

- priority need group (e.g. pregnant), not intentionally homeless, and connected in some way to the Local Authority.
- 1985 *Housing Act* extended provision to include those made homeless by disasters and those who were vulnerable by virtue of e.g. old age.
- 1989 *Children Act*. Duty for Local Authorities to accommodate any child in need who has reached the age of 16 and whose welfare that authority considers likely to be seriously prejudiced if not provided with accommodation.

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Appendix

The formation of family policies at a European level²

(Source: Hantrais and Letablier, 1996)

- 1957 *Treaty of the European Economic Community (EEC)*, signed in Rome. Contained workers' rights and working conditions, did not take account of the non-working life of families (Articles 117-22).
- 1974 *EEC Council Resolution*. Established the need for a social action programme 'to ensure that the family responsibilities of all concerned may be reconciled with their job aspirations' (Official Journal of the European Communities C 13, 12.2.74, p.2).
- 1983 *Resolution from the European Parliament*. Proposed to the European Community to develop its own family policy: called for 'a gradual reduction of working time to allow the family more time' (OJEC C 184, 11.7.83, p.117).
- 1986 *European Childcare Network* is established. Monitors the measures taken by member states and reports back. In 1991 renamed as: the *European Commission Network on Childcare and other Measures to Reconcile Employment and Family Responsibilities*.
- 1989 *The European Observatory on National Family Policies* (a network of twelve national experts). The observatory was given the brief of examining the development of the situation of families and family policies and reporting back annually to the Commission.
- 1989 *Communication from the Commission on Family Policies*. Identified ways of reconciling work and family life. The Commission recognised women's employment as beneficial for the economy and as a necessity for the individual; attached particular importance to childcare arrangements and the development of job flexibility (COM(89) 363 final of 8 August 1989, p.3).
- 1989 *Community Charter of the Fundamental Social Rights of Workers*, signed in Strasbourg. Point 16: 'enabling men and women to reconcile their occupational and family obligations'.
- 1991 *Council Resolution on Equal Opportunities*. Reduce barriers to women's employment through measures to reconcile family and occupational responsibilities of both men and women' (OJEC C 142, 31.5.91, p.2).
- 1992 *Maastricht Treaty*. The Council Recommendation on Childcare was adopted (OJEC L 123/16, 8.5.92). Recommendation covered the provision of public and private childcare facilities, special leave, the environment, structure and organisation of the workplace and the sharing of family, professional and educational responsibilities. Levels of provision not specified but Commission was assigned the task of monitoring measures taken.
- 1992 *Council Directive 92/85/EEC*. concerning the safety and health of pregnant workers, women workers who have recently given birth and women who are breastfeeding (OFEC L 348/1, 28.11.92). Women were to be eligible to take an uninterrupted period of at least 14 weeks' maternity leave before and/or after delivery with pay equivalent to at least 80% of previous salary. They

² The intervention at European level to recognise the relationship between family and employment was not widely accepted by member states. By the mid 1990s, the EU still has not developed a clearly defined or 'comprehensive' family policy as requested by the European Parliament in 1983.

could also take leave with pay to attend ante-natal examinations. In addition they were provided job-protection while on maternity leave.

1994 *White Paper on European social policy*: Addressed two key issues: how to manage and support the relationship between working time and time spent caring for children; how to encourage more effective sharing of responsibilities for care between men and women (COM(94) 333).

1994 *Council Directive Concerning Parental Leave and Leave for Family Reasons* (OJEC C 333/6, 9.12.83). Parental leave was recommended to be an entitlement (i.e. not an obligation) to a minimum of three month's leave up to the child's second birthday, either full- or part-time, with a guarantee of reinstatement and insurance cover for sickness, unemployment, invalidity and old age benefits. Payment of leave was a possibility instead of mandatory requirement. Leave for family reasons covered cases such as the illness of a spouse, death of a close relative, marriage or illness of a child, which were to be counted as paid leave for the purposes of wages, social security contributions and benefits, and pension rights. There was slow progress made with the legislation of these recommendations.

The UK in a European perspective

(Source: Hantrais and Letablier, 1996, pp. 132-133)

The main opponent of European legislation on policies for statutory maternity leave, parental leave, work-time arrangements and childcare has been the UK, which refused to sign the Community Charter of the Fundamental Social Rights of Workers and the Agreement on Social Policy and sought to block European legislation in these areas. In the 1980s-1990s, British governments consistently argued against proposals for directives on part-time work, parental leave and state provision of childcare on the grounds that regulations would impinge on the private lives of individuals and also impose a heavy burden on employers.

5 United States

5.1 The Chronology of US Family Policy Legislation³

- 1920 *Child Welfare League of America* founded. Association of voluntary and public agencies, active on behalf of child welfare services.
- 1935 *Social Security Act: Maternal and Child Health and Crippled Children's Services* (MCH). Legislation establishing one of the three pillars on which child health care still stands: maternal and child health services; health assistance/health care for the poor; and tax expenditure subsidy of health insurance for the employed.
- 1946 *National School Lunch Program*.
- 1956 *Social Security Disability Insurance*.
- 1964 *Food Stamp Program*.
- 1964 *Civil Rights Act*. Unlawful to discriminate with respect to compensation, terms, conditions, or privileges of employment because of sex.
- 1965 *Medicare and Medicaid Programs* introduced. Means-tested medical programs for children and their families.
- 1966 *School Breakfast Program*.
- 1972 *Supplemental Security Income Program*.
- 1973 *Children's Defense Fund* (CDF) founded. The most influential children's lobby in the US. Partook in the national childcare debate of the 1970s. Does research and lobbying on issues on poor and minority children.
- 1970s *Coalition of Labor Union Women* founded. Active on equal rights, childcare, flexible benefits, flextime, parental leave legislation.
- 1974 *Special Supplemental Food Program for Women, Infants and Children* (WIC).
- 1975 *Earned Income Tax Credit* introduced.
- 1976 *Committee on Child Development Research and Public Policy*. Research-analytic and forum group, later renamed as *Board for Children and Families*.
- 1981 *Low-Income Energy Assistance* introduced.
- 1978 *Civil Rights Act* amendment. Pregnancy and maternity are to be treated the same way as any other disability. Thus if employers provide disability leave, they have to make it available to women at the time of childbirth.
- 1978 *Pregnancy Discrimination Act*. Discrimination on the basis of sex included, but was not limited to, discrimination with regard to pregnancy, child birth, or related conditions.
- 1985 *Family and Medical Leave Act* introduced. Job-protected parental, family and personal disability leave introduced in Congress. In 1987 passed by Congress and in 1990 vetoed by President Bush. Passed again in 1991 and vetoed again in 1992 by President Bush.
- 1980s *Select Committee on Children Youth and Families and Subcommittee on Family and Human Services*. Influenced by Protestant churches, advocate strong traditional family and cultural values.
- 1993 *Family and Medical Leave Act* re-introduced and passed by Congress, signed into law by President Clinton. Entitles to 12 weeks of unpaid leave annually for medical or family reasons for employers who worked 1,250hrs during 12 months at the same employer.

³ Detailed description of family policies follows under the subject headings below.

Table 5.1 Total federal expenditure on children and per-child expenditure for major areas, US 1960-1995 (constant 1995 \$)

	1960	1970	1980	1990	1995
<u>Total expenditure (in million \$)</u>					
Federal expenditures	89,403	191,234	244,053	334,881	410,129
Income security	18,119	42,086	74,964	94,442	142,755
Nutrition	14,061	22,631	26,780	22,788	29,466
Housing	1,173	2,579	15,926	16,700	24,841
Tax credits	293	676	3,987	9,365	10,138
Health	0	0	5,199	13,260	26,310
Social services	174	3,052	4,427	14,307	24,041
Education	0	2,277	4,585	5,513	11,422
Training	2,417	10,471	12,261	10,615	14,857
State and local expenditures	0	399	1,799	1,894	1,680
	71,284	149,149	169,089	240,439	267,374
<i>Number of children 0-18 (thousands)</i>	67,138	73,474	67,939	67,528	72,416
<u>Total expenditure per child (in \$)</u>	1,331.64	2,602.75	3,592.24	4,959.14	5,663.52
Federal expenditures	269.88	572.79	1,103.40	1,398.56	1,971.33
Income security	209.43	308.01	394.18	337.46	406.90
Nutrition	17.48	35.10	234.41	247.31	343.04
Housing	4.36	9.20	58.69	138.69	140.00
Tax credit	0.00	0.00	76.53	196.36	363.32
Health	2.60	41.54	65.16	211.86	331.98
Social services	0.00	30.99	67.49	81.64	157.72
Education	36.01	142.52	180.46	157.20	205.16
Training	0.00	5.43	26.47	28.05	23.20
State and local expenditures	1,061.76	2,029.96	2,488.84	3,560.58	3,692.19

Source: R. Clark and R. Berkowitz (1995), *Federal Expenditures on Children, Washington, DC: The Urban Institute.*

5.2 Maternity/Parental Leave and Provisions

5.2.1 Current provisions

Many employers offer participation in group Temporary Disability Programs with full or partial premium coverage to their workers as part of collective bargaining contracts (with trade unions). Some employees purchase individual policies.

Table 5.2 Maternity/Parental leave and provisions, US 2001

<i>Type of Provision</i>	<i>Description</i>	<i>Length Paid</i>	<i>Eligibility Criteria</i>	<i>Level of Payment</i>	<i>Job Protection</i>	<i>Paid by</i>
Maternity/ Paternity/ Parental Leave (Family Leave and Medical Act, FLMA)	Up to 12 weeks of unpaid leave for specified medical or family reasons.	Not paid.	Employee (mother or father) must have worked at least 1,250 hours within the last 12 months at the same employer. In case of the birth/adoption of a baby, leave must be claimed within 12 months of birth/adoption.	Not applicable	Yes	Not applicable
Paid Maternity Leave (Temporary Disability Programs TDI)	Mandatory paid leave offered by 5 states (California, Hawaii, New Jersey, New York, Rhode Island)	26 to 52 weeks	TDI eligibility varies by state, but is generally based on prior earnings and/or duration of employment.	No data	Yes	Paid by state from employer or employee contributions or a combination of both
Leave to take care of children, (under the FLMA)	Parents may take 12 weeks leave to care for an immediate family member with a serious health condition.	Unpaid leave.	Employee must have worked at least 1,250 hrs in the last 12 months at the same employer. 12 weeks leave per year, may be taken in blocks or by reducing normal weekly or daily working hours.	Not applicable	Yes	Not applicable.

Source: Bradshaw and Finch, 2002

5.2.2 Chronology

The US does not have a well-developed parental leave policy and maternity provisions. The legislation of parental/maternity leave is a relatively new development and provides minimum provisions to families.

1949-69 State Temporary Disability Insurance Laws enacted in California, Hawaii, New Jersey, New York and Rhode Island. Laws were required to cover pregnancy and maternity rights from 1978.

1964, 1972 Civil Rights Act. Law against discrimination on basis of sex.

1993 *Family Leave and Medical Act*. Requires that public agency employers and private sector employers of 50 or more employees provide employees with up to 12 weeks of unpaid, job-protected leave -within a 12 months period- for specified family or medical reasons.

5.3 Child Benefits and Tax Allowances

5.3.1 Current provisions

The US does not have universal child benefits. Income related child benefits are incorporated into the income tax system. There is a means-tested benefit for low-income families, called the Temporary Assistance for Needy Families (TANF), which shall be described under section 5.5 (social assistance schemes). Table 5.3 summarises the type and level of tax allowances received by families with children.

Table 5.3 Family tax allowances, US 2001

<i>Tax Allowance</i>	<i>Description</i>	<i>Eligibility</i>	<i>Level of payment (per year)</i>	<i>Method of payment</i>
Child Tax Credit (CTC)	Fixed amount of annual credit paid for each qualifying child plus a refundable portion that varies with income.	For dependent children under 17. There is an additional refundable component, benefiting working families with children with an annual income of above \$10,000.	<ul style="list-style-type: none"> • 600\$ per dependent child. • The family receives a refund of 10% of the family's earnings that exceeds \$10,000 in 2001-2004, and 15% of the family earnings if it exceeds \$15,000 in 2005. • The child tax credit is reduced by \$50 for each \$1,000 earned above a gross income of \$110,000 for married couples filing jointly, \$75,000 for single people and \$55,000 for married couples filing separately. 	CTC is received in the same check as any other tax refund annually.
Earned Income Tax Credit (EITC)	Refundable, federal income tax credit for low-income workers, primarily for families with children < 18.	Level of credit varies by the number of children and household income. Investment income cannot exceed \$2,400 per year.	Nr of dep. children Max earnings limit Max allowance	EITC is administered annually by the Internal Revenue Service.
Child and Dependent Care Tax Credit	Tax allowance for childcare expenses.	For children < 13. State and local jurisdictions determine the forms of childcare eligible.	None \$10,380 One \$27,413 > One \$31,152	Annually by Internal Revenue
Employer provided dependent care credit	Exclusion of employer provided childcare from employee's gross income.	For childcare of children under 13.	Tax allowance covering up to 30% of childcare expenses of taxpayers maintaining employment with a gross annual income of up to \$10,000. Above this level allowance is reduced by 1% for each \$2,000 under average gross income. Eligible expenses limited to \$2,400 for 1 child and \$4,800 for 2+ children. Employer-provided dependent care exclusion is limited to \$5,000 per year. For married taxpayers filing separately, exclusion is \$2,500.	Annually by Internal Revenue

Source: Bradshaw and Finch, 2002

5.3.2 Chronology

- 1975 *Tax Reduction Act of 1975. Earned Income Tax Credit (EITC)*, initially enacted as a temporary measure. Made permanent in the *Revenue Act of 1978*. A tax credit equal to a specified % of wages up to a maximum awarded to low-income working families with children. If the credit exceeds the taxpayer's federal income tax liability, the excess is payable to the taxpayer as a direct transfer payment, thus a 'refundable tax credit'.
- 1976 *Child and Dependent Care Tax Credit* expanded. Originated in 1954, the benefit is a non-refundable tax credit for taxpayers who work or are seeking work and have at least on child aged under 13. Expansion in 1976 transformed it into a 20% tax credit on childcare-related expenses, up to \$2,000 for 1 dependant and \$4,000 for 2 or more.
- 1987 EITC indexed for inflation.
- 1990-93 EITC significantly increased and adjusted for families with 2 or more children.

Table 5.4 EITC Earnings limits and credit levels, 1997

<i>Number of children</i>	<i>Earnings limit under which EITC is paid</i>	<i>Level of Payment (annual)</i>
No qualifying child	\$9,770	\$332
1 qualifying child	\$25,760	\$2,210
> 1 qualifying child	\$29,290	\$3,656

Source: Social Security Online

- 1997 *Child Tax Credit*. Annual \$500 tax allowance for each qualifying child under the age of 17.
- 2001 President Bush signed the *Economic Growth and Tax Relief Reconciliation Act of 2001*. The following provisions impact the Social Security and Supplemental Security Income programs:
- *One-Time Tax Refund Payments*: Provides one-time payments of up to \$300 for an individual, \$500 for the head of a household, and up to 600 for a married couple. These payments are an advanced refund of credits for taxes withheld for 2001 that are no longer owed because of the overall reduction in income tax rates.
 - *Child Tax Credit*: Increases child tax credit amounts gradually from \$500 for each child to \$1,000 in 2010. Expands the child tax credit by making it refundable for low-income workers. Previously, the child tax credit was refundable in very limited situations. Excludes the refundable child tax credit as part of income or resources in determining eligibility for means-tested programs. Effective January 2001, the child tax credit is \$600 per child.

5.4 Childcare Services and Usage

5.4.1 Current provisions⁴

Table 5.5 Working mothers of pre-school aged children, US 2001

<i>Age of child</i>	<i>Mother in labour force</i>
Infants (>1)	59%
Aged under 6	65%
Aged 6-13	78%

Source: Children's Defense Fund

The primary childcare arrangement is defined as the arrangement in which the child spends the most number of hours while the mother is at work.

Primary arrangement categories:

- Center-based childcare: childcare centers, Head Start, preschool, pre-kindergarten, and before- or after-school programs;
- Family childcare: care by a non-relative in the provider's home;
- Baby-sitter or nanny: care by a non-relative in the child's home;
- Relative care: care by a relative either in the child's or provider's home;
- Parent care: for those children whose mother did not report a non-parental child care arrangement while she worked

The most recent figures for childcare arrangements in the US are for 1997.

Table 5.6 Primary childcare arrangements for children under 5 with employed mothers 1995/1997

<i>Type of Care</i>	<i>Percentage children using service, 1997¹</i>	<i>Percentage children using service, 1995²</i>
Nanny/Baby sitter	6	5
Parent care	24	22
Relative care	23	22
Family childcare	16	24
Center-based care	32	25

Source: ¹National Survey of America's Families, 1997.

²Children's Defense Fund.

Monthly childcare costs (1997): \$317 = 6% of average earnings. The majority of families have to pay childcare costs, among families with full-time working mothers 73% paid for childcare.

Subsidies: *Child Care and Development Fund Block Grant (CCDFBG)*: major source of Federal childcare assistance for low and moderate-income families. The program provides funding to states for subsidizing care of the parent's choice, whether in a family childcare home, with a relative, or in a child care center. CCDFBG funds may be used for childcare services provided on a sliding scale fee basis, but states can waive childcare fees of families with incomes at or below the poverty line. Children eligible for CCDFBG subsidies must be under age 13, and in families whose income does not exceed 85% of State

⁴ For a review see Capizzano et al, 2000.

median income. State eligibility levels vary from 125% of the federal poverty level in South Carolina to 255% of federal poverty level in Alaska.

5.4.2 Chronology

- 1946 *Child Care Food Program* authorised under the *National School Lunch Act*. Provides federal financial assistance for breakfasts, lunches, suppers and snacks served to children in licensed child care centres and family or group day-care homes. The vast majority of children served is aged 3-5.
- 1962, 1967, 1988, 1990 *Social Security Act* amended. Four different childcare programs established, three of which fund childcare for poor children:
- Childcare for AFDC families;
 - Childcare for those leaving AFDC for employment (1988);
 - Childcare for families who are at risk of becoming eligible for AFDC (Omnibus Budget Reconciliation Act 1990);
 - Program aiming to improve the quality of childcare.
- 1964 *Economic Opportunity Act: Head Start* introduced. Designed as a compensatory education programme for poor children as well as to increase parental involvement with children and provide necessary health, nutrition, and social services to them and their families. At least 10% of the children enrolled must also be handicapped.
- 1975, 1981 *Social Services Block Grant* of the Social Security Act authorised grants to states for providing social services for individuals with incomes up to 115% of the national median income. A significant portion -ranging from \$2.5 billion in 1975 to \$3 billion in 1979-80- has gone to childcare services for low- and moderate-income working families.
- 1990 *Child Care and Development Block Grant* introduced. Targeted on childcare services for low-income families (with up to 75% of state median income) and the supply and quality of childcare services generally.

Table 5.7 Primary childcare arrangements used for preschoolers by families with employed mothers (%), US 1977-1994

<i>Type of arrangement</i>	<i>1994</i>	<i>1991</i>	<i>1988</i>	<i>1986</i>	<i>1977¹</i>
Number of children (thousands)	10,288	9,854	9,483	8,849	4,370
Total Percent	100	100	100	100	100
Informal care in child's home	33.0	35.7	28.2	28.7	33.9
Informal care outside home	31.3	31.0	36.8	40.7	40.7
Day-care centre	21.6	15.8	16.6	14.9	13
Nursery/pre-school care	7.8	7.3	9.2	7.5	
School-based activity	0.2	0.5	0.2	NA	NA
Mother takes child to workplace	5.5	8.7	7.6	7.4	11.4
Other arrangement	0.9	1.1	1.3	0.8	0.6

¹Data only for the two youngest children under 5 years of age.

NA=Not Available

Source: U.S. Bureau of the Census, January 14, 1998.

**Table 5.8 Weekly childcare costs paid by families with employed mothers*
1985-1993**

<i>Date</i>	<i>Nr of mothers (thousands)</i>	<i>% making payments</i>	<i>Weekly expenses</i>		<i>Childcare as % monthly income</i>
			<i>Current \$</i>	<i>Constant \$ (1993)</i>	
1985	15,706	33.7	40	55	NA
1986	18,305	31.4	44	58	6.3
1987	18,501	33.3	49	61	6.6
1988	18,843	39.9	54	65	6.8
1990	18,938	38.0	60	65	6.9
1991	19,180	34.5	63	67	7.1
1993	19,798	35.3	70	70	7.3

* Expenditures for all children in family under 15 years of age.

NA=Not Available

Source: *Survey of Income and Program Participation, 'Who's Minding the Kids? Child Care Arrangements: Fall 1991'*, *Current Population Reports*, Series pp.70-36.

**Table 5.9 Businesses classified
as providing childcare services, 1977-1992**

<i>Year</i>	<i>Total establishments</i>
1977	24,813
1982	30,762
1987	40,631
1992	51,297

Source: U.S. Census Bureau,
Census of Service Industries, December 1, 1999.

5.5 Other Policies Related to Children and Parenting

5.5.1 Current provisions

Table 5.10 Other policies relevant to families with children, US 2001

<i>Provision</i>	<i>Description</i>	<i>Eligibility</i>	<i>Level of payment</i>
Temporary Assistance to Needy Families (TANF)	Social assistance scheme for lone parents and families with children.	Means-tested (see Food Stamps). Families can spend a max. of 5 yrs on TANF, and recipients must work after the 2 nd year on assistance. <u>Work requirements:</u> Lone parents: at least 30hrs/week Couples: at least 35hrs/week	Level of TANF varies by family size and household income. Maximum benefit received by a family of 3 in a median state (in 2000): \$379 per month. Average monthly benefits range between: \$101.15-\$669.0
Food Stamps	Means-tested cash benefit in the form of vouchers or Electronic Benefit Transfer Payment, accepted in most food stores.	The household may have no more than \$2,000 in countable resources (such as bank account), or \$3,000 if at least one person in household is aged > 60. The gross monthly income must be 130% or less of Federal poverty line (\$1,533/month in 2000). All households receiving TANF are also eligible for Food Stamps.	Maximum benefit received by a family of 3, with income equal to 55% of Federal poverty guideline (in 2000): \$262. Level of payment increases with family size.
Supplemental Security Income (SSI)	Means-tested, federally administered income assistance program to poor elderly, disabled and the blind.	Eligibility on basis of: income, age, blindness or disability. Income must be \$2,000 or less (\$3,000 for couples). Age requirements: Elderly: 65 and over Children: under 18.	In 1999, average monthly SSI payment for children under 18 was \$436.77 and the average state supplement was £52.29.
General Assistance	State funded and administered programs providing cash assistance.	Cash to vendors on behalf of needy persons who are not eligible for federal assistance programs Eligibility requirements vary across states. Recipients include the unemployed and persons whose disability does not qualify them for SSI.	Payment levels and benefits vary across states and are generally lower than federal benefits. Level of payment increases with family size. In 2000, nearly 1/3 of recipients were children or families with children.

<p>Low-Income Heat Energy Assistance Program (LIHEAP)</p>	<p>Cash assistance to meet the costs of home energy. Federal government awards grants to states. Medicaid and Medicare are government health care programs for public and military employees, the poor, elderly and the disabled. Enables States to initiate and expand child health assistance to uninsured, low-income children.</p>	<p>Households with income up to 150% of poverty level or 60% of a state's median income, or those receiving TANF, SSI and Food Stamps.</p>	<p>Payment can be provided in cash, fuel, prepaid utility bills, vouchers or coupons. The level of benefit decreases with household income.</p>
<p>Medicaid/Medicare</p>	<p>Within federal guidelines, states design and administer their own program. Coverage includes pregnant women and children under age 6 with incomes below 133% of the federal poverty level.</p>	<p></p>	<p>Health care coverage under Medicaid / Medicare / SCHIP is free. Sliding scales may be implemented for families with income above 150% of Federal poverty, rules vary by state.</p>
<p>State Children's Health Insurance Program (SCHIP)</p>	<p>Health care coverage for children under 19 whose income is up to 250% of Federal Poverty Level.</p>	<p></p>	<p></p>
<p>Health Care Tax allowance</p>	<p>Tax allowance for eligible health care expenses.</p>	<p>For individuals who incur health care expenses in excess of 7.5% of their adjusted gross income on their own or their dependent's behalf.</p>	<p>Persons eligible may deduct the extra amounts expended from taxable income. In 1997, the average deduction claimed was \$ 5,571</p>
<p>Rental Voucher and Rental Certificate</p>	<p>Means-tested rental assistances paid on behalf of the family or individual, thus allowing the option of private renting.</p>	<p><u>Max eligible income</u>: up to 80% of the area's median income. <u>Rental Vouchers</u>: provide a predetermined max. level of rental subsidy and must be used for housing at permissible rent levels. <u>Rental Certificates</u>: used only for rents falling below the maximum set by the housing authority.</p>	<p>RV: rental subsidy equals the difference between the set rent and 30% of the household's adjusted gross income. RC: the household pays the difference which equals to the greater of: 30% of adjusted gross income/10% of unadjusted gross income or the rent portion of its welfare payment.</p>

<p>Education</p> <p>National School Lunch Program, National School Breakfast Program, Special Milk Program</p>	<p>The federal government pays (from general revenues) the difference between the tenant's contribution and the actual (fair) market rent.</p>
<p>Free education, no books or material charges.</p>	<p>All school aged children (aged 5/6-16/18). Not applicable.</p>
<p>Federal programs providing meals or supplementing children's nutrition in schools.</p>	<p>Children's household income: <130% of Federal poverty level: free lunches; between 130-185% of Fed. Poverty level: reduced price lunches. Not applicable.</p>

Source: Bradshaw and Finch, 2002.

5.5.2 Chronology

Social Assistance

- 1935 *Aid to Dependent Children* (ADC). Covers children under age 16 and includes a formula for federal matching of expenditures under approved state plans.
- 1950 ADC amended to include caretaker benefits: one needy relative with whom dependent child was living.
- 1960 Optional 'unemployed father' programme added.
- 1962 ADC renamed to: Aid to Families with Dependent Children (AFDC) as part of an extension of the benefit. Separate formula to allow higher federal match for social services to current, former and potential AFDC families.
- 1964 *Food Stamp Act*. Designed to enable eligible low-income households to buy a nutritionally adequate low-cost diet. Provided coupons that could be purchased at a reduced price by qualified individuals, worth up to 30% of poverty threshold income. From 1977, eligible persons were given vouchers, instead of buying them.

Table 5.11 Number of persons participating in Food Stamps and value of coupons, US 1962-1993

<i>Fiscal year</i>	<i>Persons participating (average in thousands)</i>	<i>Annual bonus value of coupons (1,000 \$)</i>	<i>Annual average monthly bonus¹ per person (\$)</i>
1962	143	13,153	7.66
1966	864	64,781	6.25
1970	4,340	550,806	10.58
1975	17,063	4,386,144	21.42
1980	21,077	8,685,521	34.34
1985	19,910	10,744,200	44.99
1990	20,038	14,184,028	59.01
1993	26,983	22,840,989	68.01

¹The portion of the Food Stamp allotment, before the purchase requirement was eliminated, representing the government's share of total Food Stamps received. Since January 1979, participants receive only the bonus portion of the total Food Stamp allotment.

Source: Social Security Administration (1994), *Annual Statistical Supplement to the Social Security Bulletin*, Washington, DC: US Government Printing Office, 346, Table 9.H1.

- 1967 *Emergency Assistance Program* introduced. Income disregard provisions added as incentive for parent to seed work. Program of work incentives added.
- 1972 *Supplemental Security Income* (SSI), implemented in 1974. Means-tested federally administered social assistance program. Provides nationally uniform monthly cash benefits on basis of national eligibility requirements to poor aged, blind and disabled persons, and disabled children.
- 1975 *Child Support Enforcement* provisions introduced. A \$50 disregard from monthly absent parent payments added in 1984. Further strengthened in 1988.
- 1988 *Family Support Act* introduced. Comprehensive *Job Opportunities and Basic Skills* (JOBS) programme, mandating participation of caretakers of children over age 3. Setting participation-rate quotas for states, and providing transition supports for parents who leave benefits for employment (e.g. Medicaid and

childcare). States required to offer programme for unemployed parents but may limit coverage to 6 months each year.

- 1996 *Personal Responsibility and Work Opportunities Reconciliation Act. Temporary Assistance to Needy Families (TANF)* introduced. Replaces the AFDC, JOBS, and Emergency Assistance programmes, with a single block program. Eliminates any individual entitlement to assistance, limits receipt of aid to a lifetime maximum of 5 years, and requires participation in work (paid or voluntary) within 2 years of claiming TANF. Curtails SSI benefits for functionally-disabled children, cuts maximum Food Stamps benefits and severely limits the right of legal immigrants to receive benefits. States given considerable flexibility in specifics of program design.

Healthcare

- 1965 *Medicaid* of the Social Security Act introduced. A federal/state matching programme providing medical assistance for certain low-income groups. Each state designs and administers its own programme within broad federal guidelines. There is substantial variation among states in groups covered, services offered, and amount of payment for services. The programme is administered by the US Department of Health and Human Services and by state agencies. Eligibility restricted to AFDC beneficiaries and most poor children and pregnant women.
- 1967 *Early and Periodic Screening, Diagnosis and Treatment (EPSDT)*. Requires states to provide preventive health services for poor children under age 21. Not implemented until 1973.
- 1970 *Public Health Services Act* amended:
- *Community Health Centres*: grants to public or non-profit organisations to plan, develop or operate community health centres in medically under-served areas.
 - *Childhood Immunisations*: grants for planning, organising and conducting immunisation programs and for purchasing vaccines.
 - *Childhood Lead Poisoning Prevention Program*: grants to initiate and expand state- and community-based lead poisoning prevention programs.
 - *Family Planning Services*: support for family planning clinics, personnel, training and services.
 - *Preventive Health and Health Services Block Grant* of the Public Health Service Act.
- 1981 *Maternal and Child Health Block Grant*. Eight programs were collapsed into this block grant, which provides funds for services that are free to poor families, though fees might be charged for those with higher incomes.
- 1997 Medicare/Medicaid provided insurance to 34.2% of the US population. 43% were insured through private employers, 7% purchased their own insurance, 16% were uninsured.

Table 5.12 Medicaid coverage of poor children under age 18, 1979-1992

Year	Nr of poor children (thousands)	Poor children with Medicaid coverage	
		Thousands	Percentages
1979	10,111	4,907	48.5
1980	11,764	5,525	47.0
1985	13,010	6,569	50.5
1988	12,455	6,514	52.3
1990	13,900	8,500	61.2
1992	14,617	9,877	67.6

Source: Kamerman and Kahn, 1997, p. 384.

- 1997 *Balanced Budget Act of 1997: State Children's Health Insurance Program (SCHIP)*. The purpose is to enable States to initiate and expand child health assistance to uninsured, low-income children. Such assistance should be provided primarily through either or both of two methods: (1) a program to obtain health insurance; or (2) expanding eligibility for children under the State's Medicaid program. In order to be eligible for funds, States must submit to, and obtain approval from, the Secretary for a State Child Health Plan. This program is a capped entitlement for States (*Balanced Budget Act 1997*).
- 1999 All states and territories approve SCHIP plans.
- 2001 Amendments made to SCHIP to include more children and families. Covers children up to 250% of Federal poverty level.

Table 5.13 SCHIP enrolment rate, 1998-2001

Year	1998	1999	2000	2001
Number of children enrolled in SCHIP	1 million	2 millions	3.3 millions	4.6 millions

Source: Centres for Medicare and Medicaid Services, 2001

Housing

- 1937 Public Housing
- 1968 Operating costs included in housing subsidies. Until then only capital costs were included.
- 1990 *Housing Act*. Gave the state and local governments funds (sometimes block grants) to administer in their jurisdictions.
- 2000 Mortgage interest is deductible from federal, state and local income taxes. Real property taxes are tax deductible. Rental income from house ownership is not taxed.

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イギリスの出産・子育てと家族に関する質的研究—インタビュー調査による—

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調査について

この調査は Susan Harris が2月の第2週から週に2日のペースで、さらに、3月初旬からは Helen Cairns が週2日のペースで加わり、計4ヶ月間かけて London, Surrey, Essex において実施した。パートタイムで働く女性、フルタイムで働く女性および無職の女性で、それぞれ子どものいない人、1人いる人、2人いる女性合計 20 人にインタビューした。回答者の数が小さいことから、収入、教育、そして年齢について一般的化するということが不可能である。したがって、これは、主に個人的な女性の経験の例としたレポートである。

1. はじめに

親になった人は皆、子どもが生まれた時点で難しい選択を強いられる。新しい家族と一緒に時間を過ごすために仕事を保留するか、仕事をしつづけるかどうかを決めなければならない。どちらにせよ、子どもを持つということは高くつく。家にいると決めた場合は、稼ぎ手が2人から1人に変わることを意味し、家族の旅行や外食、または新しい洋服といったものは贅沢と見なされるように、暮らしも著しく変わる事となる。一方で、良質な保育に支払う高い費用は、家族の収入の大きな部分を占めることを意味する。そのため、ある母親にとっては、仕事に復帰することが金銭的な動機となることはない。金銭的そしてキャリアにおける結果によっては、子どもを持つべきか、また、何人持つかという決定に影響を与えるかもしれない。英国政府の打ち出した National Childcare Strategy は、0歳から14歳までの全ての子どもに良質で手ごろな保育が利用できるよう保証し、結果的に親（特に母親）が労働市場に戻れるようにするものである。Working Families Tax Credit や全ての4歳児に無料の初期教育の場を保証するといった幾つかの政策が導入されているが、Institute of Fiscal Studies(IFS)によるとゴールは達成されていないと報告している。IFS は、子どもを持つことは依然として母親の就業機会の障害となっており、使いやすい手ごろな料金の保育サービスが不足しているため、労働市場に戻る母親に不都合な影響をもたらすと結論付けている。本インタビュー調査のねらいは、子どもを持つかどうか、何人持つかという決定に関しての女性たちの選択を、特に仕事や保育施設の利用可能性との関連において見ることである。子育てによって受ける経済的な影響も捉える。