special pension may be paid to those unable to earn their living by work. (MISSOC 2006)

In Finland the change towards gender neutrality and a compensatory role of the surviving spouse’s pension was carried out by a pension adjustment rule. Since 1990 the surviving spouse’s own accrued earnings-related pension diminishes the widow’s/ widower’s pension through a certain formula. The effects of the pension adjustment are generally smaller on widows’ than on widowers’ benefits due to the gender differences in individual earnings-related pensions. Thus, pension adjustment in the surviving spouse’s pension also levels out pension differences caused by childcare responsibilities. Entitlement to the benefit is not dependent on the age of the children as in Sweden.

Developments in Anglo-Saxon countries

Family formation in Ireland and UK has changed a lot during the last twenty years (see table 1). Marriage rates have decreased clearly and total fertility rates have broken down. However, the fertility rates in these countries are still rather high compared to many other European countries. Extra marital births have become very common during the last decades. Women’s integration into the labour market has strengthened especially in Ireland but the employment rate of women is still lower than in the

Nordic countries and clearly lower than the employment rates of men in these countries.

In the United Kingdom, a high level of female employment is associated with a large service sector. Labour market deregulation has led to a rapid growth of part-time jobs, especially for women, under relatively unfavourable conditions (Esping-Andersen et al. 2002).

In the UK the minimum income of the elderly was markedly improved in 1999, when a minimum income guarantee was introduced. A Pension Credit replaced it in 2003. The income test is less severe than before, meaning that this benefit is estimated to reach nearly half of all couples over age 60 (Council of the European Union 2003, 109). This reflects not only the generosity of the benefit but also the low level of pensions in general. The level of statutory earnings-related pensions was also increased recently. This reform will benefit especially low- and middle-income earners, i.e. the group most women belong to.

In the UK the wife of a retired husband may apply for a basic pension based partly or totally on the insurance record of her husband. Also the divorced or widowed wife has this right if she has not remarried. These pensions are paid directly to the wives, and are therefore more individual than the supplements paid to the breadwinner's pension in some other countries. Because the child-rearing years are also generously credited in the individual pension accrual of women, this derived pension possibility benefits mostly those women who have stayed out of the labour market for most of their lives. These features in UK pension provision seem to contradict our typology, where liberal welfare state regimes consider women primarily as workers and not as wives and mothers (Tuominen & Laitinen-Kuikka 2003). However, the level of the state pensions, the basic pension and the earnings-related pension together, seems not to support the breadwinner model of pension provision. It is rather low compared to continental and Scandinavian statutory pension provision.

In the UK splitting of pension rights accrued during the marriage was made in principle mandatory at the end of the 1990s although spouses can agree on some other way of compensation. The splitting concerns both statutory earnings-related and private pensions and is important especially for women with long unpaid periods of childcare. The importance of splitting is further accentuated in the UK by the fact that the level of statutory pensions has been low and occupational and personal pensions are diminished by career breaks.

In both Anglo-Saxon EU countries the possibilities of accruing a voluntary individual supplementary pension have been advanced in recent years. In the UK a stakeholder pension scheme has been established especially for low and middle-income earners. The maximum amount of administrative costs in this scheme is fixed and it is supported through the tax system. This is a liberal welfare state way to promote adequacy of pension provision. However, women in the higher salary classes, who stay at home some years to take care of their children, are often disadvantaged in a pension system in which occupational and private personal pensions form a major part of the pension provision. Different tariffs used for men and women when changing the savings into a pension still accelerates the disadvantage for women. The

losses in pension accrual might be even higher for men taking care of the children, thus forming an obstacle to sharing of unpaid work.

Developments in southern European countries

The traditional family is losing its significance also in southern European countries. Crude marriage rates have decreased and divorce rates have increased. Divorces are already as common in Portugal and Spain as on average in the EU 15 countries. The traditional family has kept its position better in Italy and Greece. This can be seen also in the prevalence of extra-marital births, in the EU 15 it is lowest in Greece and Italy. Despite the traditional family structures in Italy and Greece, total fertility rates have decreased remarkably and are lower than in the other EU 15 countries. On the contrary, in Portugal the total fertility rate has remained higher than in Italy and Greece although the employment rate of Portuguese women has increased rapidly (see table 1 and figure 1).

Although the employment rate of women has increased in all southern European countries, it is still lower than the EU 15 average, which was 56,8 percent in 2004 (Employment in Europe 2005). Women work either full-time or remain outside the labour market for most of their working age; the last alternative is still common. However, Portugal constitutes an exception in the southern European regime. The employment rate of Portuguese women is closer to the countries of the continental regime, where the female employment rates are near the average of the EU 15.

Not only have the changes in family structures been slowest in the Mediterranean EU-countries but also the changes in pension provision have been rather modest compared to those in many other countries. An exception of this is Italy, where a comprehensive reform of the pension system has been carried out. A notional defined contribution pension scheme is gradually replacing the defined benefit pension scheme as in Sweden. The difference between Italian and Swedish pension systems is that the unpaid periods are not as generously compensated in Italy as they are in Sweden.

In other southern European EU-countries the minimum insurance period for entitlement to the social security earnings-related pension is long. Child rearing is compensated for in the pension scheme rather minimally although some improvements have been made in recent years (Finnish Centre for Pensions 2006). These features of the system still seem to support the one breadwinner family model and the on-off labour market participation of women. The lack of institutional care for children further strengthens this.

On the other hand, the levels of social security earnings-related pensions are rather high compared to other European countries because they are meant to support both spouses in old age. Also the surviving spouses' pensions maintain a moderate level of income to widows. The final salary principle is dominating in social security pensions and may benefit those women who return to work after years of childcare if they have years enough to fulfil the eligibility criteria.

The “familialist” pension model responds rather well to pension provision needs in societies with traditional families; however, it has simultaneously a negative impact on women’s search for economic independence. Paradoxically, also low fertility rates seem to be an outcome of the welfare policy of these countries. One important reason for this is the increased difficulties young adults face in setting up a family.

Developments in other continental countries

Other continental countries seem to be in many aspects in the middle of the north-south axis. The stability of marriages has weakened considerably and also cohabiting and extra-marital births are more common in the continental than in southern European welfare states. Fertility rates have decreased, but are still rather high in comparison to the EU 15 average. Exceptions are Germany and Austria with low fertility rates. Today, women’s employment rates are higher than in southern Europe, but clearly lower than in the Nordic countries.

Social security pension schemes seem to reflect the phase of transformation of the welfare state in progress in these countries. There are various strategies for compensating women for unpaid caring work. Pensions’ splitting upon divorce and upon retirement is one such method, although not used very widely so far. Also derived rights, such as surviving spouse’s pensions, are still needed by elderly women. In some countries, however, survivors’ pension’s eligibility conditions have been tightened. A more modern way of compensating for unpaid caring work is crediting these periods to the personal insurance record of the worker. If the compensation is moderate, it may also be used by men and is thus neutral from a gender perspective. In many continental countries this possibility exists and the compensation is rather good.

In Germany the survivors’ pension was amended in connection with the large pension reform in 2001. This is one example of a modern reform. The so-called small surviving spouse’s pension, which is awarded to widows or widowers that are younger than 45, are not disabled or have no children under age 18, became time-limited to two years. In this context old age pension splitting was made available as an alternative to a widow’s or widower’s pension. This splitting happens when one or both of the spouses retire. Part of the pension rights accrued during the marriage to the spouse with a higher income is transferred to the insurance record of the other. After this splitting no widow’s/widower’s pension is payable to the couple. Pension splitting benefits those who have their own income, which would diminish their survivors’ pension. It thus promotes the individualization of pension rights.

One way of enhancing women’s labour market participation used in some of these countries is the possibility to work part-time without losing pension accrual when the children are small. For many families in continental countries, this seems to have been the way to reconcile work and family in a balanced way.

In most continental and southern European Member States the minimum pension is paid from social assistance. From a gender perspective the difference compared to the Nordic countries and the Netherlands is that the whole family income is considered in the means test. The lack of an individual right to the benefit often means that wives remain economically dependent on their husbands.

In these countries a minimum pension is also often combined to the earnings-related pension and is eligible to those having contributed for a minimum period, which is often quite long. This minimum amount helps working women with low incomes, part-time employment etc. to accrue a moderate earnings-related pension. Because of the length of the contribution period needed, it may, however, be difficult for many women to become eligible or accrue the full amount of this minimum. If credited insurance periods are taken into account in this eligibility criterion, as in Germany, it will be easier for women to fulfil it.

Concluding remarks

In this paper we have focused on the pension policy changes in the EU Member States and their effect on the pension provision of women. These policy changes have been mostly of parametric nature. Especially in the northern continental Europe one of the aims of the reforms has been to advance the labour market participation of women. This has meant weakening of the principle of familialism and strengthening of a more individual pension provision.

The efforts to increase women's employment have not been contradictory to the favourable trend in fertility. On the contrary, in countries with high employment rate of women the total fertility rate has increased or remained on a reasonable level. Usually in these countries the day-care of children is arranged properly. Pension crediting for child care periods should be good enough for promoting gender equality in caring work and pension benefits of both parents.

If Finnish families reflect the future of European families with both spouses working full-time, taking care of their children and helping their elderly parents, it seems that paid and unpaid work must be divided more equally. More gender equality in the labour market is also needed to help the reconciliation of work and family. Except in the Nordic countries and France, shortage of affordable and high-quality child care still limits the possibility of both parents to participate in the labour market. At the other end of the career the availability of social services for the elderly may be an important precondition for continued labour force participation of especially women in their 50s and 60s. They often take care not only of their elderly relatives but also of their grandchildren. It seems that in the future Europe, where a growing number of old people will be in need of care, combining paid and unpaid work remains a Gordian knot to open.

Another way to combine the work and family responsibilities is part-time work as is the case in many continental countries. In order to avoid pension penalties for parents, reduced working hours due to child-care responsibilities should be compensated with pension crediting. A good example from this kind of solution is the German pension scheme. Pension crediting during part-time work should also be at a reasonable level for making caring work a more attractive alternative for fathers. More balanced participation of both parents to the caring work of children would encourage both women's employment and have a positive effect on the fertility rates.

A shift towards more individual responsibility in pension provision can be discovered also more generally. This has been clearly expressed in the German pension reform of 2001, when cuts in public pension provision were compensated by public subsidies to voluntary private pension savings. Combining the amount of the pension more closely to the contributions paid is another trend which emphasizes individual choices: the more you work, the more you get. This kind of a change has been carried out in many member states representing different welfare state regimes. In most of the countries the unpaid care of children and disabled family members has in this connection been given a notional money value on the basis of which pension accrues. This will improve the pension provision of many women in the future. It also makes the invisible work done in the families more visible and its value open to discussion.

In occupational and personal pension schemes the work done outside the labour market is rarely compensated. Thus the trend to replace part of public pension provision with these pensions may be disadvantageous for women. The same applies to the trend of closer connection between contributions and pension amounts. The longer average life expectancy of women is rarely compensated in private voluntary pension schemes of defined contribution type. This is not to say that women-friendly solutions cannot be found in private pension schemes. There are examples, like the German one, which demonstrate that this is possible, when gender equality is considered a value to promote.

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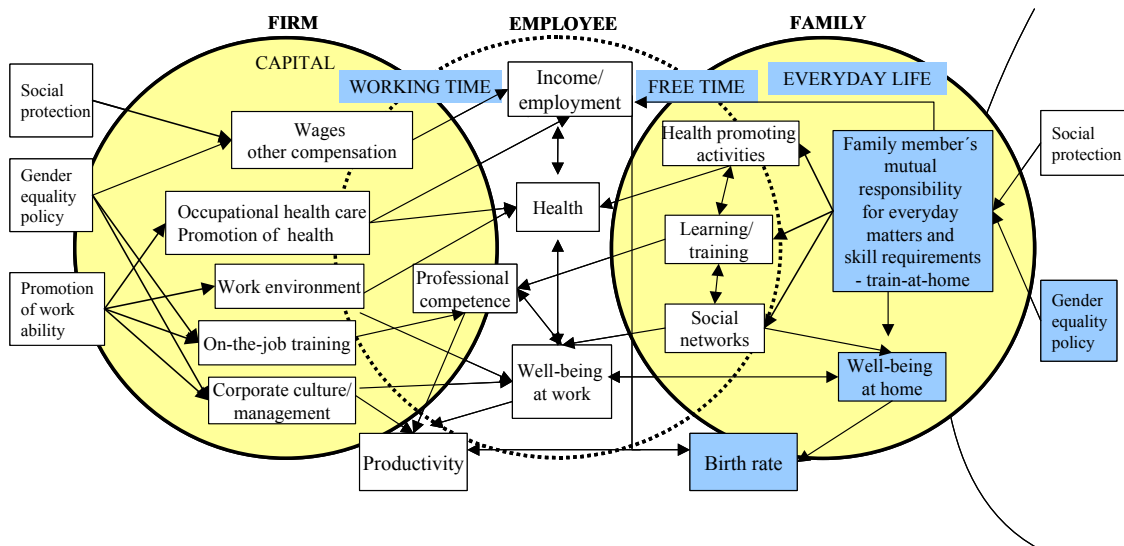
Appendix table 1. Average years in the labour force¹⁾, average age of exit²⁾ and average pension period from age of exit³⁾ in 2004.

	Years in labour force 1983 1)	Years in labour force 2004 1)	Change 1983/-04, years	Age of exit 2)	Pension period 3)	Pension period/ aver. wor years
MEN						
EU 15	-	38,4	-	60,52	20,58	.54
Sweden	42,8	39,8	-3,0	62,60	19,10	.48
Denmark	41,8	41,6	-0,2	62,33	17,87	.43
Finland	39,6	37,3	-2,3	60,57	19,93	.53
United Kingdom	43,8	41,1	-2,7	61,80	18,90	.46
Ireland	42,9	39,5	-3,5	61,66	17,94	.45
France	39,2	36,7	-2,6	59,43	22,27	.61
Germany	40,7	38,7	-2,0	60,48	20,22	.52
Austria	-	38,3	-	58,86	22,14	.58
The Netherlands	38,3	41,2	+2,9	60,87	19,43	.47
Belgium	38,0	35,0	-3,0	59,10	21,40	.61
Luxembourg	38,7	35,2	-3,5	58,91	21,59	.61
Portugal	43,4	38,7	-4,7	61,28	19,02	.49
Spain	42,3	39,5	-2,8	61,27	20,33	.51
Greece	40,7	38,3	-2,4	60,87	20,43	.53
Italy	39,7	35,7	-4,0	59,40	22,10	.62
WOMEN						
EU 15	-	30,5	-	58,45	26,25	.86
Sweden	38,6	37,8	-0,8	62,02	22,98	.61
Denmark	35,6	37,6	+2,0	60,76	22,54	.60
Finland	35,8	35,7	-0,1	60,43	23,87	.67
United Kingdom	30,5	34,3	+3,8	59,83	24,07	.70
Ireland	17,1	28,3	+11,2	58,45	24,35	.86
France	27,5	30,8	+3,3	58,50	27,70	.90
Germany	25,6	32,2	+6,6	58,38	26,02	.81
Austria	-	30,9	-	56,93	27,47	.89
The Netherlands	19,1	33,9	+14,8	58,36	25,84	.76
Belgium	21,6	27,7	+6,1	57,18	27,32	.99
Luxembourg	19,5	25,4	+5,9	57,33	27,37	1.08
Portugal	27,7	32,6	+4,9	59,48	24,22	.74
Spain	16,6	27,6	+11,0	57,72	27,68	1.00
Greece	19,3	26,2	+6,9	57,53	25,77	.98
Italy	19,5	24,3	+4,8	57,04	28,36	1.17

- 1) Average years in the labour force are based on labour force participation rates of the population aged 15–24, 25–54 and 55–64 in 1983 and in 2004.
- 2) The average age of exit is calculated as 55 + the average number of years in the labour force for persons aged 55–64 according to Labour Force Statistics 2004.
- 3) Average pension period= life expectancy at age 65 plus average years outside the labour force between ages 55–64, according to Labour Force Statistics 2004.

Source: OECD Employment Outlook 1997 and 2005, Demographic statistics 2000, Eurostat.

4 Work-Life Balance in a European Context: What Does Harmonised Time Use Data Tell Us?



Introduction

Europe is facing a number of demographic changes that affect the sustainability of the social protection system that the public sectors in each member country provide. The decrease in fertility and the increase in longevity make it difficult to balance public finances even in the long run. To counter this, there have been a number of reforms in the social protection system. Moreover, in the Lisbon, Stockholm and Barcelona summits, the EU employment strategy has been introduced and modified to take into account these challenges. One of the most important objectives of the EU employment strategy is the increase in employment rates. This increase has been envisioned to come from two sources: from the increase in the labour force participation of women and the longer labour force detachment of older workers.

To increase the female labour force participation rate, and to increase the time people stay at work are two distinct problems calling for different solutions.¹ In this short survey of time use patterns in the EU, the emphasis will be on the former: What does time use data tell us about the possibilities to increase female labour force participation rates?

The female labour force participation lies in the heart of three vital areas: productivity, gender equality and fertility. Female labour force participation affects,

¹ Time use aspects in the decision to retire have been extensively studied with Finnish time use data by Huovinen and Piekkola (2001 and 2002), Piekkola (2003) and Piekkola and Leijola (2004).

and is affected greatly by, the timing and the number of births. Due to increase in years of education, the timing of first births has been delayed. This means, in many cases, that the children are born when also the demands from workplace and career aspirations are the greatest. In order to secure the sustainability and regeneration of the European population, it is vital to try to introduce measures that make it easier to join the demands of children with the demands of the work place.²

The work-life balance has indeed become one of the major concerns in western industrialised countries.³ By admitting that it takes time to raise and nurture children, and that the responsibility for the successful combining of work and demands of children does not rest solely on the individual and the firm but on the society at large, it is possible to start developing methods to facilitate this. If EU countries are successful in this, at least a part of the productivity and sustainability problems will be resolved.

In the discussion about productivity and employment, especially in the long run, more emphasis should be put on fertility behaviour. Today's and future generations' labour supply is decided in households. If the households decide not to make future workforce, no productivity improvement will help to maintain the European social model.

It is not, however, only the fertility aspects that call for measures for balancing work-life. Another important reason is gender equality, which calls for the possibility for all persons, regardless of sex and family situation, to contribute to and participate in the labour market.

Klammer and Keuzenkamp (2005) note that there are a number of factors that shape the subsequent labour market outcomes of mothers with small children. Combining paid work and family responsibilities through parental leave can be done either by the combination of part-time and paid leave, or by a sequential organisation of full-time leave followed by the re-entry to market work.

They note that a combination model may be less detrimental for the future work career than a sequential practice, which potentially weakens the situation of mothers in the labour market.⁴ This is of particular relevance if women stay out of paid employment for a longer period of time because of subsequent births.

Another important factor, according to them, is the time period available for parental leave. A longer period for using the parental leave right provides more flexibility. Replacement income is another factor: higher replacement income increases the choice of employees to avail the parental leave, and may influence a more equal uptake between men and women.

² In economics, the use of time use data to look at female labour supply behaviour, especially subsequent to birth, has only recently gained popularity. The few studies available are, in the case of United States, Bianchi, Raley and Milkie (2005) and Kalenkoski, Ribar and Stratton (2005). European studies include the case of Australia Craig (2005) and the case of Sweden, Italy and Germany in Ichino and De Galdeano (2004).

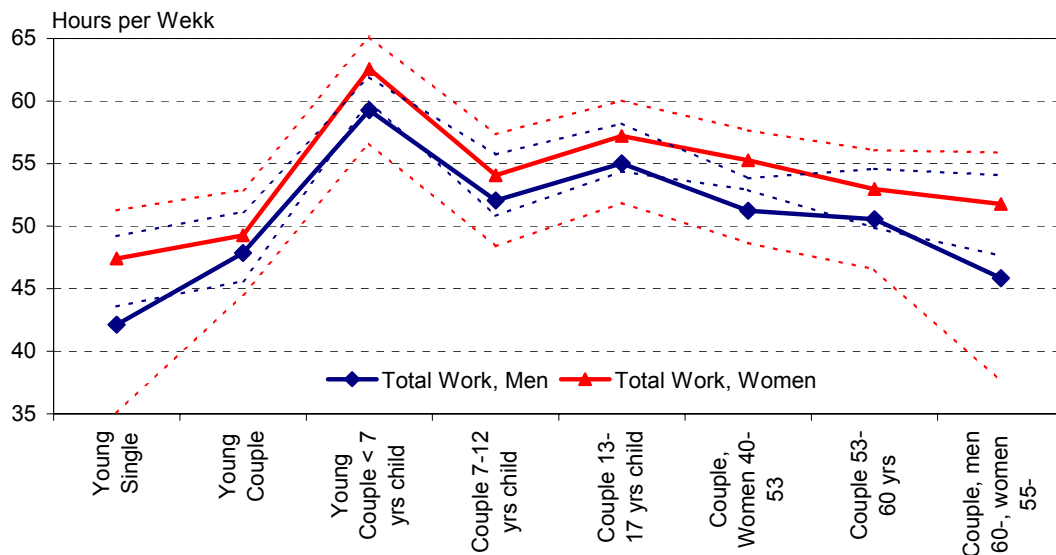
³ In Finland, these problems have been studied for example by Salmi and Lammi-Taskula (2004), Julkunen, Nätti and Anttila (2004).

⁴ For a similar evidence, see for example Rösen and Sundström (2002), Hämäläinen (2004), Hämäläinen (2005) and Salin (2005).

Therefore, it seems evident that the shorter the leave from employment for women, the easier it will be for them to return to employment. However, the early return causes time-allocation problems because small children in the family need nurture and care. The dual demand creates “Rush Hours” that make it difficult for families with small children to cope.

The time-pressure created by the market work, housework and child care can be seen, for example, in the case of Finland, from the Figure 1. There for men and women the hours spent in market work and housework have been counted together for various households. In a household with small children, the adults in the household put in almost 120 hours a week. It is not surprising if households in this life-situation experience lack of time, stress, and problems in the work-life balance.

Figure 1. Weekly hours in combined market work and housework in different household types



Source: Piekkola and Ruuskanen (2006)

Time use has become more harmonised in the different EU-countries, so in that respect, time use in Finland also sheds light on the general European patterns. However, Scandinavian countries still have unique features due to the structure of the social model adopted. In the Scandinavian welfare state, a number of measures have already been taken to balance the demands of work and life. This has resulted, to some degree, in the relatively high fertility experienced in these countries as compared to other European countries.

Still, it is interesting to see if a similar picture emerges when looking at other European countries. Is the share of different activities the same, or do they differ and to what degree?

Therefore, this survey tries to answer the question whether some European countries have been more successful in combining the demands of work and life, if

looked at from the time use perspective. Although all stages of life are investigated in this survey, the emphasis will be on the households with small children. The countries looked at are: Finland, France, Germany, Sweden and the United Kingdom.⁵

First, the general characteristics of the time use studies used are presented in order to assist the reader in the interpretation of the differences found in the data. Then, the distribution of total work hours, including both market work and housework, is investigated. Then, market work and housework are looked at individually. A separate chapter is devoted to child care. The distribution in the amount and type of leisure is the last major area to be looked at before the conclusions.

1 General Features of Time Use Studies Used in this Report

It has become possible to compare time use in different European countries consistently only after Eurostat published, in the year 2000, harmonised guidelines for collecting time use studies in European countries. Most of the countries in the EU have followed these guidelines. However, as the countries have not been obliged to follow them, some of the countries have opted out. In table 1 there is some information on each study used in this report.

The general structure of time use data is the following: Respondents are first interviewed for background information and then asked to keep time use diaries for one, two or three days. Each respondent records in ten minute intervals what he/she is doing, where, and with whom. These activities are then coded into over 100 different time use categories.⁶

⁵ The data can be downloaded from Eurostat's site:
http://forum.europa.eu.int/Public/irc/dsis/tus/library?l=/comparable_statistics&vm=detailed&sb=Title The structure of data is described in more detail by Lace (2005) and Aliaga (2006).

⁶ For a more detailed description of the various aspects of time use data, see Ruuskanen (2004) chapter 1.

Table 1. Structure of time use studies used in this survey

Country	Fieldwork period	Age of population covered	Sample size (number of respondents)	Size of population, 1 000	Comments
Finland - Statistics Finland	March 1999 - March 2000	10-	5 332	4 451	
Sweden - Statistics Sweden	October 2000 - September 2001	20-84	3 998	6 538	
France - INSEE	February 1998 - February 1999, except 4-18 August and 21 December - 4 January	15-	15 441	47 231	One diary day
Germany - Federal Statistical Office Germany	April 2001 - April 2002	10-	12 655	73 641	Two weekdays, one weekend day
United Kingdom - Office for National Statistics	June 2000 - September 2001	8-	10 366	53 016	

Source: Eurostat (2004)

In his broad survey of the changes in time use patterns in industrialised countries Gershuny (2000) finds three major ones. The first has been the harmonization of time use patterns between different countries. The second has been the harmonization of time use between men and women. This has been mainly caused by the greater participation of women in labour markets. The third has been the increase in time devoted to leisure. This has been caused by the shortening of the work week.

Indeed, when looking at the time use in different European countries, they are strikingly similar.⁷ If differences in time use exist, they are mainly explainable by the differences in labour participation rates, unemployment rates and the amount of part-time jobs. These figures for the countries included in this study are presented in table 2. For the sake of comparability, in the table the figures are given for year 2002 although the relevant time use studies span the years 1998-2001.⁸

⁷ France generates greatest difficulty in comparing different countries, as there they have collected only one diary date per respondent. Therefore there is no knowledge of the time use patterns during a weekday and weekend day for same person. This makes it difficult to calculate estimates of weekly time use. Moreover, some of the categories and classifications, like resting, differed in the French Time Use Study. This makes it difficult to compare leisure time use between France and other European countries, as in France a part of leisure appears to be allocated to personal needs.

⁸ In the case of France, there is a complication. The time use data was collected before the legislation of a 35-hours week was adopted, but the figures for the year 2002 reflect already the new situation in the labour markets.

Table 2. Key indicators on employment, year 2002

	Finland	Sweden	France	Germany	UK
Employment rate among population aged 15 to 64, %					
Total	69,1	74,0	62,9	65,4	71,5
Women	67,3	72,5	56,4	58,8	65,3
Men	70,9	75,5	69,6	71,8	77,7
Percentage of employed persons working part-time, %					
Total	12,4	21,4	16,2	20,8	25,0
Women	17,1	32,9	29,7	39,5	44,0
Men	8,0	11,2	7,8	8,7	9,4
Unemployment rate, %					
Total	10,4	5,0	8,7	8,5	5,0
Women	10,2	4,6	9,8	8,2	4,3
Men	10,7	5,3	7,8	8,7	5,6

Source: Eurostat (2004)

One should note, that time use data sometimes differs from the information on time use obtained from other sources. The biggest problem is the labour supply. Many researchers have marked [for example Robinson and Godbey 1997, Klevmarken 2005, Klevmarken 2006 and Gershuny 2000] that the estimates of market work hours differ greatly between those based on Labour Market Surveys and Time Use Surveys. To some degree, this is caused by different definitions of what is included in the market work and which isn't, but is also partly due to differences in using a recall method versus a diary method in collecting this information.

However, when concentrating on the time use in households with small children, it is the type of maternity leave system that affects it the most. Following Esping-Andersen (1990) and others it is possible to divide the welfare systems in Europe to at least three different regimes. The Scandinavian welfare system is based on the full-time labour force participation of women. This means that there is a lack of part-time jobs. In this context, the maternity leave means total withdrawal from the labour force for a given period. Finland, in particular, has introduced a home care benefit system that makes it possible for a mother to stay with children until they are three years of age. The system is also based on the public day care system, making it possible for mothers to return to full-day employment. In our data, Finland and Sweden represent this model. If one follows the dichotomy of Klammer and Keuzenkamp (2005), this model can be characterized as a sequential approach to combining work and family responsibilities.

The corporatist welfare model is represented by France and Germany. Typical feature is that employment rates for women are much lower than in Scandinavian countries. Part-time work for women is also much more widespread. The liberal welfare model is exemplified by the United Kingdom. The system is based on early and continuous labour force participation, especially for men. The coverage of public child care is also low. Because of the high degree of part-time work, these countries have adopted simultaneous methods of combining the demands of work and family in the spirit of Klammer and Keuzenkamp (2005).

2 Total Working Time

When looking at the “Rush Hours” of life, it is not sufficient to only look at the demands of the work life. An almost as important part of the total work load is the unpaid work done at home. Therefore it is common in time use studies to look at the total working time that is different from the one usually defined in the labour economics literature. Total working time in time use studies refers to combined time used in market work as well as in household work. The idea is to look at how total work effort, whether paid or not, differs between men and women.

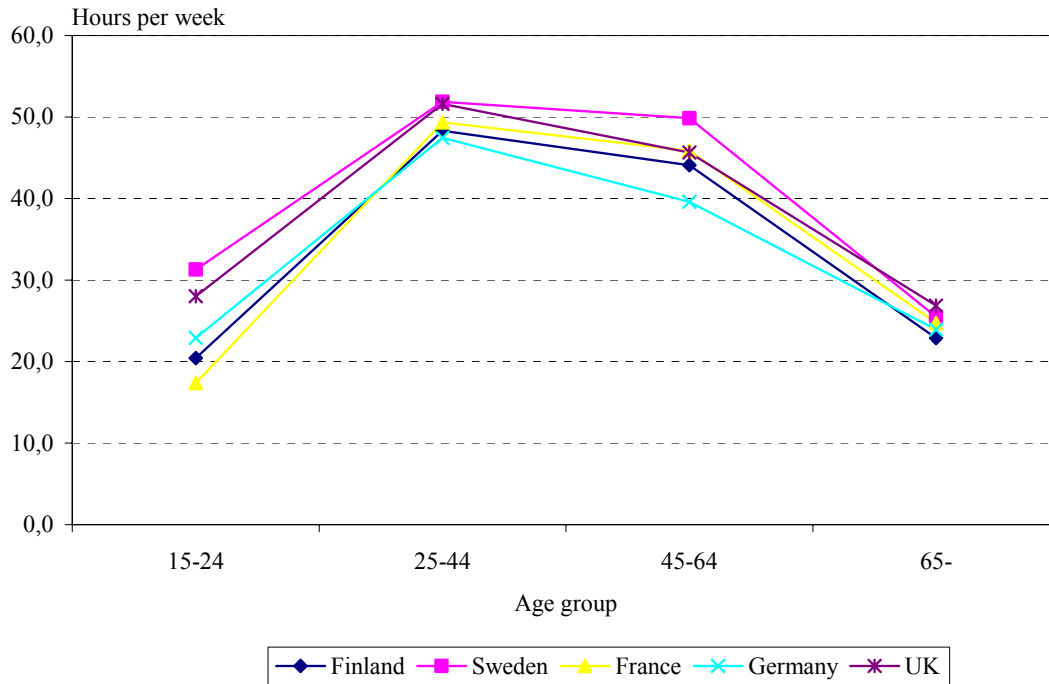
This total amount is strikingly similar in the countries surveyed. The difference is usually approximately half an hour a day, to the advantage of males. The total working time in households is divided so that men have more market work hours and women have more housework hours. Sweden is the only country in the sample where men have longer total working time than women. In table 3 shows total working hours in a population aged 20 to 74, and those persons that have children less than 6 years of age.

Table 3. Gainful and domestic work of persons, hours per day

	Finland	Sweden	France	Germany	UK
Gainful and domestic work of persons aged 20 to 74					
Total	12:33	13:17	12:56	11:44	13:08
Women	6:29	6:36	6:47	6:03	6:39
Men	6:04	6:41	6:09	5:41	6:29
Gainful and domestic work of parents living as a couple with youngest child aged up to 6					
Total	16:22	15:59	15:27	14:55	16:29
Women	8:19	7:45	8:02	7:23	8:10
Men	8:03	8:14	7:25	7:32	8:19

As would be expected, the total working time is greatest in the age group 24-44 years of age, where total working time peaks at 50 hours per week. This is the time most of the households have small children. It stays almost at the same level for those aged 45 to 65 years, but decreases markedly when people retire. As children age they need less attention, and by retirement they most certainly have formed their own households. In chart 2 this differences in total work hours is presented for males. Besides in the age group 15-24, in all other age groups the total working time is almost the same between sexes.

Figure 2. Gainful and domestic work by age group, men



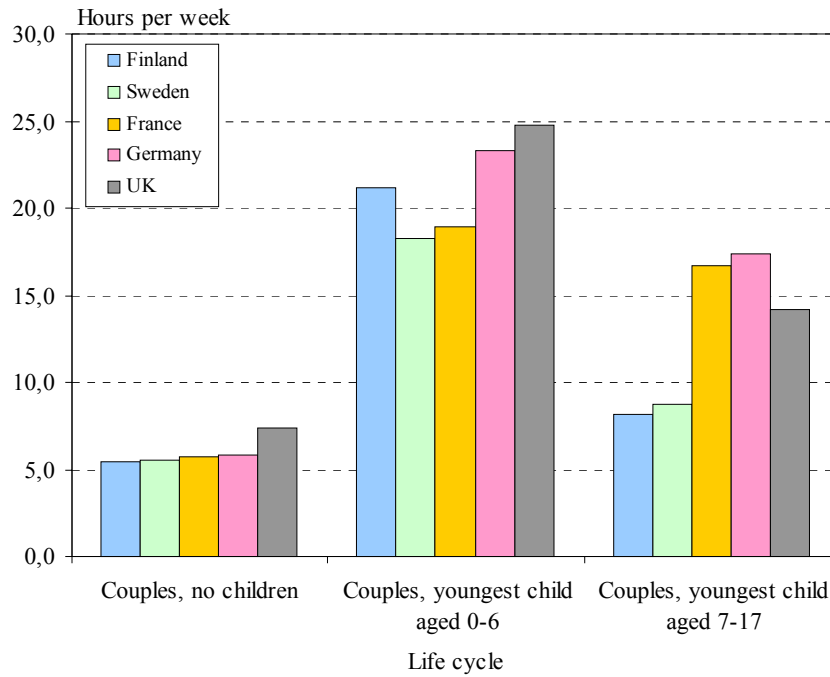
Although differences in combined market and housework during the day are quite moderate, they do add up. The weekly difference between men and women in each age-group is presented in table 4. Looking at the total for a whole week, it can be seen that in France the difference is greatest. In France, men have an advantage ranging from 4 to 8 hours depending on the age group. In the United Kingdom, the differences are the greatest.

Table 4. Gender difference between combined market work and housework by age-groups

	15-24	25-44	45-64	65-
Finland	3,7	11,2	7,0	1,3
Sweden	-0,2	12,3	8,5	1,3
France	3,2	13,2	11,6	0,8
Germany	3,5	13,7	9,4	0,9
UK	4,9	16,6	12,0	1,1

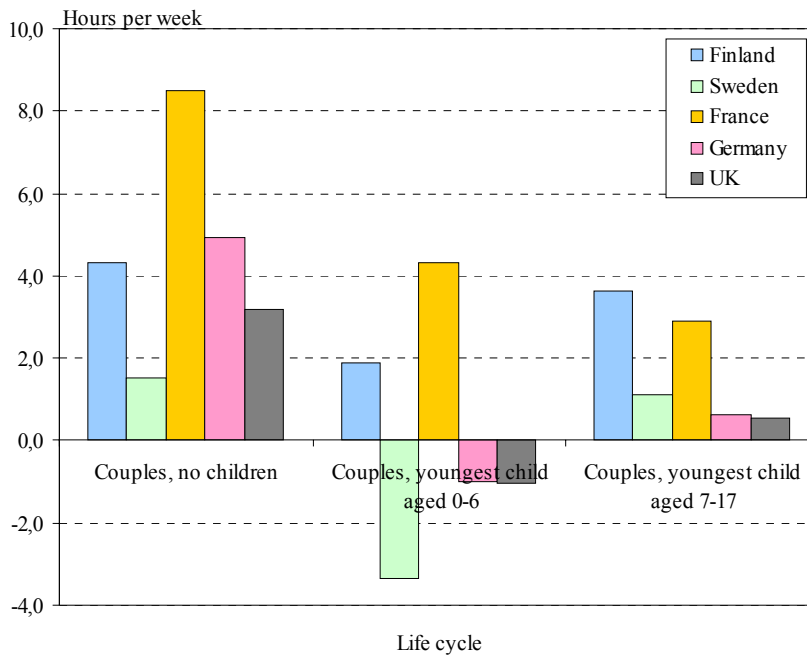
A different picture emerges when one looks at various household types. This is presented in chart 3. When there are young children in the household, men in Sweden, Germany and the United Kingdom have a higher total work load than women. There are two reasons for this: men increase their hours of market work and women increase their housework, but less than is their reduction in market hours. Looking at time use data from Sweden, Carlin and Flood (1997) argued that there is a negative labour supply response for men that is not captured by the labour force surveys. This effect does not manifest itself in the data used in this study, and appears not hold in time use data for Finland.

Figure 3. How much more do men work than women, by life cycle



It is thus evident that even if the total work hours in the household are quite equal, the total burden is still on females. This is shown in chart 4, which describes how much more women do combined market work and housework than men. Men do contribute, but more by providing more labour market income through longer working hours than by increasing their housework.

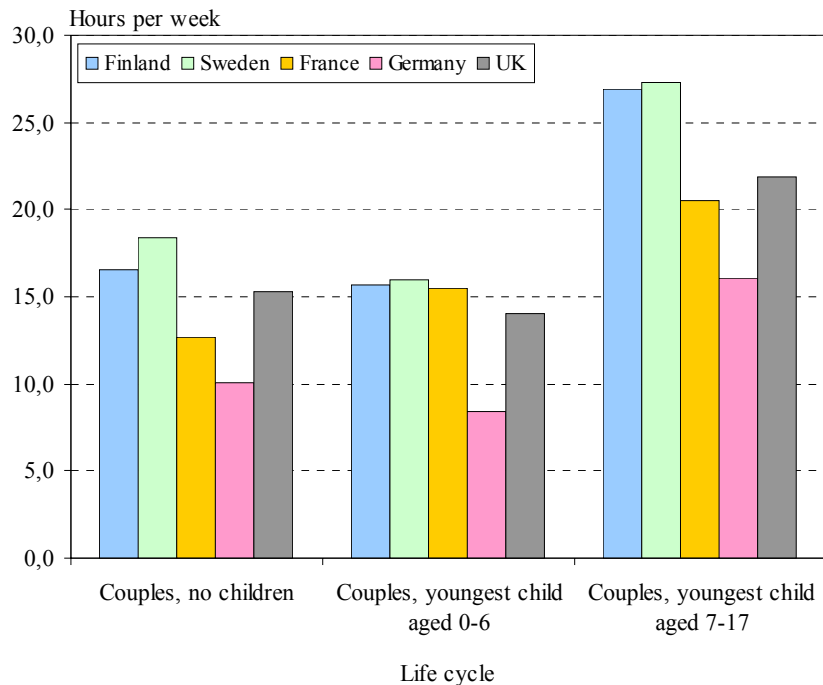
Figure 4. How much more women do combined market work and housework than men, by age-group



3 Market Work

The age of children in the household explains, to a great degree, the amount of market work hours for a female. Chart 5 represents the market work hours done by females in different European countries according to the household type. Surprisingly, French women put in the largest amount of market work when their children are small. One reason for this is the Crèche-system in the country. In Finland and in Sweden, the market work hours for females start rising only after their youngest child turns seven years old. In Finland, this can be explained by the unique home care system used in the country. In Sweden, this can be attributed to the prevalence of part-time work.⁹ It is German females that work the least in the countries surveyed.

Figure 5. Market work by life cycle, women



The number of hours of market work for females depends on the day-care system used in the country and on the number of part-time jobs, which are almost universally concentrated to female employees. Therefore, it would be natural to investigate the hours worked by the type of work contract, but unfortunately the information used in this study cannot provide this.

However, it is interesting to note that the total work hours seem to be quite insensitive to different welfare regimes. Especially in the case of households with small children, regardless of whether the country uses a sequential model or a simultaneous model to balance child care and market work for women, there are no big changes in the total workload.

⁹ For a more extensive look at the interplay between the day-care system, and part and full-time work in Sweden using time use data, see Hallberg and Klevmarken (2003).

4 Housework

In all countries, women did two thirds of all the household work. Finnish and Swedish women did the least amount of housework, but their hours of market work were the greatest. To equilibrate this, it was Finnish and Swedish men that did the largest amount of housework in comparison to men from other surveyed countries. The least amount of housework done was reported by British men.

Females that are in paid labour continue to have a greater responsibility for housework. Working men have distinctly lower hours of housework. In contrast, men in paid work sleep on average half an hour less than women that are in paid labour.

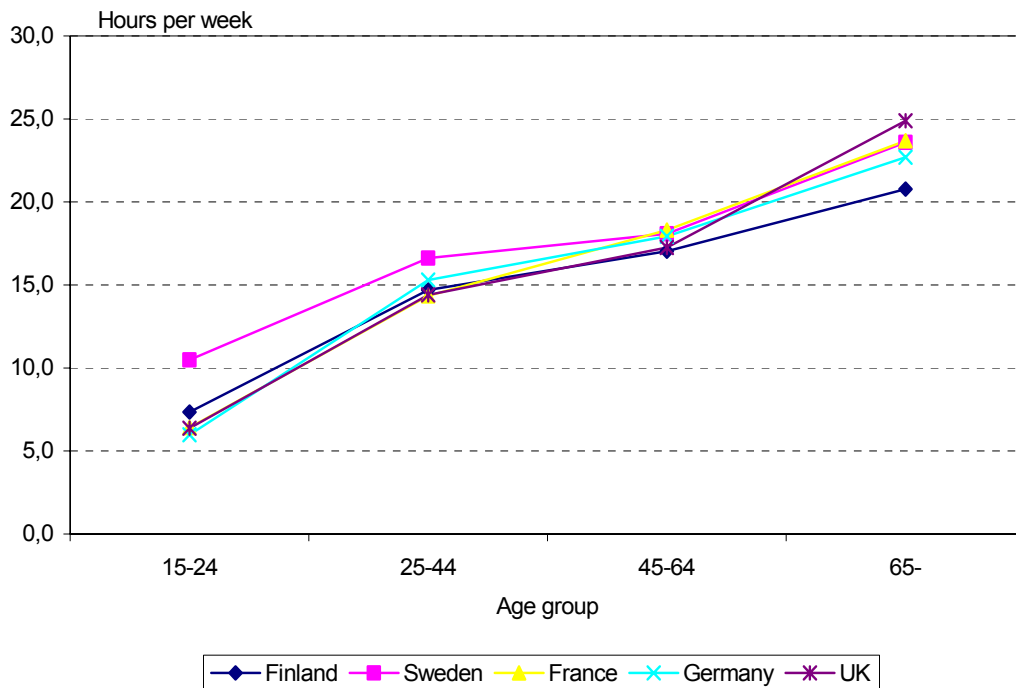
An interesting additional viewpoint is provided by the information on how many respondents participated in the given activity during the diary date. This is represented in table 5. On average, 95 percent of all women in all countries did some household work during the diary date. However, it was only 80 percent of the French men which reported doing some housework. In Sweden the figure was 92 percent for men, and 90 percent in Finland.

Table 5. Domestic work of persons aged 20 to 74

	Finland	Sweden	France	Germany	UK
Shares of domestic work, %					
Women	63	60	66	64	65
Men	37	40	34	36	35
Proportion of people who spent any time on the activity, % per day					
Total	94	95	89	92	93
Women	98	98	97	97	97
Men	90	92	81	88	88

When the amount of housework done by men is broken into age groups, the age-dependency of housework is visible. The amount of housework increases as men get older. It is largest after retirement. This is represented in Figure 6. The increase in housework hours can mostly be explained by the declining labour participation share of the older men. It is Swedish men that put in the largest amount of housework during their early years.

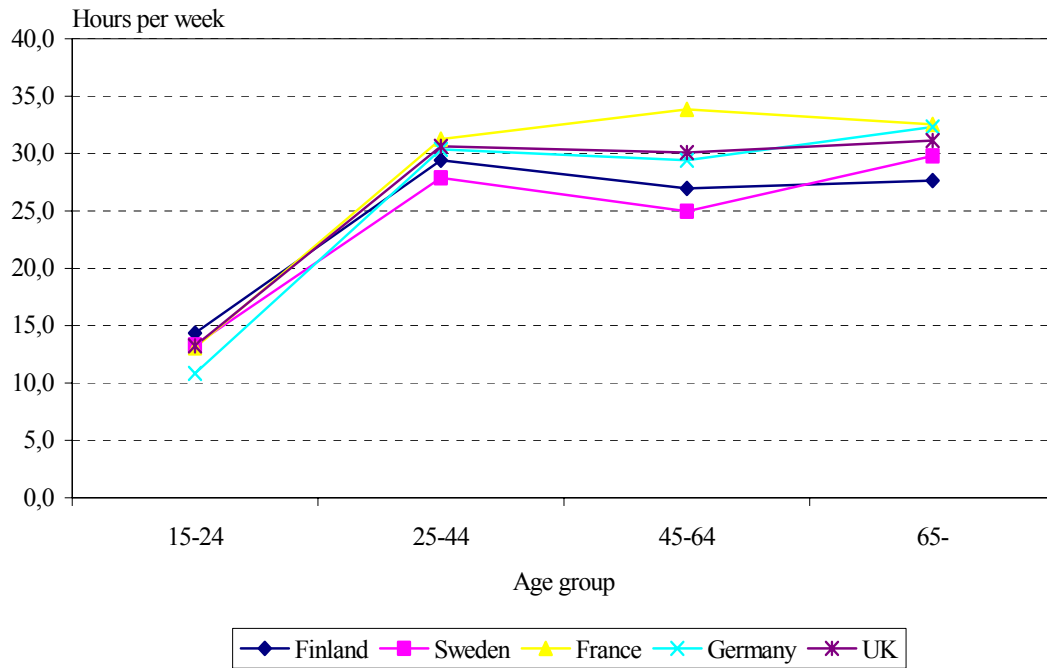
Figure 6. Domestic works by age group, men



One explanation for the increase in the number of housework hours for men in older age-cohorts can be the increase in the level of non-participation in labour force. In the case of Finland this has been noticed by Piekola (2006). As non-employed men do more housework than men in employment, the increase in their number increases the time devoted to it. However, this does not explain very low housework hours by the youngest group, which are those between the ages 15-24.

The amount of housework by females is represented in figure 7. In each age group, women do more housework and their amount of housework stabilizes after 25 years of age to around 30 hours per week, where it more or less stays.

Figure 7. Domestic work by age group, women



The type of housework done is gender dependent in each country. Females take care of cleaning, making food and child care. Especially food preparation takes a large share of female time. Besides food preparation, dish washing is also time consuming for women. That women have the responsibility of cleaning is manifested by the fact that over 80 percent of women have done this type of activity during the diary date, but this is true of only 25 percent of males. Cleaning takes approximately an hour of females' time each day. Washing clothes, which consumes most time in Scandinavian countries, is also the females' responsibility.

As to other types of housework, men have the biggest responsibility in construction and repairs. Men take care of almost 90 percent of these tasks in each country. Gardening is also male responsibility in all the other countries except in Finland, where the most time in gardening is spent by females.

The cross-sectional nature of the data in hand makes it impossible to study whether the division of housework has become more egalitarian. Using data from 1987-1988 and 1999-2000 Finnish Time Use Surveys, Niemi and Pääkkönen (2002) find evidence of a more equal division of housework especially in the households with small children in the case of Finland. Ruuskanen (2004), again in the case of Finland, finds that more educated men raise their involvement in housework.

5 Child Care

Child care is a female responsibility in each stage of the life-cycle. This is especially pronounced in the case of working females with small children. In these cases, the amount of child care provided by them increases the total hours of work. In the case of men, the presence of small children affects the amount of child care in surveyed countries differently.

The time used in child care is not the only measure of the involvement of parents with their children. This can be seen in table 6, where the percentage of men and women that have reported doing child care during the diary date is divided between those men with children under seven, and those that have children over seven. This describes, in a sense, how common it is to spend time during the randomly selected day with your off spring. The figure is smallest in France, where only half of the men report doing child care when there are children under seven in the household. This further decreases to 18 percent in the case of children over seven. In the other extreme, the share is almost 50 percent among Swedish fathers.

Table 6. Child care among parents living as a couple with children

Youngest child aged 0 to 6					
	Finland	Sweden	France	Germany	UK
Total	84	88	73	84	82
Women	96	96	91	95	94
Men	72	79	55	73	70
Youngest child aged 7 to 17					
	Finland	Sweden	France	Germany	UK
Total	35	58	31	39	36
Women	46	66	45	52	47
Men	22	48	18	27	25

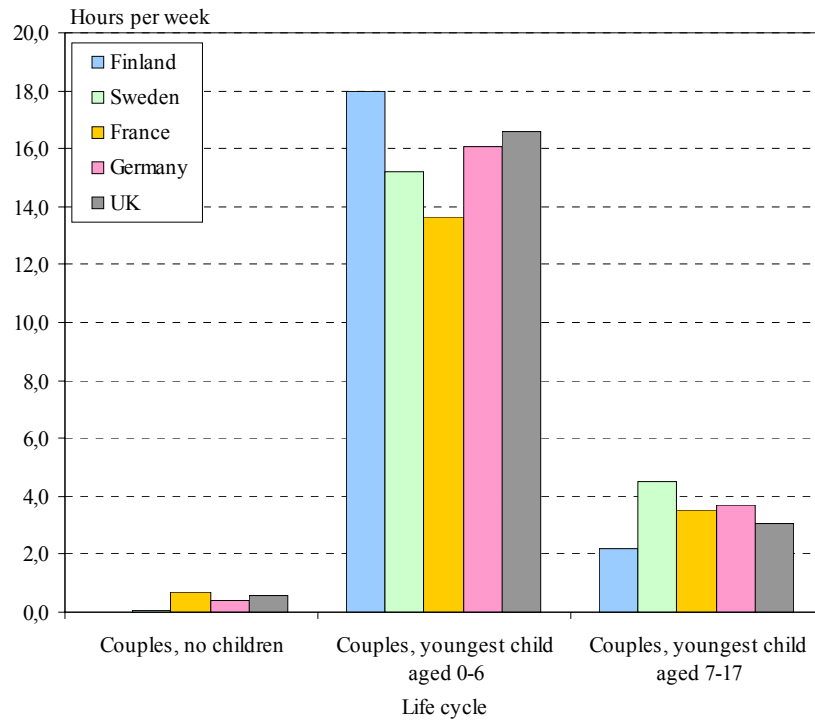
Proportion of people who spent any time on the activity, % per day

Finland represents an interesting case, because the daily involvement with children decreases the most, 50 percent for both sexes, when children age. Finland has been experiencing a growing number of problems in the well-being of the youth¹⁰ and this can be seen as one example of a lack of attention from the parents.

In figures 8 and 10, the time use in child care depending on family type is presented for males and females. These include both those in paid employment and those that are not.

¹⁰See for example Helsingin Sanomat (13.6.2006)

Figure 8. Child care by life cycle, all women



It is Finnish women that have greatest amount of child care responsibility in families with small children. This translates to two and half hours of child care during each day for females. Men have one hour of child care per day. One previously mentioned reason is the home care system that is available for parents when a child is between one and three years of age. The impact of this special system can be seen in Chart 9. The amount of child care put in by Finnish women decreases over 11 hours per week when she works. The greatest drop is among females with children over seven years of age, which is the age of entering school for Finnish children.

Figure 9. Child care by life-cycle, employed women

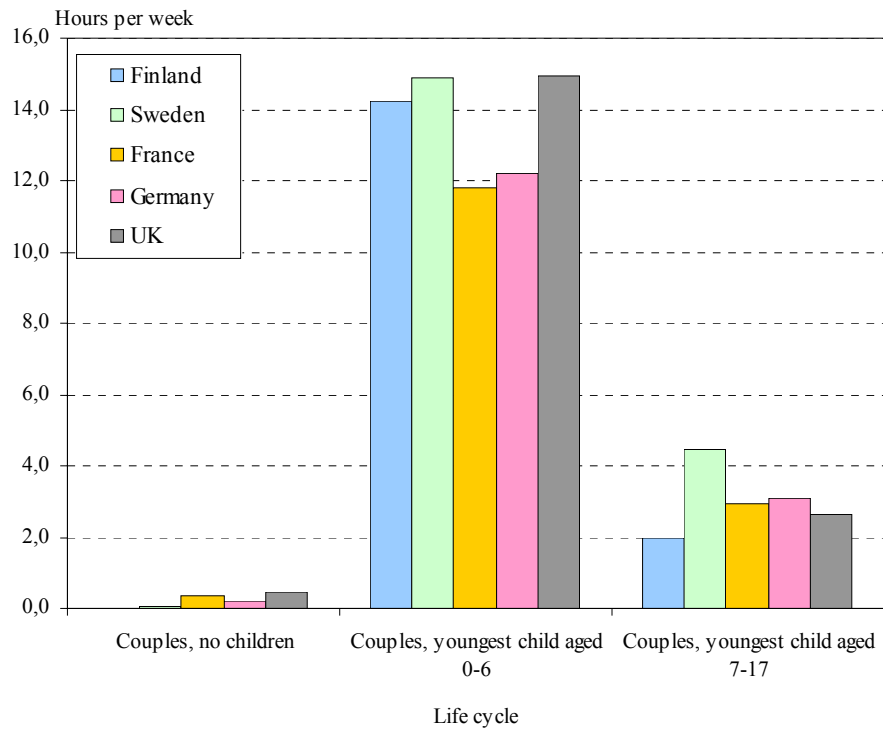
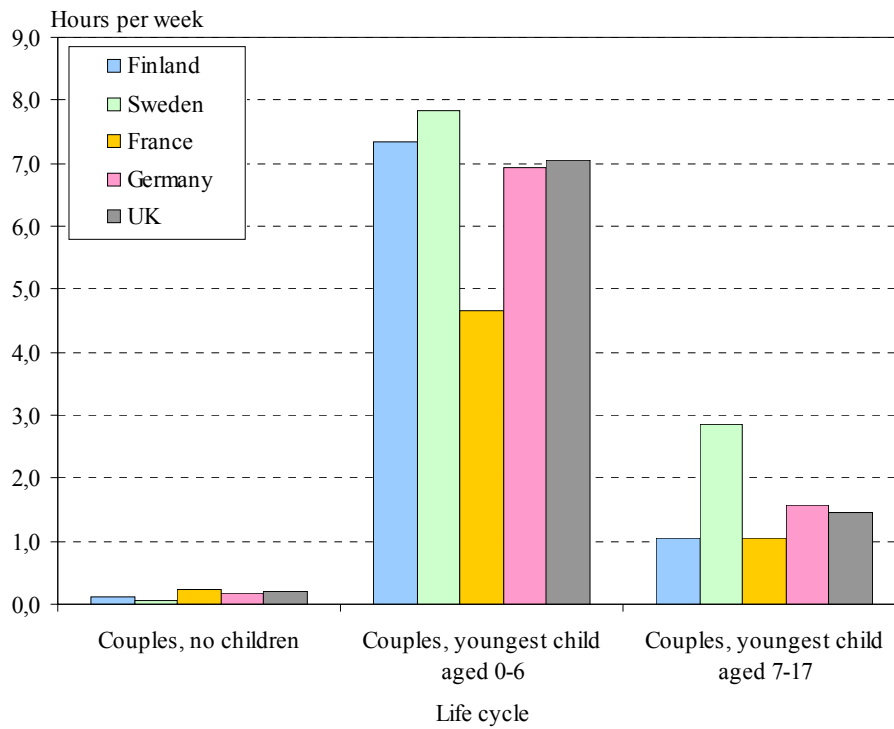


Figure 10. Child care by life cycle, all men



6 Differences in Leisure

Leisure is the third important component of time use. It is often forgotten when discussing work-life balance, where the emphasis is often on combining work life with child care and other housework activities. However, leisure should not be forgotten, as it provides a person with the relaxation and regeneration needed to fulfil the obligations of market work and housework.

In time use studies, leisure is defined more narrowly than in economics. In time use studies, leisure means time that is left after housework, and personal care and sleeping, which all get accounted to leisure in traditional economics literature. It includes hobbies, entertainment, sports, watching TV and listening to the radio, voluntary work, and other social activities. In all countries, men had approximately 30 minutes more of leisure than females, totalling five hours on average.

The amount of leisure for men and women by different age groups is presented in charts 11 and 12. As expected, the greatest amount of free time is found among youth and the retired. The shortest amount of leisure is in age group 25-44 years, which is the time when households have small children. The French have, in each age group, the greatest amount of leisure.

The clear bottom is when the children are smallest. Interestingly, small children do not seem to have a large impact on the passive leisure times, like watching television. It seems that the biggest effect comes in the diminishment of active leisure, such as sports.

Figure 11. Leisure by age group, women

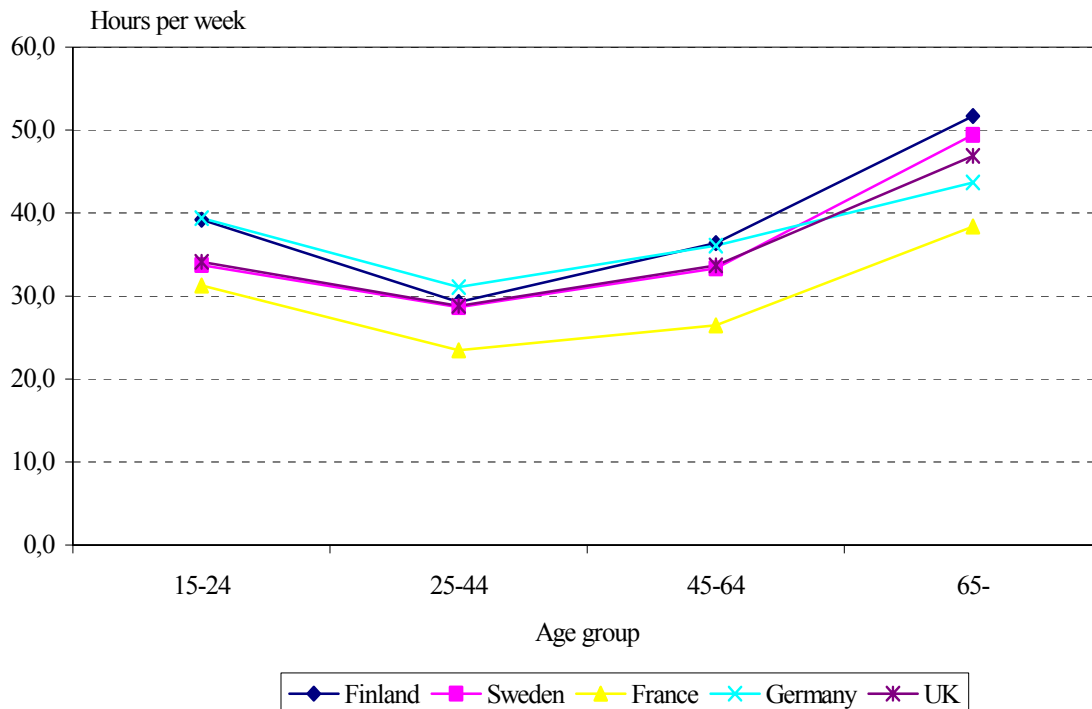
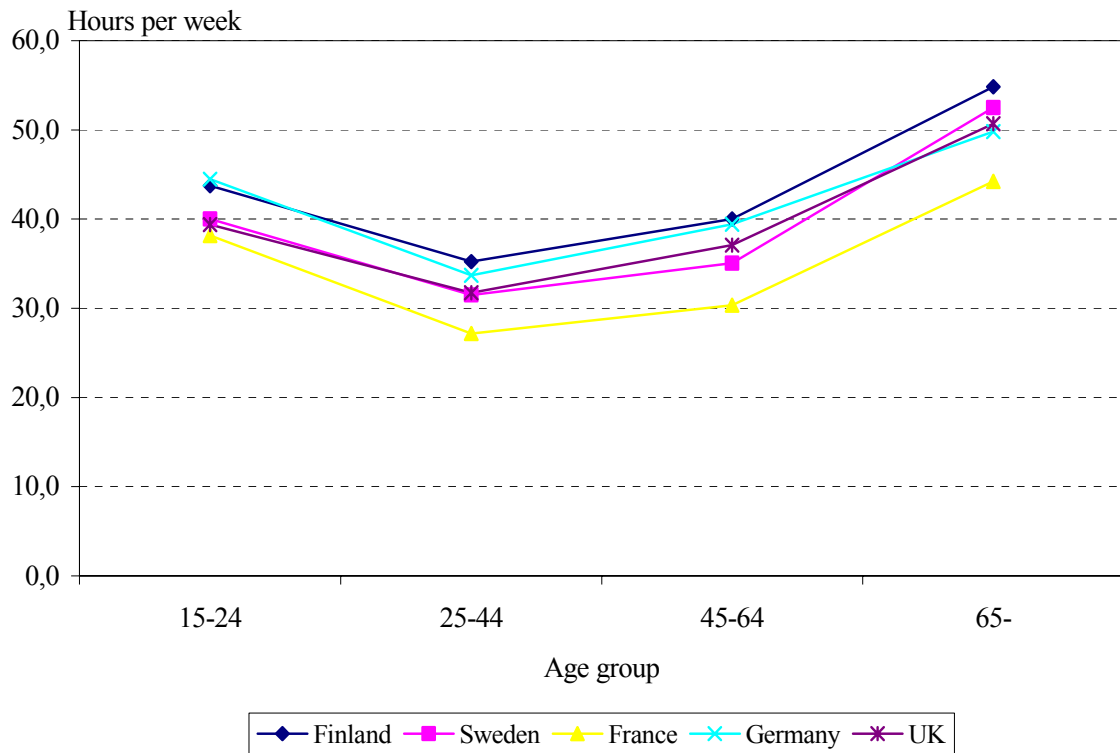


Figure 12. Leisure by age group, men



If we compare the leisure defined as in time use studies according to different household types, the difference between households with small children is approximately five hours to those households with no kids or kids over seven years of age. This translates to an hour less of leisure per working day.

The smallest differences can be found in German households. These differences are presented in Charts 13 and 14. French men and women have the greatest amount of free time, regardless of the household type. However, if one concentrates on the households outside the labour force, the differences between households with and without children become pronounced.

Bittman and Wajcman (2004) have argued that it is not sufficient to look at the aggregate length of leisure available for each spouse, but also the quality of it: how often housework interrupts leisure, are there secondary activities that are done simultaneously with leisure. They argue that all these aspects make women's leisure inferior to the leisure enjoyed by males. Unfortunately, the data in this study does not permit us to investigate these features.

Figure 13. Leisure by life cycle, employed women

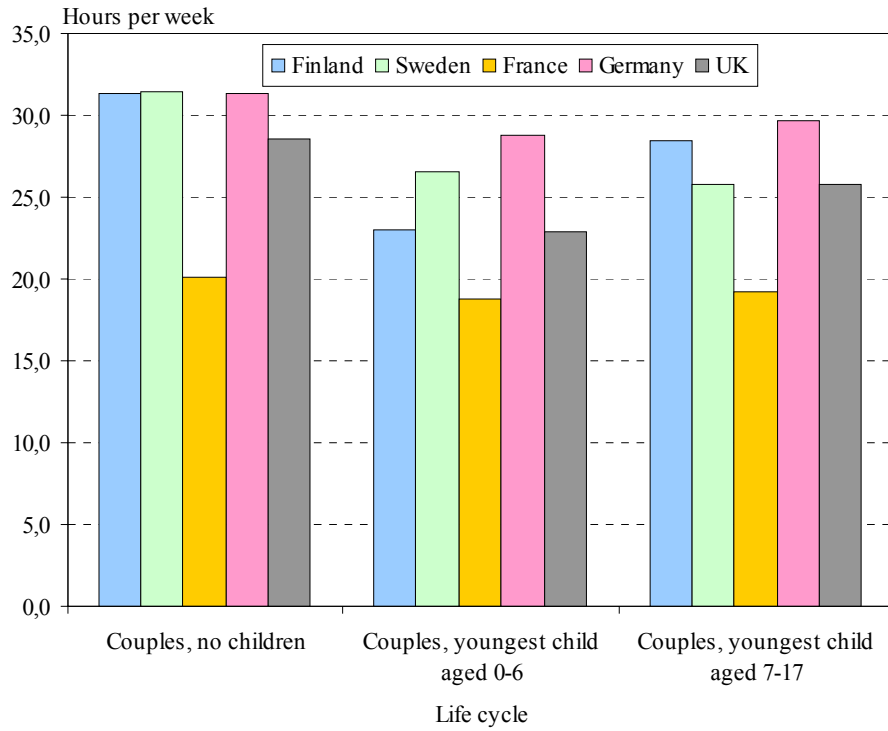
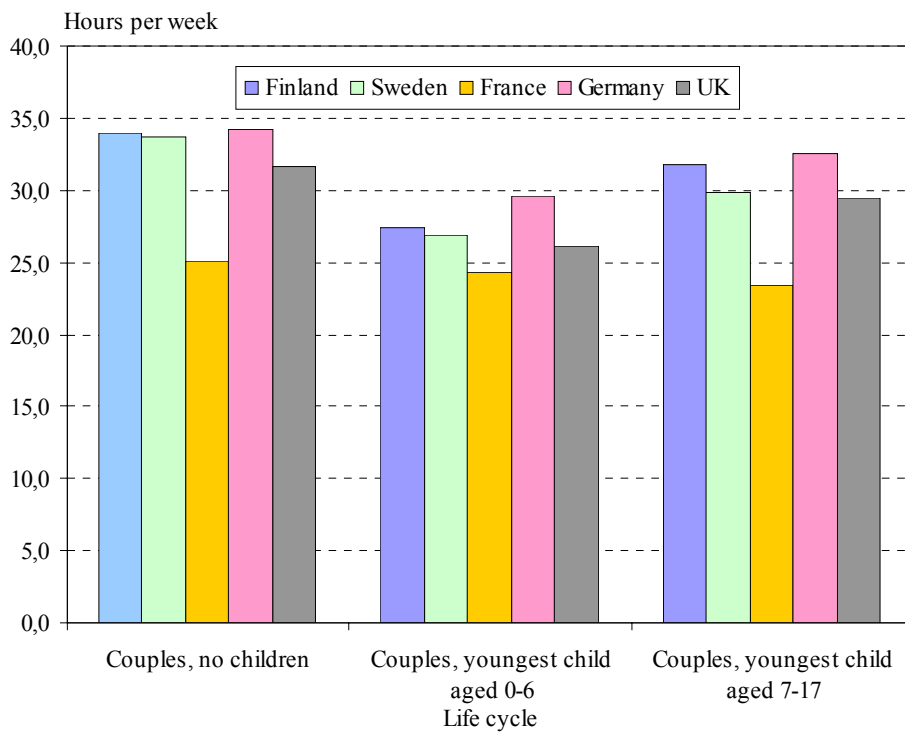


Figure 14. Leisure by life cycle, employed men



7 Conclusions

This report looked at the differences in time use patterns between men and women in Finland, France, Germany, Sweden and United Kingdom. The focus of attention was mainly on the households that had small children or were in the 25 to 44 age-group. These are the groups that have the biggest difficulties in combing the demands of work to the demands of private life in each country surveyed.

Time use data offers a unique picture on the dynamism within the household. The division of market work, housework and leisure between the members of the family provide information on where the burden of "Rush Hours" is the greatest. It also gives some indication as how the households have reacted to the incentives provided by their host countries.

The major decision that a household with children makes, is whether and if then when the female enters labour force. This determines the subsequent time allocation within the family. The resulting time allocation with the families with children, as in other household types, seems surprisingly similar across countries.

The labour force participation of women creates pressures for them. The general picture that emerges from these time use studies is that time-wise that the women carry the biggest burden in the families. They take care of the majority of housework, especially child care, cooking and cleaning. These activities diminish only to the degree when the women are also in employment. As they age men gradually increase their time use in housework, but this seems to be the function of retirement from labour force rather than the activation of men in employment.

In order to generate more balanced sharing of responsibilities men in these countries should devote more time to housework. This seems to be the case already in Sweden as the data at hand shows. However, this has also a price. If market work hours for men stay at the high levels, then there is not much room for increasing the total work time in this respect. Some measures should be introduced that would make it also easier for men in the families with small children to decrease their market work hours and redirect those hours to housework. This would then enable women to decrease their hours of housework and thus make the resulting division of labour in households more equitable. The need to influence fathers' market work hours in order to increase their child care hours is also a key result of the study by Hallberg and Klevmarken (2003).

It has been usually the case that measures to help work-life balance have usually been introduced in individual level. Instead of concentrating simply to individuals, whether female or male, time use data shows that the emphasis should shift into household level. It is in this level where the members of the household try to balance market work, housework and leisure under various demands of livelihood, care and regeneration. The collective decisions made in the household determine the subsequent labour supply and the demand for social services. It is also that to successful target benefits and social services one must take into account the often complex interaction and feedback mechanism within the household.

A word of caution should be added. It is usually assumed that incentive mechanisms are a powerful tool in shaping behaviour. When looking at the time use, it becomes evident that the peoples' overall daily time use is quite insensitive to differences in incentives. It is overall features of labour markets, especially the supply of different kinds of working arrangements that determine the choices of the individuals. After these major decisions have been made in the household the time use seems to be quite inflexible and static.

Moreover, it is interesting to note, that new harmonised time use data from different countries diminish the differences in time use patterns between citizens from different EU members. More and more, it is age-cohort and socio-economic status that determine the time use in the household regardless of nationality.

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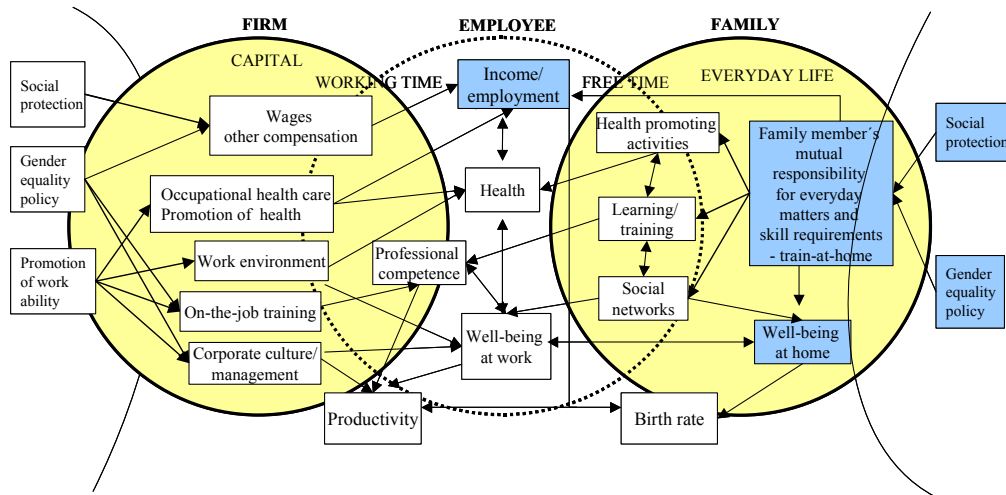
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5 Family policy, labour market and polarization of parenthood in Finland



Introduction

This article addresses two important elements of present-day policy debates connected to family policy. Both in Finland and in the EU at large, worry over the changing population structure towards more old people and less children has put the issue of the employment rate at the top of priorities. Another goal which might have a strong influence on the citizens' chances to act as both employees and parents is that of mainstreaming the gender perspective in all policy drafting and decision making.

In international comparison Finland is a country with well-developed family policy arrangements which provide good support to families with children in their combining of employment and family. This active family policy has been seen as one of the markers of strong equality policy (den Dulk et al. 1999).

Family policy in Finland has many elements that support the reconciliation of employment and family life as well as gender equality. Welfare policy measures such as parental leave or public day care aim at providing equal possibilities for women and men for paid employment irrespective of family situation. These possibilities are on the one hand expected to produce more equal positions of women and men in the labour market, for example in relation to career development and pay. On the other hand, equal sharing of not only breadwinning but also care responsibilities between parents of young children is understood as a key to more equal gender relations (Mahon 2002).

Thus, equality in the labour market is related to equal activity also in the unpaid care and household work in the everyday family life. However, family policies have not produced radical changes in the gendered division of paid and unpaid work. Women's excessive participation in the labour market corresponds to a rather modest degree with a respective rise in men's activity as parents. Parental leave has been predominantly taken by mothers, which reproduces their weaker position in the labour market. Changes during the past 20 years towards a more equal sharing of household chores between women and men have been modest and slow (Niemi & Pääkkönen 1990 and 2002).

The rationales behind the development of family policy have varied from securing the newborn baby's and mother's health to promoting gender equality. In the 1980s the focus of social policy explicitly moved over to family policy, having earlier been on population and health policy. Social justice and gender equality were named as central policy aims and added to the earlier health-based goals. At the beginning of the 1990s, the official policy took it for granted that mothers take part in the labour market – which also has been the case in Finland already in the 1950s. (Salmi and Lammi-Taskula 1999). In the case of the leave arrangements, the rationale was not to enable women to take part in the labour market but to enable them to take a longer break from employment. Obviously this policy has also supported women's high labour market activity on a continuous basis (Haataja 2004). In the case of day care arrangements, the argument since the 1960s has been to realize women's right to employment while securing children a safe environment, and, later on, good early childhood education (Anttonen 2003). Availability of day care services has also been in the interest of employers who have needed the female labour force (Heikkilä 2004).

The challenge of promoting all the expressed policy goals is to acknowledge and analyse the interconnections of the developments in the labour market, the measures introduced in family policy, and in the daily lives of the families and work communities. If a high employment rate is to be put as a first and foremost goal, what will happen to the goals of a higher, or at least stable, fertility rate, of parents' freedom of choice concerning care alternatives, of the best interest of the child, and of equality between women and men? Are these goals contradictory, or, if seen in a longer perspective, is there a chance to simultaneously promote them all? How do ambitions to create good family policy fit into the demands of working life and the ideas of how to manage the challenges of changing population structure?

Finland as a country with a long tradition of dual breadwinner families and women working full time, and also as a country thought of as promoting strong equality policy, provides an interesting example of how the European social model is developed in times of more and more globalising market economy.

In this article, we analyse the socio-economic patterns of the gendered take-up of parental leave and the consequences of long leave periods combined with varying employment prospects to a polarization of parenthood between men and women as well as among women and among men. Will the family policy reforms add to or decrease the polarization of parenthood? What role do workplace practices play in

men's and women's chances to actualise possibilities provided by the family policy? How do mothers and fathers of young children themselves react to the reforms?¹

Family policy and gender equality: divisions between mothers and fathers

In Finland leave arrangements for parents, which today include maternity, paternity and parental leave as well as home care leave and a leave to care for a sick child, have been developed since the 1960s (Salmi & Lammi-Taskula 1999, 2005). During maternity, paternity and parental leave a wage-related allowance is paid to the person on leave while during home care leave s/he is entitled to a flat-rate benefit. All these forms of leave include job security for the person on leave. Moreover, following the Nordic model of universalism (for discussion see Anttonen 2002), the benefits are resident-based and not dependent on labour market participation. Day care arranged by local authorities has been available as a general social service since 1973. In 1996 day care became a subjective right of every child under school-age; since then, day care is an automatic entitlement for all children and local authorities are obliged to offer a day care place for each child if the parents so wish.²

The Nordic countries, Finland among them, have been characterized as women-friendly (for discussion see Anttonen 2002; Borchorst and Siim 2002) much due to the well-developed family policy. However, there are several contradictions to be traced in this policy from the point of view of gender equality. Parental leave can, in principle, be taken by either of the parents, or the parents can divide the parental leave between them. In practice mothers almost always use the parental leave, compared to only two per cent of the fathers taking any part of the parental leave at all. Also, the parents actually have to agree on the sharing, which in practice means that a father can only take parental leave if the mother consents. The parental leave scheme is created to promote gender equality, but women's taking up the most part of parental leave maintains the traditional gender pattern both in families and in the labour market, where women's position is more precarious than that of men as women are still generally taken to be less reliable employees.

¹ The empirical results presented in this paper are based on the Family Leave Study we carried out in 2001-2002 in Finland. Respondents reported their practices, wishes and opinions on how to take care of young children as well as of their experiences of taking a family leave and returning from the leave. Two samples were selected from the National Insurance Institute's registers of the leave takers: mothers (N=3232, response rate 59 %) and fathers (N=1413, response rate 48 %) of children born in 1999. The mother's sample is a random sample representing one tenth of all mothers of children born in 1999. The fathers' sample was designed on the basis of two principles: all men who have received parental benefit were included in the sample, complemented with a random sample (one in twenty) of those who have received only paternity benefit. As the respondents do not come from the same family, the data gives a picture of practices and opinions in almost 5000 Finnish families with young children.

² This situation has led to some confusion in international comparisons (see f.ex. Rostgaard 2003). Every child under school-age (7 years) in Finland is entitled to local authority day care service, or state subsidised private services, but only slightly less than half of the children between 0 and 6 years of age actually make use of this right.

The aim of paternity leave is to enable fathers to take part in child care and to create a close relation to the child but the leave does not necessarily work this way. The short (6-18 days) paternity leave, which the majority of fathers use, does help the mother in the first days after the birth. But it is far too short for a strong (caring) relationship to develop between the father and the child. During the paternity leave, the father is not alone with the child, and thus not independently responsible for the child. (Salmi and Lammi-Taskula 1999).

Parental leave has been available for men since the 1970s, and during the past decade fatherhood has been a focus area in the development of leave arrangements (Haataja 2004). The latest reform is a bonus paternity leave. The fathers can get an extra two weeks paternity leave if they also take the two last weeks of the parental leave. This was a Finnish way to create "Daddy month": all in all fathers can now stay on paternity leave for five weeks. Also, a possibility was introduced to take parental leave on a part-time basis provided both parents work part-time and take a part-time leave. The new bonus system has doubled the amount of fathers taking parental leave, but sharing parental leave between parents is still a marginal phenomena: only about 7 % of all leave periods are taken by the father (Takala 2005). At the same time the leave period taken by fathers has grown shorter.

Equality paradox for women

The official aim of family policy has been to secure women's and children's well-being and to promote social justice and gender equality, especially women's chances to employment and men's role as parents. The official objectives of the family policy have been met regarding the health of children and mothers. But they have not been met as regards the role of men as parents and the more equal division of parenthood and work connected with having a family, not to mention the contradictory consequences the long leaves have for the position of women in the labour market.

The family leave schemes carry with them an inherent equality paradox. They have been created to support women in their combining of employment and family, but the practical realisations of the schemes are contradictory from the point of view of gender equality. On one hand, the leave schemes do support women's chances to participate in the labour market while also becoming mothers. Women also value the chance to take care of their children for a long period and they are not necessarily prepared to shorten 'their' share of the parental leave.

But on the other hand, the present leave schemes create a trap for women as long as family leaves are taken predominantly by women. Firstly, in families, the gendered division of labour in housework and in parenting changes very slowly (Niemi & Pääkkönen 1990 and 2002). Secondly, in the labour market, women are generally taken to be less reliable employees as they are the ones expected to take the family leaves. As a consequence, women's labour market position is relatively more precarious than that of men. In the 1990s this problem has been evident for example in connection with the more and more common fixed-term employment contracts of women (Sutela 1999). The proportion of fixed-term employment contracts has fallen during the first years of the 21st century, but the fall has mostly happened in men's

fixed-term employment. Fixed-term contracts are still quite common among 25 to 44 years old women; that is, women in their child-bearing age. (Lehto & Sutela 2004).

During the past ten years work pressure, demands of effectiveness and insecurities in the labour market have grown. A precarious class has emerged consisting mainly of women who despite their high education level do not get permanent employment. Such a precarious position creates insecurity and brings about compromises such as postponing parenthood. As a consequence, divisions between women have grown deeper.

Polarization of mothers

In the Family Leave Survey, most mothers stayed at home longer than the parental leave. One in four mothers returned to employment right after the parental leave. This is a growing number compared to the last years of 1990s when only one of ten mothers returned to work right after the parental leave (Haataja & Nurmi 2000). On average the mothers of the Family Leave Survey stayed at home until the child was 18 months old, almost half (44 %) of the mothers did so. Slightly more than half of the mothers (53 %) were at home taking care of the child still two years after the birth. However, a third of these "homemakers" was already on leave with the next baby, and might have been employed in between. Part of the mothers were officially unemployed or they combined home care of children with studies or part-time work. The biggest group (42 %) of women who were still at home with a two-year-old did so supported by the home care allowance but without an employment contract to secure a job for them after the leave. (Lammi-Taskula 2004.)

Three of five mothers had a job – temporary or permanent – before the birth of their child while the others had been either unemployed, students or at home. The mothers who had been employed before childbirth returned faster to employment after parental leave than those with no job to return to. A long period of home care was more typical for younger women and for those with less education – among these mothers, employment before the child was also less usual.

The results of our study show that the leave schemes seem to create two categories of women. Women with high level of education and better chances to employment can choose between a shorter or a longer family leave period. Women with little education and less chances in the labour market have fewer alternatives. If a woman has not had a job previous to the birth of her child, it is more probable that she stays at home a longer period supported by the home care allowance. The home care allowance has, to some degree, turned into an income source for unemployed women.

Polarization of fathers?

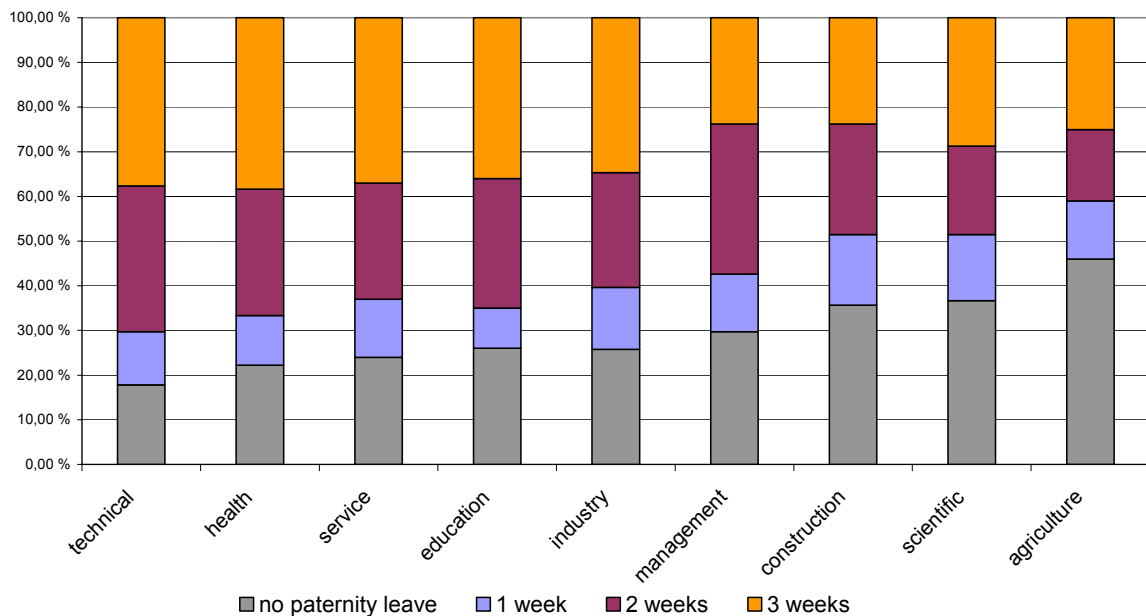
In Nordic studies on fathers' paternal and parental leave, the take-up of leave has been related to the father's own socio-economic position as well as to the position of the mother of the child (see Sääntti 1990; Carlsen 1994; Brandth & Överli 1998; Bekkengen 1999; Olsen 2000; Plantin 2001).

In Finland, paternity leave has become an "every man's mass movement" (Lammi-Taskula 1998): it is taken by a majority of fathers regardless of their educational or occupational background. Parental leave, on the other hand, is taken by a much smaller and a more specific group of men (Lammi-Taskula 2003).

Among the fathers in our data, the socio-economic position did not make much difference for the take-up of paternity leave. Despite of a strong correlation between the spouses' position, it is rather the mother's than the father's education and income that is significant for the father's take-up of paternity leave. Mothers with a university degree and a higher income level reported more often that the father of their child had taken paternity leave. Also the income difference between the parents was related to the take-up of paternity leave so that leave was more common in families where the mother earned more than the father.

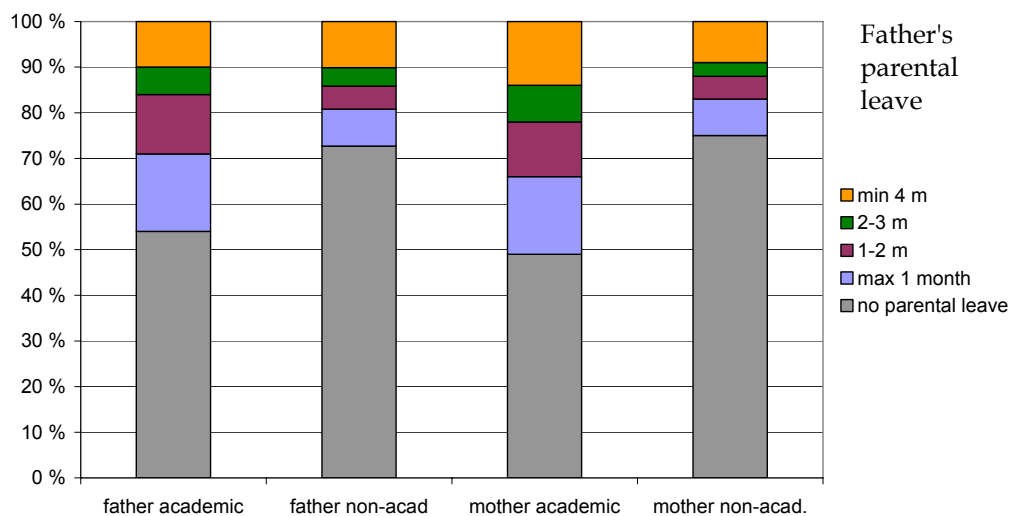
Since all fathers have not, however, taken the total three week paternity leave, we wanted to see if there are particular fields where the "mass movement" is not as common as it is in the general picture. And are there perhaps certain fields where the longest possible paternity leave has become a common practice? Our data shows that the three-week paternity leave is most common in the female-dominated health sector, but also in the male-dominated field of technology. As a matter of fact, a father who does not take any paternity leave is most rare in the technology field. However, paternity leave periods were not as long as those taken by fathers in the social and health care sector. It is most typical not to take any paternity leave in agriculture, where fathers can combine work and family life in a different manner than the average employee can. Scientific work seems to be an obstacle to paternity leave: fathers working in the academia pass their paternity leave more often than others.

Figure 1. The father's field of occupation and the length of paternity leave



Parental leave periods are longer than paternity leave periods, and the mother of the child is usually not at home but has returned to employment. The mean length of the fathers' parental leave in our data was 10 weeks; typically the leave had been no longer than two months. Compared to paternity leave, social divisions among fathers are clearer in relation to the take-up of parental leave. Men with high education and working in expert positions have more often than others taken parental leave, especially if their spouse also has an academic degree and a good position in the labour market. Fathers who earned less than their spouses had taken more parental leave than those who earned more than the mother of their child.

Figure 2. Academic education of the father and the mother and the length of the father's parental leave



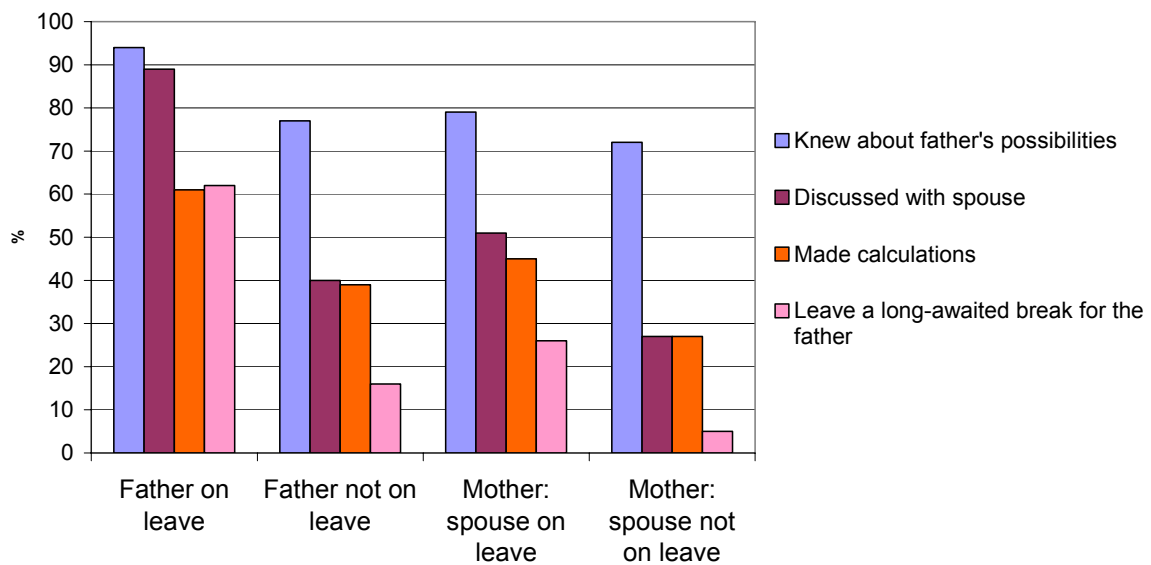
Also the sector of employment is relevant for the father's take-up of parental leave. It seems to be easier for the men working for the state to take parental leave than it is for others, especially for those working in the private sector. Men working in the social sector probably benefit from the fact that parental leave is a common phenomenon in this female-dominated field. But also men doing administrative managerial work have more often taken parental leave than most other men. These fathers can probably benefit from autonomy of work and flexibility of hours as well as possibilities for home-based work with the help of communication technology.

Different aspects of negotiating the take-up of parental leave – knowing about possibilities, discussing leave with spouse and calculating the costs – were related to the socio-economic position of the family. Knowing about possibilities is a prerequisite for discussions about different patterns of sharing leave between parents. Fathers seem to be quite well aware of their rights and possibilities for leave – it is not a new scheme but has been available already for two decades. Also in families where the father had only taken paternity leave, three out of four respondents said they knew it would have been possible for the father to take also parental leave. The father's possibilities seem to become more familiar along the growing number of children: young fathers knew less often of their possibilities for leave. The higher the education level, the more the fathers

had known about their possibilities. The father's sector of employment was also relevant: men employed by the state knew their leave possibilities better than others did.

Highly educated fathers as well as older fathers had also more often discussed leave possibilities with their spouses than younger or less educated fathers had. On the other hand, calculating the costs of parental leave was most common among the under-30-year-old fathers and those in a blue-collar position. Both discussions and calculations have led to higher take-up of parental leave by fathers.

Figure 3. Factors related to the sharing of parental leave between mother and father



The work situation was also related to the take-up of parental leave by men in two ways. On the one hand, fathers who took parental leave often experienced it as a long-awaited break from work. On the other hand, fathers who had not taken any parental leave often said it would have been difficult for them to take such a long leave of absence from work. Work-related obstacles seem to be based more on the father's own assessment than on explicit negotiations or comments by the employer.

Breastfeeding is often mentioned as an obstacle for the father's parental leave. In Finland mothers are encouraged to breastfeed according to the WHO recommendations: first 4 to 6 months of the baby's life exclusive breastfeeding (no other food but mother's milk) and after that partial breastfeeding until the child is two years old or older. According to the latest studies, breastfeeding has become more common to some extent, but still only 14 % of four-month-old babies were exclusively breastfed in 2000 (Hasunen 2002). In our data, breastfeeding does not seem to be an obstacle for the fathers to take parental leave. The importance of breastfeeding has not been a deciding factor for the take-up of leave but more for the timing of the father's leave period. Nine out of ten fathers who mentioned breastfeeding as important when deciding about leave said their spouse wished to breastfeed exclusively no longer than

six months. Thus, the father had taken parental leave when the baby was no longer dependent of the mother's milk's immediate availability.

In the attitudes related to the mother's role and her responsibility in childcare, the difference between leave-taker-fathers and non-takers was clear: those who did not take parental leave frequently put forward the argument of the mother's care task. These traditional attitudes were, however, most common among the mothers. The younger the mother was, the more she saw childcare as her responsibility. This attitude was related to the education level as well as to the occupational position of the mother: it was strongest among women in lower white-collar positions. Women with an academic degree saw less often childcare as the mother's responsibility. There was a strong relation between the mother's attitudes and the take-up of parental leave by her spouse.

What happens to gender equality?

The results of the Family Leave Study confirm that the leave schemes seem to create two categories of women. Women with high level of education and better chances to employment can choose between a shorter or a longer family leave period. Women with little education and less chances in the labour market have fewer alternatives. If a woman has not had a job previous to the birth of her child, it is more probable that she stays at home a longer period supported by the home care allowance. The home care allowance has, to some degree, turned into an income source for unemployed women. It does not function only as an alternative to day care, as it was meant to, but also as an alternative to unemployment. (Lammi-Taskula 2004.)

The two aspects of women's position, that of the fixed-term employment contracts and that of unemployment, allowances and getting one's livelihood, seem to point to one direction of desirable development: more equally shared take-up of family leaves between women and men is needed. But will this development proceed with the help of the present-day solutions?

Contradicting rationales?

In 2003, a possibility was introduced to shorten both parents' working hours and combine part-time work with the parents sharing of the parental leave. This part-time parental leave seems an ideal solution from the perspective of gender equality and also from the perspective of the child's well-being. It gives both parents a chance to learn to be parents, and at the same time maintain their position in the labour market. From women's point of view this solution would be good as it would lessen women's risk of becoming second-class employees because of their predominant use of parental leave. But does this ideal solution work in practice, with the current conditions set by the labour market?

The respondents of the Family Leave Survey, who themselves lived in the family phase of young children, were not at all interested in arranging their parental leave take-up in the manner decided on in the new act. Accordingly, very few families

have so far taken advantage of the new part-time parental leave: in 2004 they were 84, which means that less than 0.1 % of families with a new-born child per year have used the new arrangement.³ The experience with this reform suggests that politicians and labour market parties are clearly more enthusiastic about part-time family leaves + part-time work than the parents in this life phase. For the parents it does not seem to be easy to make the "free choice" of the "flexible" arrangements. (Salmi 2006 and Lammi-Taskula 2006.).

In the Finnish debate the rationale of "flexibility" has repeatedly been raised to promote men's take-up of family leaves. However, it has also repeatedly been pointed out that gender consequences are clearly influenced by the level of leave benefits (from O'Connor 1993 to Rostgaard 2003, see also Haataja & Nyberg 2006). If the benefit level is low, women are likely to take the leave instead of men who have higher income. This helps to understand why men do not become more interested in the leaves how ever flexible the schemes are made. In the Finnish case there is a clear contradiction as the schemes are made more and more flexible while at the same time keeping the benefits at the same level, or with only very moderate rises compared to the losses in the benefits' real value, and especially compared to the level of benefits which the parents themselves consider necessary for them to get interested in taking up the leave (Salmi 2006).

The "free choice" and "flexibility" rationales may contradict with the gender equality rationale, as they easily lead to women "freely choosing" the long leaves; or at least the rationales do not work in the expected way to get more men to take parental leave.

A common explanation for the low take-up of parental leave by fathers has been the fact that men have better wages and hence fathers' parental leave would mean too big losses for the family economy. However, this explanation is not in line with the findings of the Family Leave Study. Families do not make economic calculations as often as we usually think they do: only half of the families did so. Moreover, the calculations were more common in families where the father had stayed on parental leave than in families where he had not been on leave. When the parents do calculate the economic consequences of father's take-up of parental leave, they notice that the family economy does not suffer dramatically. The conclusion to be made at the policy level is that fathers need even other kind of encouragement than economic incentives to make them choose parental leave. Measures like those taken in Iceland and Norway with special leave periods for fathers might help fathers consider their unique role as parents.

Even the activities in the working life front seem to be contradictory. In the tripartite negotiations labour market parties agree on extensions to paternal leave. At the workplaces men report that their superiors are more critical towards parental leave than towards the shorter paternal leave; this is the case particularly in the private sector (Melkas 2004, Lammi-Taskula & Salmi 2005). A conclusion to be made is that promotion of a better combination of employment and family requires not only family policy measures but also changes in working life and especially at the workplaces. The balancing of employment and family is not only an issue between mothers, fathers and

³ Non-published information from register data by e-mail 20.1.2005, senior researcher Pentti Takala, Social Insurance Institution.

the state; the working life practices play an increasingly important role in how the statutory entitlements are processed into lived everyday life. (Salmi 1999.)

The complicated relations of employment rate, nativity, labour market and family policy

An interesting shift in the documented rationales of Finnish family policy has taken place recently. In the latest strategy document (Perhepoliittinen strategia 2003), the explicit goals again have a more demographic tone, as the first goal states that until the target year 2010 "Values in the society have changed and the position of families with children has improved so that all the more families can have the number of children they wish to have." A familistic tone can also be traced, as in the second goal: "The importance of home and parents in the care and upbringing of children has grown." On the other hand, none of the five goals or the strategic guidelines to follow them addresses gender equality; gender in a deeper sense is not present in this document.

The present policy priorities in Finland are tightly tied to calculations of the changing population structure. The Government has set as its primary goal the rising of employment rate to 75 %. This is an ambitious goal in a country where both men *and* women already are active in the labour market to a high degree, and where even women mostly have full-time jobs. The goal is also interesting in the light of the rationales of Finnish family policy discussed above. If we wish to take seriously the ideas of giving the parents a chance to take care of their young children themselves until the children reach the age of three, as well as the possibility to freely choose between child care at home or in day care, we have to ask is the goal of a high employment rate compatible with these ideas? Apparently not, as the OECD has in its appraisal of work & family arrangements in Finland maintained that the home care allowance is a too generous scheme and leads to too many women staying outside the labour market for too long (OECD 2005).

But are the family policy schemes a risk to employment rate in Finland? On a closer look this does not seem to be the case. In 2003, the general employment rate in Finland was 67 %; 66 % for women and 69 for men (Statistics Finland, Gender Equality 2004). But women and men in the child-bearing age groups are much more numerous employed: in age groups 25-44 women's employment rate was between 70 and 83 and men's between 81 and 87. A close analysis of the relationship to labour market of mothers with a child under three years of age has shown that only 37 per cent of them were not in the labour market in 2004 (Melasniemi-Uutela 2005). In the light of these figures there does not seem to be too many idle people to employ among those who are the target group of family leave schemes. During the last 15 years the proportion of those who stay at home among 25- to 39-year-old women has varied to some degree, but the biggest changes have taken place in the proportion of unemployed women.

The problem of women's participation in the labour market does not seem to lie in the area of family policy schemes but in the chances of finding employment. Changes take place rapidly in the course of a few years: in 2004 only one third of mothers with a two-year-old stayed at home (Melasniemi-Uutela 2005), when only a

few years earlier half of them did so. Benefits connected with family leave schemes did not get more generous during the 1990s and the first years of the 2000s (Bardy, Salmi, Heino 2001; Moisiö 2005), so this does not explain the changes in labour market participation. On the contrary, the rapid changes support the interpretation that the decisive factor for how long women stay on family leave is whether or not they find employment, not the possibility to stay at home given by the leave schemes.

There is even more to consider. The goal of a higher employment rate has been set to secure a more solid tax funding. More people are needed in the Finnish welfare state to pay taxes for a longer period of time in their lives to make ends meet. Here even the demographic aspect is important: the fertility rate should be kept at least at the present level of 1.8 and a higher rate is to be preferred. Now international comparisons suggest that the relatively speaking generous family policy schemes have a strong explanatory role when the equation of the high labour market activity of women and the high fertility rate in Finland is assessed (Rønsen and Skrede 2006; Vikat 2004). If the by parents unanimously supported home care allowance would be abolished, and the parental leave schemes and benefits kept at the present level, there is a risk of lower fertility to be the consequence. So, the employment rate priority may be in contradiction with the fertility rate priority in the long run. And, in the last instance, the employment rate priority is in contradiction with itself as, if interpreted in the way the OECD has done, it may lead to fewer employees and fewer taxpayers in the future.

The complicated relations of female employment rate, nativity and take-up of family leave in Finland is to a high degree connected with one labour market problem, that of the prevalence of fixed-term employment. This problem particularly concerns women and especially women with high level of education. If we wish to gain a higher employment rate for women, improve women's position in the labour market and ensure women's share of tax-payers, we need to change the prevalence of fixed-term employment contracts towards more permanent employment. This would have two important consequences. Firstly, women would probably have more children. Today women with fixed-term employment post-pone having children because their economic position is unstable due to the temporary employment contract; consequently, they cannot make plans for the future. These problems have grown more common lately. (Sutela 2006.) In Finland a high and growing proportion of young women have a university level education. Particularly these women post-pone childbearing and also have less children than they would wish to have (ibid; Salmi 2004). A change towards more permanent employment could help. Moreover, if a woman has a job waiting for her, she returns from family leave to work earlier than if she does not have a job. Both nativity and employment rate suffer from the high prevalence of fixed-term employment contracts.

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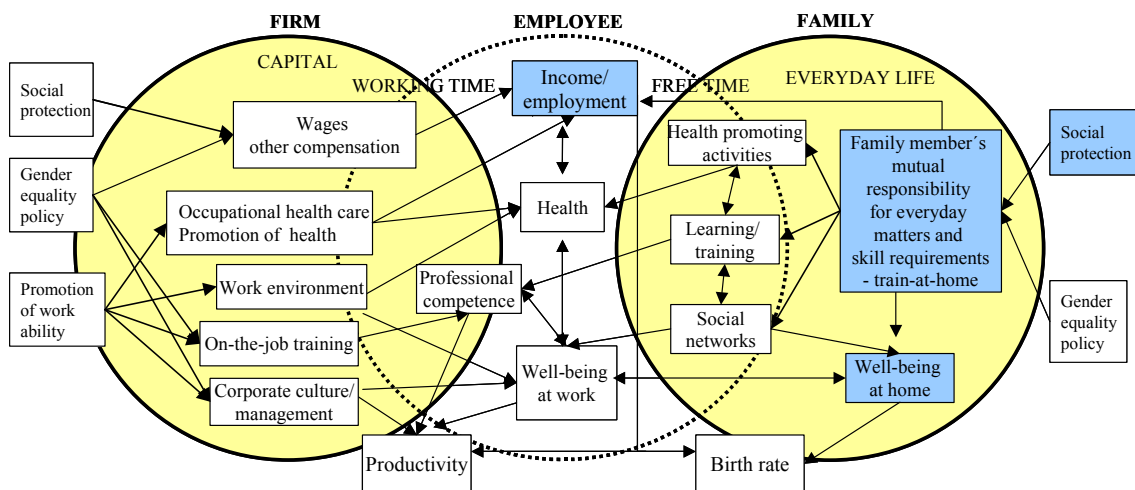
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6 Parental leaves, child care policies and mothers' employment in Finland and Sweden: a comparison



1 Introduction

The European Union¹, the Council of Europe², other international organisations³ as well as academic research have produced in recent years a large number of comparative studies about parental leave schemes, sometimes including child day care systems and labour market information. That indicates the importance of care policies in general and especially in the context of gender equality and equal participation of women and men in child care and the labour market. Large comparative studies broaden the scope of national institutions giving information about how common certain features are or what outcomes different schemes produce. However, the more countries are included

¹ European Commission (2005), Directorate General for Employment, Social Affairs and Equal Opportunities, EU Expert Group on Gender, Social Inclusion and Employment / Janneke Plantenga & Chantal Remery: Reconciliation of work and private life: A comparative review of thirty European countries. Luxembourg. <http://europa.eu.int>

² Council of Europe, Equality Division (2004), Eileen Drew: Parental Leave in Council of Europe Member States. Strassbourg. <<http://www.coe.int/equality>>

³ Nordic Council of Ministers & Nordic Council (2006), Varanka Jouni and Forslund Maria (eds.) : Possibilities and Challenges? Men's Reconciliation of Work and Family Life – Conference Report, ANP 2006:704. www.norden.org OECD (2002-2005): Babies and Bosses. Reconciling Work and Family Life: Several volumes of comparative country studies, 3-4 countries per volume.

in comparisons the greater is the probability that overall information leads to misunderstandings. The same concepts may mean different practices. Large comparative studies have shown that the information used or available is not always comparable, but they cannot tackle all the details. Smaller scale comparisons can concentrate more on details and deepen the understanding of justifications and practices behind different or similar solutions.

This paper shortly discusses some examples of problems in international comparisons of parental leave schemes and women's employment. Secondly, the paper presents a summary of the comparison of the Finnish and Swedish parental leave schemes, child day care policies and employment.

2 Concepts and outputs of the leave schemes

Leave schemes. As regards the parental leave schemes there are sometimes problems to interpret differences between the concepts of parental leave, paternity leave and father's quota. Parental leave schemes may consist of a) non-transferable maternity leave (or mothers' quota in parental leave as in Sweden), b) sharable parental leave (96/34/EC), c) non-transferable fathers' quota (fathers' parental leave) and d) paternity leave. The aim is that paternity leave is taken by the father after the child's birth simultaneously with the mother, but sharable parental leave and quotas aim to give both mothers and fathers own time and responsibility in child care. The sharable parental leave can be shared between the parents as in Sweden, but either parent can transfer her/his part totally to the other parent. Some countries have a parental leave that is not shared between the parents, but the parents can decide how to use the leave, as for instance in Finland. Maternity and parental leave are recognised in EU directives but not paternity leave. Paternity leave was introduced in the late 1970s in the Nordic countries but can nowadays be found in several other EU countries, too. National laws may be written so that "literally" no paternity leave exists, as in Iceland. However, the idea of paternity leave is included in the Icelandic parental leave scheme, while mothers and fathers can use their 3 months' quotas also simultaneously.

The legal status of the leave schemes differs from country to country, and between the leave schemes also inside a country. In international comparisons there is no common way to classify, on the one hand, the parental leave schemes covered at least partially by compensation from social insurance and other leaves. Many countries have introduced a right to prolonged absence from work after the parental leave period, but the periods are not covered by social insurance. Some schemes offer cash for care independent of the carer's labour market position. These allowances can be financed e.g. by the state, as the Norwegian cash for care, or by local authorities as a part of the child day care budget, as the Finnish care allowance. However, the status of compensation, social insurance or not, may produce different social rights in the longer run.

Taking of leaves. In terms of statistics one of the most interesting issues is to get information of how the parents share their sharable leaves and how fathers use their individual leave rights. It however seems to be impossible to show comparable information on this issue even from Nordic countries, as is seen in the statistics of

NOSOSCO (Social Protection in the Nordic Countries). In some countries fathers' numbers and shares are calculated from the summary of maternity, paternity and parental leave days (as regards Finland), in others only from maternity-parental leave days including quotas and excluding paternity days (as regards Sweden and Norway). Finally, the figures of parental leave benefits do not in fact describe those on leave but all those entitled to benefits. Some countries (such as Finland, Sweden and Iceland) pay parental leave benefits also to those not in labour force while in Norway and Denmark only to those with connections to the labour market.

Employment rates. When comparisons are focused on employment rates, there are huge differences between the employment rates of mothers of young children. This is partially due to differences in the length of parental leaves and availability of child care facilities but partially also to the question of technical definition, i.e. who are classified as employed.

According to the labour force survey definitions, women and men who are on compensated parental leave are counted as employed but temporarily absent from work. The length of these absences varies from some months to a couple of years. The different shares of mothers absent from work increase women's labour force participation differently⁴. In the old member states of the EU that means percentages between 0.3 in Greece to 4.4 in Austria of the total female labour force (Appendix 1). If mothers are replaced by substitutes e.g. recruited from among unemployed people for the leave period, these jobs are counted twice in the employment rate. In some countries mothers' employment rate is even higher when children are less than 3 years of age than with older children. (OECD 2005; Haataja 2005, 266-267); Moss and Deven 1999). In Finland most of the mothers take after parental leave a child home care leave and receive a relevant allowance with job security. They are however classified as non-active even though their employment contracts continue to be in force. So far, labour force statistics have ignored the impact of policies, while they have not made visible the impact of leave schemes on women's labour market position.

3 Finland and Sweden: a comparison

This chapter is a summary of the study "Nordic breadwinner-caretaker models - a comparison of Finland and Sweden" (Haataja 2006), written originally in Finnish. The aim of the study is to compare the Finnish and Swedish family leave and child care systems as well as to evaluate how they relate to the sharing of child care between women and men and to women's and men's gainful employment. The focus is, in particular, on developments in the 1990s and the beginning of the 21st century, but family leaves, women's and men's employment and demographic changes are also looked at in the long term. The information published and the issues discussed in the report are based on

⁴ Of course there are also other explanations for the variations, such as women's labour market participation as a rule and the age structure of working population.

cooperation with Swedish Professor Anita Nyberg (Arbetslivsinstitutet - National Institute for Working Life), see Haataja and Nyberg 2005 a, b and 2006.

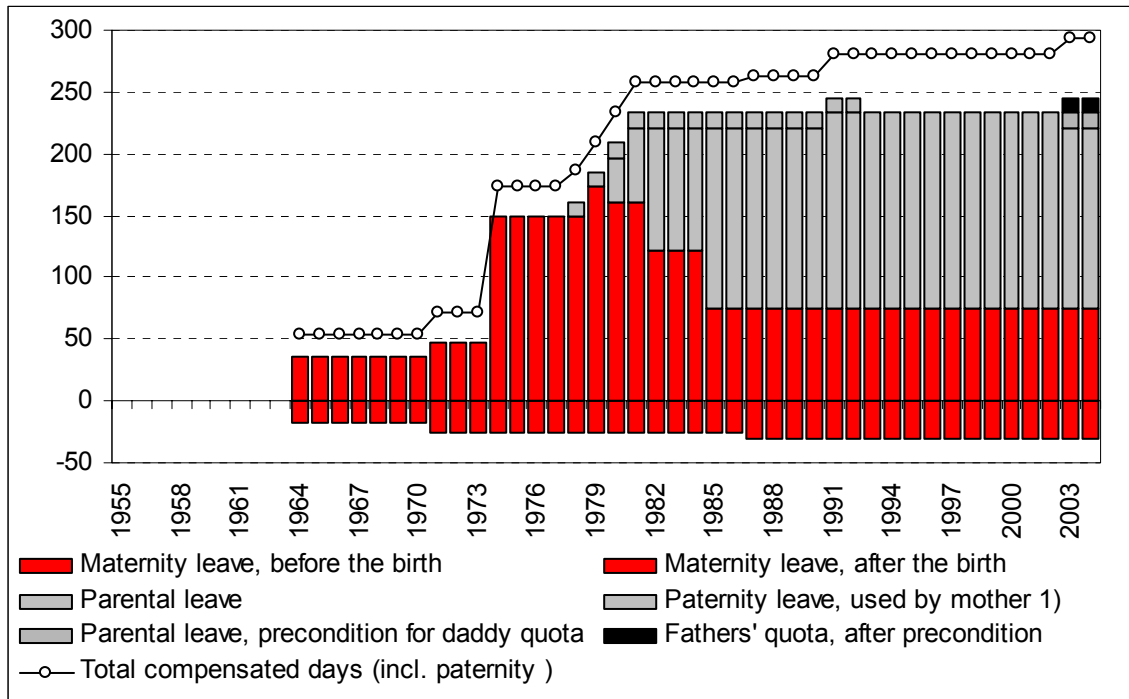
Parental leaves

With their parental leave policies Finland and Sweden have been forerunners in promoting the right of fathers of young children to caring for their children. Sweden introduced parental leave in 1974 as the first country in the world and Finland as the second in 1980. On the other hand, Finland introduced paternity leave at about the same time with Norway as the first countries in the world (1977), but the Norwegian paternity leave does not entitle to daily allowance as the Finnish and Swedish does. The Swedish paternity leave came into force in 1980. (Figure 1 and 2.)

Parental leave and the traditional paternity leave play different roles in child care. One objective of parental leave is to give both parents independent responsibility for taking care of children when the other parent is in gainful employment. When preparing the provisions on parental leaves both countries were concerned about a risk that leaves and benefits targeted only to women could in the long term weaken women's position on the labour market. On the other hand, the aim was children's right to their father and fathers' right to caring for their children. The purpose of granting fathers paternity leave was that the father can be at home simultaneously with the mother at the birth of the baby, so as to be able to get acquainted with the new family member, manage everyday chores and care for older siblings, in particular as mothers often need rest after giving birth.

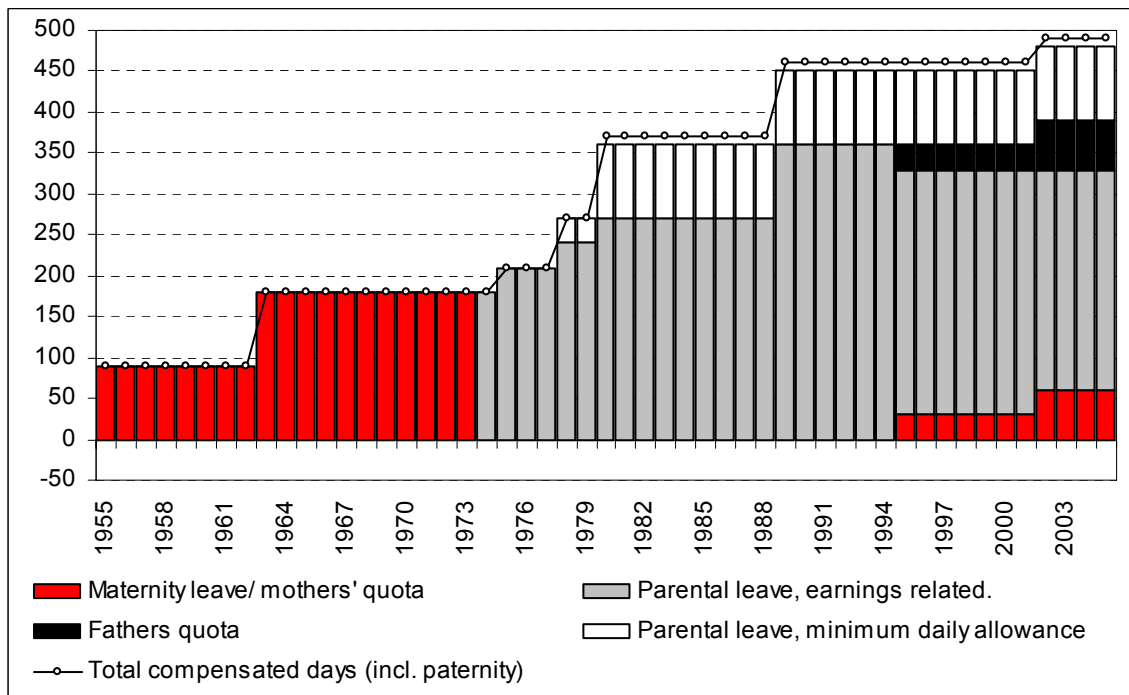
In both countries the long-term objective was relatively long periods of eligibility for parental leave and allowance – in Finland at least one year and in Sweden 1.5 years after the child's birth. These objectives have not been realised in either country. Today, in Finland the child is about 9.5 months and in Sweden 16 months old at the end of the entitlement to parental leave if both parents take all their leaves one after another after the child's birth. Furthermore, at present Finland has a paternity leave of 18 (three weeks) and Sweden of 10 days (about two weeks).

Figure 1. The Development of the Finnish Parental leave scheme, working days.



1) Until 1993, if the father used paternity leave, the maternity/parental leave was shortened. Since then paternity days are included in total days per birth. Daily allowance is paid for 6 days per week, however, on average 25 days per month. Source: Haataja 2006, 18.

Figure 2. The Development of the Swedish Parental leave scheme, days.

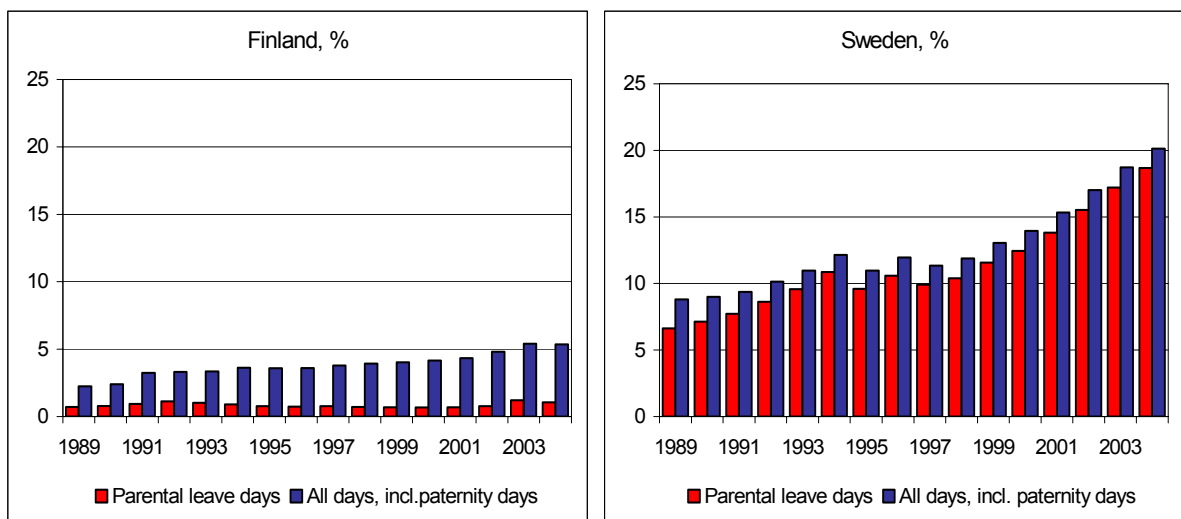


Source: Haataja 2006, 20.

Swedish fathers have more non-transferable rights to leaves than Finnish fathers. Finnish fathers are only entitled to three weeks' paternity leave. A Finnish father can take the two weeks' father's parental leave ('bonus leave' or 'conditional father's quota') introduced in 2003 in continuation of the parental leave period only if he agrees with the mother that he also takes at least two weeks of the actual sharable parental leave. In Sweden fathers' non-transferable rights comprised at the beginning of this decade a two weeks' paternity leave and a two months' quota of the parental leave. Swedish mothers also have a two months' quota of parental leave, whereas Finnish mothers' 'mother's quota' is the maternity leave of four months. Besides the quotas Swedish parents have a 12 months parental leave that is meant to be shared, half of which is intended for mothers and the other half for fathers. Both parents may however give their share of the leave in part or wholly to the other parent. There are no provisions on sharing the Finnish parental leave of six months between the parents but they can agree on the use of the leave between themselves.

Another difference that is important as a matter of principle between the Finnish and Swedish family leave policies is who can use the entitlement to fathers' non-transferable leave if the father does not do it. First, Swedish single parent mothers are entitled to take fathers' non-transferable parental leave, i.e. all family types have equally long parental insurance. In Finland the father's quota can only be used by the father. Second, in Sweden the taking of family leaves is not tied to the father living with the child or the mother's cohabitant as it is in Finland, but leaves and benefits can be availed of by another person who stays out of work to take part in caring for the child. In this sense the mother's safety net in the care of a young child is more extensive in Sweden than in Finland.

Figure 3. Fathers' share of parental leave days (includes quotas for mothers and fathers) and all days (include paternity days taken simultaneously with mother) in Finland and Sweden.



Source: Haataja 2006, 32.

In both countries mothers still bear the main responsibility for the care of young children, but in Sweden fathers have since the 1990s taken part in childcare to a markedly greater extent than in Finland. For instance in 2004 Swedish fathers took almost 19 per cent of the parental allowance days including quotas, while Finnish fathers only took one per cent of the total maternity-parental allowance days. When paternity allowance days are included, Finnish fathers' share comes up to 5 per cent and Swedish fathers' to 20 per cent. On the other hand, paternity leave taken simultaneously with the mother is equally popular in both countries; about 80 per cent of fathers per 100 children born take this leave. (Figure 3.)

The Finnish and Swedish parental leaves also differ in regard to how much flexibility they offer as well as in regard to the compensation levels of parental allowance. Parental allowance is payable in both countries either in the form of a daily allowance compensating for loss of earnings or a basic daily allowance if the mother has not enough earned income.

Flexibility in regard to maternity, paternity and parental allowances

Swedish parents are entitled, with all their mother's and father's quotas, to altogether 480 parental allowance days. These days include mothers' and fathers' 60 days quotas plus 90 days for which only a lower minimum daily allowance is paid (continued parental leave plus "lågstadsnivådaggar"). The taking of parental allowance days can be postponed until the child will be eight years. In addition, parental allowance days can be taken in a week for either seven or fewer days. The days of lower daily allowance can be scattered among the earnings-related days for instance by choosing earnings-related daily allowance for five weekdays and basic daily allowance for Sundays and Saturdays. Thus the economic impact of the low allowance days is milder. Parental allowance is not payable for the days the parent is in fulltime employment, but parents can however have part-time jobs and obtain parental allowance adjusted to working time. The flexible use of parental allowance however does not mean that there would not be rules, notification obligations and conditions but those are not looked at in detail in this report.

By means of flexible solutions Swedish parents can thus plan both the point of time when they want to take a leave and, to some extent, the compensation level for the leave. Despite various flexible solutions Swedish parents take the main part of their parental leave by the child's second year of age. On the other hand, there are a great number of children in Sweden whose parents do not take leave for all the days they are eligible for. All parents perhaps even do not know how to avail themselves of the possibilities for flexibility.

Finnish families with two parents have a maximum of 275 and families with one parent 263 working days of maternity and parental leave. Parental allowance is paid for six days a week and for an average of 25 days per month. Also in Finland, parental leave days can be left unused because it is not possible to postpone the days. In Finland, parental allowance is however paid for the entire daily allowance period, but to those in employment only as a minimum daily allowance. In families with two

parents in which both parents have employment, it is possible to take parental leave and obtain 50 per cent parental allowance if both parents reduce their working time by 40–60 per cent for the same period of time.

Finnish parents' opportunities for flexible solutions are limited to the start of the maternity allowance period preceding the child's birth, i.e. 30-50 days, and the opportunities to divide paternity leave in periods during the mother's maternity allowance period and parental leave. In autumn 2006 Parliament will decide if the Government proposal according to which fathers can defer their 'father's quota', as of 2007, until the child is 1.5 years old will be realised. Also Swedish mothers may choose rather freely when they want to begin their parental leave. Many mothers start their leave only at the birth of the child, since every fifth mother takes daily allowance for the period of pregnancy before birth (havandeskappenning). The criteria for eligibility for daily allowance for the period of pregnancy are fairly low compared to the Finnish special maternity allowance. In Finland the maternity leave period and leave preceding the child's birth are thought to cover the major part of risks. Women doing the most dangerous jobs are entitled to the so called special maternity allowance period before the maternity leave.

In recent years there has been discussion in Finland about sharing of the costs of parental leaves between female- and male-dominated sectors of employment. This theme has not been raised in Sweden, and that may be due to the fact that Finnish and Swedish employers partly incur different costs. In Finland, paid annual leave days accrue from all the maternity, paternity and parental leave periods in the same way as when in employment. The state has compensated the employers for the pay bill for leaves since 1994. In Sweden paid annual leave only accrues from 180 parental allowance days. According to Swedish collective agreements parental leaves are not usually paid leaves, but compensation may be paid for a part of the loss of the earnings-related daily allowance if the wage level exceeds the earnings ceiling for the daily allowance. There is no ceiling for the Finnish daily allowance but the compensation rate is reduced at higher income levels. In Finland maternity leaves are often according to collective agreements leaves with partial or full pay. Maternity allowance is paid to the employer for the period of paid maternity leave, and thus employers pay in practice only the difference between maternity allowance and salary.

Child care leaves and right to part-time employment after parental leave

There are also other leaves entitling to child care in both countries. In Sweden, it is possible to stay out from work for 18 months after the child's birth. In practice parents however take the main part of parental leaves during this period. The breaks taken for caring for a sick child are compensated from temporary parental allowance, in the same way as the previous so called contact days when parents could take a few days per year for contacts for the sake of children's hobbies or school. In Finland days of caring for a sick child are not compensated from health insurance but they are according to many employment contracts days with pay. In addition, in Finland parents of children under 3 are after the parental leave entitled to take care leave and to a home care allowance for that period, which is financed out of the municipal day care

budget. People on care leaves are not counted as employed, whereas those on parental leaves who have an employment relationship are counted as employed.

In both countries parents may reduce their working time also after parental leave until the child is 8. In Finland parents in part-time employment may obtain partial care allowance, even both parents at the same period of time, if their working time per week is less than 30 hours and the child is either under 3 or 6 to 8 years and attends preschool or comprehensive school.

Day care: home care, early childhood education and care, and preschool

The access to high quality and affordable day care and early childhood education and care (educare) services is the most important reason for the employment of mothers of young children. In Finland, children under 3 obtained in 1990 a subjective right to day care and educare services and children of school age in 1996. In Finland children's rights were made primary, not depending on the situation of the parent, for instance if the parent is in employment or unemployed. The Finnish day care and educare system includes, along with municipal services, also child care at home and home care allowance payable for it. The parents have the right and responsibility to choose the type of day care and educare for their children.

In Sweden day care rights were until the beginning of this century linked to parents' employment or studies: children of unemployed persons and older siblings of a baby that was cared for at home while a parent was on parental leave were not entitled to use day care services. At present, all children that are at least one year old are also in Sweden entitled to day care, called preschool, provided by municipal authorities. Parents have to pay for day care, but the right to free preschool for 15 hours per week applies to all 4-5-year-olds.

In Sweden, towards the end of the 1990s the child day care institution was converted to preschool and transferred from social administration to school administration. Six-year-olds are covered by compulsory education. In Finland the preschool reform was implemented at the turn of the century. The preschool covers the six-year-olds and is free of charge and voluntary. In addition, municipal authorities may choose if preschool is covered by the social or school administration. Compulsory comprehensive school starts in Sweden at the age of 6 and in Finland at the age 7 years. On average, the supply of day care services meets the demand in both countries. In Finland this situation was achieved at the turn of the 1990s, in Sweden at the beginning of this century. Since the turn of the 1990s Finnish children have, however, used less day care services than their peers in the other Nordic countries; 50 per cent of the children aged 0-6 years in 2003. In Finland, parents of children under 3, in practice mothers, care for their children at home on fulltime basis more often than parents in other countries. These families in general do not use educare services for older siblings either, since payment of home care allowance for siblings is an alternative to a place in municipal day care. In Sweden the proportion of children covered by day care and preschool has increased continuously and was 63 % in 2003 (NOSOSCO 2005, p. 63).

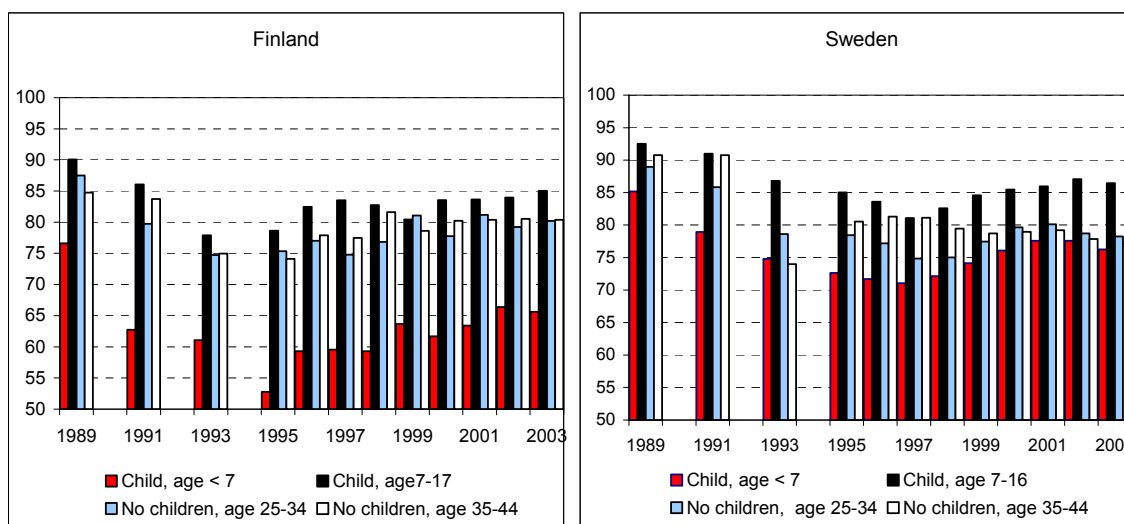
Finnish child daycare policy emphasises parents' options to choose between types of care and educare (home, private or municipal day care), whereas in Sweden the aim is equal intellectual and developmental skills by means of preschool.

Gainful employment

When the parental leave and day care systems were created – radical at the time, Finland was a relatively agricultural country. Sweden was already a developed industrial and service society. In Finland the shares of industry and service branches of labour force reached at the middle of the 1980s roughly the same level as they were in Sweden at the beginning of the 1960s. At present both countries are advanced post-industrial, service-intensive welfare states. At the beginning of this century the public sector employed in Finland 27 per cent of the labour force, in Sweden 31 per cent. The corresponding proportions of female labour force were 40 and 48 per cent. The differences in women's and men's proportions of labour force are among the smallest in the EU.

At general level women take part in working life in both countries in almost the same proportion as men. The growth in women's employment rate since the 1970s has not any more reduced the fertility rate, as is the case in most EU countries today. In both countries the fertility rate is higher than the EU average. The mothers' average age at the birth of their first child is on the increase in Sweden (29 years in 2004), whereas the increase stopped in Finland at the middle of the 1990s at 27.5 years. In Finland the proportion of young mothers has been for several years somewhat greater than in Sweden. Despite that the age distribution of mothers, and at the same time of the entire population of Finland, has become older at a more rapid pace than in Sweden.

Figure 4. Employment rates of women with children by age of the child and without children by age of the women in Finland and Sweden, in 1989-2003.



Source: Haataja 2006, 69.

There are no big differences in the labour force participation between Finnish and Swedish women. On the other hand, the difference in the employment rates of mothers of children under school age between Finland and Sweden was about 10 per cent at the beginning of this century, being in Finland 65 and in Sweden 75 per cent (Figure 4). The employment rate of mothers with only school age children was about 85 per cent in both countries in 2003. In the 1990s the difference in the employment rates of mothers and fathers of young children in Finland was for a long time 30 percentage units, but it has since then fallen to about 20 percentage units. In Sweden the corresponding difference has been 15 percentage units, at present even a bit less. On the other hand, we must remember that the employment rates of Swedish mothers of young children are partly higher because of their longer parental leave, because people on parental leave are classified as employed. The majority of Finnish mothers take child care leave at least for some time after parental leave, but they are not counted as labour force.

At the beginning of this century the unemployment rates were in both countries higher than before the economic depression, in Finland a little higher (8 %) than in Sweden (5 %) when comparing the mothers, while there has not been any difference in the fathers' unemployment rates between the countries. The proportion of mothers of young children outside labour force is almost 30 per cent in Finland, in Sweden about 20 per cent. The Finnish figures are higher because those on child care leave are not counted as employed. On the other hand, a good 40 per cent of those in receipt of home care allowance lack jobs and thus are even in reality outside the labour force.

It is well known that women's part-time work is common in Sweden but rare in Finland. About one third of the Swedish women are doing part-time work, of Finns only 17 per cent. The proportion of those in part-time employment against their own will is higher in Finland than in Sweden, but taking into account all employed people women's part-time work against their own will is more common in Sweden (7.6 %) than in Finland (5.8 %). Involuntary part-time work is linked with underemployment, and it has been called in Sweden part-time unemployment. In both countries, part-time unemployment is to a greater extent women's than men's problem.

The difference between Finnish and Swedish women's working times has narrowed; the working time of Finnish mothers' has been reduced and that of Swedish mothers lengthened. There are however still differences in working times. For instance, the proportion of mothers of children under seven years working at least 35 hours per week or less fell in Finland from 83 to 71 per cent but increased in Sweden from 43 to 59 per cent from 1989 to 2002.

Are the differences in results desired or unintentional?

The different solutions of Finland and Sweden in family policy have given rise to arguments that the Finnish child care model approached in the 1990s a familistic family policy, since responsibility for child care has increasingly been shifted to homes and women, and to some extent due to care allowance also to the private sector. Instead, Sweden has continued its aspirations towards gender equality in particular by improving parental leave (see discussion Mahon 2002, cf. Haataja and Nyberg 2005a, b

and 2006). In regard to the taking of family leaves so has indeed happened. In both countries women still bear the main responsibility for the care of young children, but in Finland women's contribution as carers of young children strengthened in the 1990s, in Sweden fathers' contribution. Although the position of mothers of small children on the labour market is weaker than those of school-age children in both countries, the two-breadwinner model has somewhat strengthened in Sweden but weakened in Finland in families with young children.

In both countries parents can choose how to arrange the care of their young children from several publicly supported options. In Sweden choices are linked to parental leave, in Finland to the time after parental leave. In regard to day care, Sweden's aim is that as high a proportion of preschool-aged children as possible should take part in the early childhood education and care organised by local authorities. In Finland, no objectives have been defined for the different types of educare but only for how the supply should meet parents' choices.

There is not full agreement in either country about the content of childcare policy, not to mention the desired outcomes. In practice it is often difficult to make a distinction between what factors influence the outcome and how, i.e. development of the desired breadwinner-caretaker model. This comparison probably provides some starting points for identifying the strengths and weaknesses of two countries' systems as well as ideas for a continued debate on the issue.

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Appendix 1. Female labour force participation and activity inside the labour force in EU countries for the years 2002 and 2003.

2002																
	EU-15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	FI	SE	UK
Activity rate, % ¹⁾	47.6	42.6	60.2	49.4	37.7	41.1	49.1	48.8	36.8	43.5	55.9	50.7	53.9	58.7	58.7	54.8
Labour force 1000 persons	76775	1867	1340	17612	1765	7274	11997	762	9382	78	3662	1759	2454	1293	2182	13347
Unemployment	8.6	7.8	4.3	8.2	14.6	16.3	9.8	3.8	12.6	3.6	2.9	4.5	5.3	10.2	4.6	4.3
Maternity leave ²⁾	1.7	0.9	2.9	2.7	0.3	0.8	1.6	1.4	1.5	2.1	1.3	4.4	0.7	1.9	3.3	1.0
Part-time employment	30.1	34.3	29.3	35.6	6.9	14.1	26.4	29.0	14.3	24.8	69.7	32.4	15.5	15.2	29.3	41.7
At work, other ³⁾	59.6	57.0	63.5	53.5	78.2	68.9	62.2	65.7	71.6	69.5	26.1	58.6	78.4	72.7	62.7	53.0
Labour force, total %	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2003																
	EU-15	BE	DK	DE	EL	ES	FR	IE	IT	LU	NL	AT	PT	FI	SE	UK
Activity rate, % ¹⁾	-	42.9	59.7	-	37.8	42.6	48.8	49.2	37.3	-	56.3	50.7	54.6	58.3	58.9	54.8
Labour force 1000 persons	-	1893	1328	-	1783	7585	12315	780	9527	-	3721	1749	2499	1288	2200	13399
Unemployment	-	8.0	5.7	-	13.6	15.8	10.1	4.0	11.9	-	3.8	4.3	7.4	9.9	5.0	4.0
Maternity leave ²⁾	-	1.2	2.8	-	0.3	0.8	1.8	1.4	1.6	-	1.2	5.0	0.6	2.0	3.6	1.1
Part-time employment	-	36.1	29.5	-	6.4	14.3	26.6	29.5	14.9	-	70.4	32.1	16.1	15.8	32.6	41.9
At work, other ³⁾	-	54.8	61.9	-	79.7	69.1	61.5	65.1	71.6	-	24.6	58.7	75.9	72.3	58.7	52.9
Labour force, total %	-	100.0	100.0	-	100.0	100.0	100.0	100.0	100.0	-	100.0	100.0	100.0	100.0	100.0	100.0

¹⁾ Labour force participation rate, % of total population >15 years.

²⁾ Employed, but temporarily absent because of maternity or similar kind of parental leave.

³⁾ Employed minus persons on maternity leave and working part-time.

Source: Eurostat (Labour force statistics); Haataja 2005, 266.

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