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French family policy and implication for Korea

Yoon-Jeong Shin





French Family Policy and Implication for Korea

Yoon-Jeong Shin, Research Fellow

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Korea Institute for Health and Social Affairs Jinhungro 235, Eunpyeong-gu, Seoul 122-705, Korea http://www.kihasa.re.kr ISBN: 978-89-6827-020-8 93330

Contents

| CHAPTER 1 |
|--|
| Introduction |
| CHAPTER 2 Fertility Trends in France |
| CHAPTER 3 History of French Family Policy 17 |
| CHAPTER 4 Characteristics of French Family Policy |
| 1. Scope of the family policy 26 |
| 2. Family allowance 30 |
| 3. Caisse nationale des allocations familiales |
| 4. Child care service |
| CHAPTER 5 Policy Implication for Korea 59 |
| References |

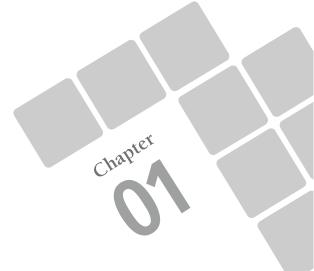
Contents

List of Tables

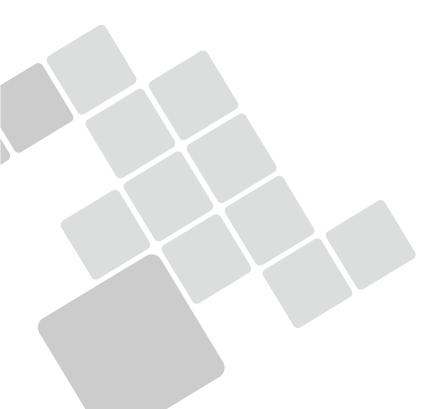
| $\langle Table 1 \rangle$ The structure of the French family allowances \cdots 31 |
|---|
| (Table 2) Monthly payment of French Family Allowance |
| (January 2010) 35 |
| (Table 3) Number of child care centers in France (2005~2009) |
| |
| (Table 4) Number of assistant maternelles in France (1990~2008) |
| |

List of Chart

| [Chart 1] | Trends | of Total | Fertility | Rates | of France | in | 1900~201 | 0 |
|-----------|--------|----------|-----------|-------|-----------|-------|----------|---|
| | ••••• | | | | | ••••• | | 9 |



Introduction



Chapter 1 Introduction

France's fertility rate in 2009 was 1.99, a near-replacement level. France provides a case of best practice for many countries which suffer low fertility problems, such as Korea and Japan. Korea had high fertility rates in the 1960s, but the fertility rates has decreased rapidly together with its economic development and social changes. The total fertility rate in Korea was 1.22 in 2010, the lowest among the OECD countries.

The problem of low fertility and population aging is considered seriously in Korea. Policy makers in Korea understand that low fertility distorts the structure of population and leads to population aging. The population aging may deter the sustainable development for Korea and threaten its social welfare system. Since 2005 Korea has initiated policies with the aim of increasinig fertility rates. After 7 years Korea's fertility rate is still the lowest of the OECD countries. It is hard to expect any significant increases in the fertility rate at this moment.

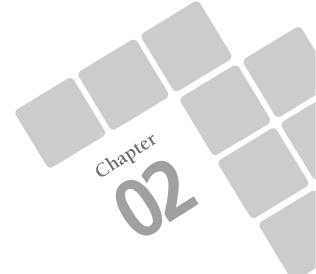
This study reviews family policy in France and suggests its implications for Korea. It is useful to look at French family policy for the following reasons. First, French family policy has a long history based on its tradition of "familialism." Though family has been considered important in Korea, the current social policy is very much individual-oriented and does not much reflect the importance of family. This is due to the fact that the modern

social policy of Korea follows the example of Japanese policy which adopt the western policy. It is very useful to review how the French family policy has developed and how it reflects its historically important meaning of family.

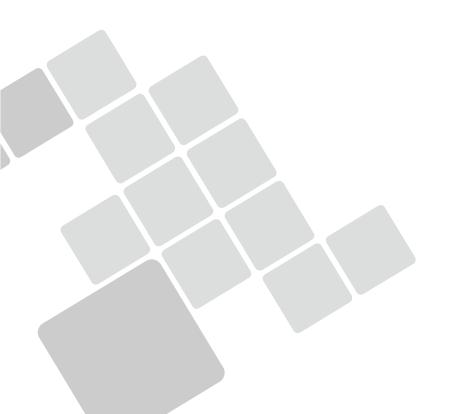
Second, Korea currently is expanding its social policy and there are many debates on its plan and recommendations. For example governments' support for child care is designed without taking into account women's labor market participation. Thus, it weakens the purpose of child care policy which aims at reconciliation between work and life. French family policy is the results of debates and mutual consents among the people who have diverse interest. The long process of policy development results in current french family policy which have very clear purpose and direction.

Third, the French family policy is implemented part of social policy and it has the aims of horizontal and vertical redistribution. Though French family policy still have demographical purpose its main purpose is to achieve social integration by supporting for people who have special needs. Current Korean policy have strong demographic purpose. Also it has traditional gender role which views men is labor market wokers and women is care givers. In this regard, it is important to see how the French family policy has emerged from the traditional "family policy" evolved into the current social welfare policy.

The contents of this study are as follows. First, it looks at the fertility trends in France and examines what is the main drivers of the increases in fertility rates. Second, it reviews the history of French family policy and explores how it developed from "nataliste" policy to family policy and social policy. Third, this study summarizes the main characteristics of French family policy focusing on the family allowance and child care service. Based on the review this study finally proposes recommendation for Korean policy.



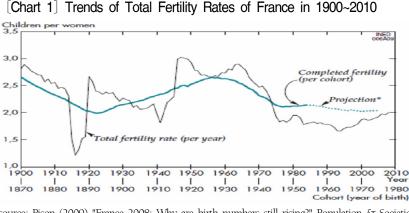
Fertility Trends in France



Chapter 2 Fertility Trends in France

Despite the global economic crisis, the fertility in France was 1.99 in 2009, close to replacement level of 2.1. The fertility rate of France had decreased in the 1960's and 1970's, reaching its lowest level in 1993 (1.65). After that the TFR of France has continuously increased. The changes of fertility rates can be explained by both of demographic and policy reasons.

The main reasons of decrease of fertility during the period of 1960~1970 is the delay of the child birth. As more and more women participated in the labor market the women delayed child birth after they establish their status in labor market. The mean age of the first birth was 24.4 years olds in 1970, it increased to 28.1 years olds in 1995 and 30 years olds in 2009.



source: Pison (2009) "France 2008; Why are birth numbers still rising?" Population & Societies 454 INED

The increase in women's age at first birth was the main cause of the decrease of total fertility rate in France. This is due to the fact that how the total fertility rate is calculated. Total fertility rate considers how many children women aged 15~49 give births at the year of the TFR. The women aged 49 years olds may have all the number of children which the women is able to have during her reproductive years. However, the women aged 25 years old may have more children in the latter time because she has more possibilities to have more children for her reproductive years.

Therefore, it is the limitation of the total fertility rate that it only considers the number of children which women aged 14~49 gave births until the year of TFR and does not consider for the completed fertility rates of women for the whole periods of her reproduction. Thus, the delay of childbirth causes the decrease of TFR but TFR increases after the women who delayed child birth fulfil their completed fertility.

Though French women tend to delay child births, many of them have at least two children before they are at their late 30s or early 40s. French women are able to have more than two children largely because of the well established family policy. Especially family allowance and childcare system contribute to reduce the cost of childcare and the burden of balancing between work and life.

Similar trends are found in many European countries. The fertility rates in European countries had decreased until the early 1990's. After that fertility rate have increased for the countries which have well established family policy and woman are able

to balance work and life. However for the countries which do not have well- established family policy and still have strong gender roles in family life the fertility rate maintains at low level.

Despite current economic recession caused by the global financial crisis, the number of birth and fertility rates in France remain high. It is considered the influences of global economic recessions on fertility are very weak. It is noticed that even for the European countries with increasing trend of fertility rate the fertility rate slightly decreased after the economic crisis. The main reason of maintaining the high fertility rates in France is because the family policy have important roles as social safety net for family during the economic crisis similar with other area of social policy in France.

Many people assume that the stable fertility rates in France are maintained because of the high fertility rates of immigrated women. However, the influences of immigrated women on fertility rates is very weak in France (Pison, 2007). The total fertility rates for French women and immigrated women together in 1999 was 1.8. TFR for French women was 1.7. It reflects that the influence of immigrated women on the fertility rate is only 0.1. In order for the influence of immigrated women to be significant the population of immigrated women should be large. Since the population size of immigrated women small though their average number of children is large compared with French women, the influence of immigrated women on TFR is very weak.

France is one of the European countries where parents tend to have many children. The total number of births in France

were 821,000 in 2009. The number of births in France decressed in the early 1990's, but has been increasing since 1995. The trends of increases of number of births stopped in 2002~2003, however it increased again after 2004. Currently high number of births is remained. The number of out of wedlock has increased and it reached to 53% of the total number of births. The proportion of out of wedlock childbirths increased by 10% compared to what it was 10 years ago.

Among the women who give birth the proportion of women aged 20~40 is 95%. This proportion has been decreased by 2% since 2000. However the number of women who give births after 35 years olds has been increased. Among the children born in 2009 21.6% was born by the women aged over 35 years olds. It is higher than 16.9% in 1999 and 19.1% in 2004. The average age of first births of mothers is around 30 years olds

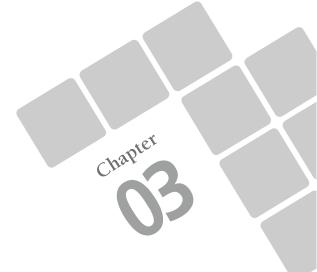
The number of children aged 6 or below was an estimated 4.8 million in January 2010. The number of children decreased in the 1990s, however it increased between 2000 and 2006. According the results of "Enquéte Emploi" conducted by Institut national de la statistique et des études économiques (INSEE) two thirds of the children aged less than 6 years olds have working parents. Among the couple parents caring children less than 6 years old 37% of women work for part time. The main reason for working part time were "difficulties finding full time work" (27%) and "difficulties finding child care service" and "the high cost child care service".

The female employment rate decreases as the number of children, young children in particular, increases. For the women

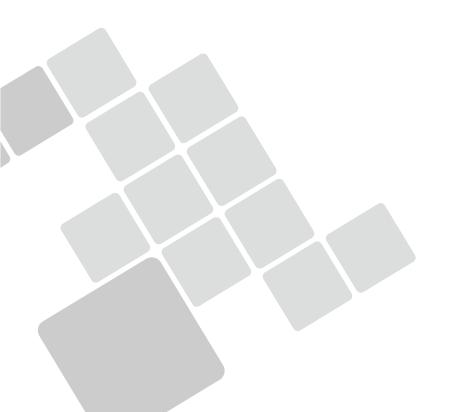
live with a partner and a child aged less than 6 years old the employment rate is 74%. However, it decreased to 43% for the women with more than three children and one of the children aged less than 6 years old. The women with more than three children are more likely to work part time. For the women who live with a partner and have one child aged less than 6, the rate of part time work is 25%. However, for the women with more than three children the rate of part time work is 51%.

The income of sole parents is significantly lower than the income of couple parents. According to the results from "Enquête Revenues Fiscaux et Sociaux" the amount per a unit of consumption on average is 11,000 euro per year for the sole parents with children aged 0~6. The amount is lower compared to family of couple parents who has the amounts per a unit of consumption as average 17,800 euro per year.

Among the children aged six years old, 82% live with couple parents, 10% with sole parents, 7% with recomposed families, and 5% live with others. As the age of children increases the proportion of living with "traditional family" decreases. For the children aged 14~17 years olds 67% live with "traditional family."



History of French Family Policy



Chapter 3 History of French Family Policy

The French family policy is based on the traditional concept of "familialism." The family policy was included in the French social security when the government framed its main structure in 1945 after World War II. However the family allowances had provided by private enterprises before the system of social security was built. Even before private enterprises provided family allowances catholic church had supportd for family.

The historical review of the family policy in France may give important policy implications for Korea. The French family policy had not built up with the sort term point of view or with intended political purpose. It is the results of debates and consensus among many people including familialist, politicians, feminists, and labors with the background of the historical tradition which emphasis the importance of family. The history of French family policy can be reviewed by the evolution of the family allowances which is the best known family policy in France.

The original form of the family allowance is "sur-salaire" and it was provided by employers in addition to the salary. The purpose of the sur-salaire is to support the family of the employees. In 2010 around 40% of the total finances of the Caisses nationale d'allocations familiales (Cnaf) is supported by social insurance payment by employers. The high contribution of enterprises is originated from the history that the enterprises provided the

sur-salarie. In Korea the role of enterprises in the finances of the family policy is emphasized. In order to insist the role of enterprise in the financing of family policy it is important to understand the historical background of sur-salaire in the french family policy.

Initially, the French family policy had covered only wage earners. However, it expanded its coverage to include the entire people. Family allowance has characteristics of universalism but also it has characteristics of "selectivism" which supports people with special needs such as low income family and working women. French family allowance had started with four universal allowances; allocations familiales, allocation de salaire unique, allocation prénatales, allocation de maternité. After that periods allowances for people with special needs were created and the allowances provided payments proportional to the level of income. As more and more women participated in the labor market, the child care allowance for housewives was changed to the allowance for working women who had to stop or reduce their work in order to take care of children at home.

As social risk related to family life increased and expanded other allowances which do not strictly correspond to family life were provided by the Cnaf. As the area of family policy expanded to other areas of social policy the social supports in France conducted through the support for family. The horizontal redistribution between family with children and family without children changed to vertical redistribution between high income family and low income family.

Reviewing the historical evolution of family allowance provide

Chapter 3_History of French Family Policy

useful implication for Korea. Korea conducts family policy in order to respond to demographic issues. The early form of family policy in France is very similar to current form of family policy of Korea. The family policy in Korea has natalistic purpose, emphasizes universalism, and respects the traditional gender roles.

Therefore, the progress of family policy in France might foresee the future of family in Korea though two countries have different cultures. By reviewing the historical evolution of family policy in France Korean policy makers can minimize mistakes in developining family policy.

The history of french family policy are divided as four periods; ① 1930~1944, ② 1945~1974, ③ 1975~2004, ④ after 2004. The specific features of each periods are followings.

The periods of 1930~1944 is the time when the french family policy is mobilized. Before this period catholic church had provided supports for family. Between the end of the first world war and the start of the second world war family policy was conducted by Republicans who worried the decrease of population and anxious for prosperous country with huge population. The family policy in this period had clear purpose of increase of population. At the beginning family allowance are provided by private company. The law created in March 11, 1932 obligates to provide "sursalaire familial" to workers in the sectors of commerce and industry. The sursalaire familial expanded to entire wage workers in 1938. The French family policy has conducted based on law since "Code de la famille" were created in 1939. Initial contents of the law emphasized special rights for the family with more than three children and traditional gender roles that

male is bread winner and female is care giver.

From 1945 to 1974, family policy was strengthened as social policy guarantee the social risks. This is the period of glorious thirty years ("Trentd Glorieuses") when the economy of France increased rapidly with the reconstruction after the two world wars. With the economic development diverse family allowances of universal characteristics were created. After the social security system in France were created in 1945, Caisses d'allocations familiales(Caf) were created in October 4, 1945. The unique French policy on income tax, reduction "le quotient familial" was created on December 31, 1945. Initial family allowancessuch as les allocations familiales, l'allocation de salaire unique, les allocations prénatales, and l'allocation de maternité - were provided to entire population regardless of income level. More universal allowances, such as allocation logement, une prime de déménagement, allocation de mere au foyer, allocation d'education speciale, were created in the later. Besides the universal allowances, allowances for the people with special needs were created. These allowances were allocation orphelin, allocation aux mineurs handicapés, and allocation aux adults handicapés.

After the end of the rapid increase of economy government renews the system of family allowance in order to improve efficiency. During the period of 1974~2004 many allowances had created in the past were unified with other allowances. Also the family policy were conducted for the purpose of improving inequality caused during the period of rapid increase of economy in the past.

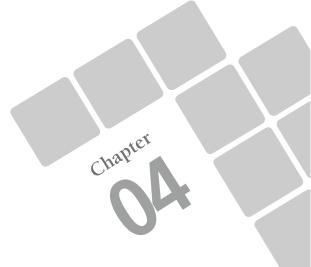
chapter 3_History of French Family Policy

The "complément familial" was created on January 1, 1978 by unifying the four allowances of allocation de salaire unique, allocation de mere au foyer, allocation pour frais de garde, and indemnité compensatrice. The creation of complément familial implies important changes in the french family policy. The family allowance were strengthened as a tool of vertical redistribution. The view on the role of women were changed from care givers at home to workers at labor market. But there were still debates between the family policy for large number of children and social policy for reducing the inequality in the society.

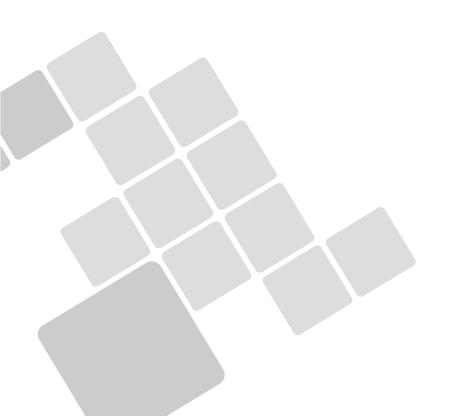
When François Mitterrand were elected as President of France in 1981 allocation pour jeune enfant (APJE), allocation prentale d'education (APE). allocation de soutien familial, and aide à la famille pour l'emploi d'une assistante maternelle agréé (AFEAMA) were created. After that allocation de présence parentale were created in 2001 and ongé de paternité were created in 2002.

In 2004 Prestation d'accueil du jeune enfant (PAJE) replaced the four allowances; allocation pour jeune enfant (APJE), allocation d'adoption, allocation parentale d'education (APE), allocation de garde d'un enfant à domicil (AGED), aide à la famille pour l'emploi d'une assistante maternelle agréée (AFEAMA). The creation of PAJE implies that the role of family policy in supporting for the young children and working women is strengthened. The purpose of PAJE is to support child births of low income family and chidcare of working womens. PAJE is composed of four allowances: la prime à la naissance ou à l'adoption, l'allocation de base, le complément de libre choix d'activité, and le complément de libre choix du mode de garde. The detailed review of the contents of PAJE follows in the next section.

Horizontal Inequity in Health Care Use and Out-of-pocket Payment in Korea



Characteristics of French Family Policy



Chapter 4 Characteristics of French Family Policy

This chapter discusses the main characteristics of French family policy. First, family policy is included as the main area of social security in France. Burden of family such as child bearing, child birth, and child care are considered as social risk which government should guarantee. Social risks include health, old age, family, employment, housing, poverty, and social exclusions (Marc de Montalembert, 2004). Based on the strong familialism burdens of family have considered as social risk since the year of the creation of the law of social security. Since the creation of the French social security system family policy established. The high fertility rates of France is due to the fact that entire social policy is structured with the aim of supporting family.

Second, objects of social policy are famiy not individual. This is the unique characteristics of French social policy. Initial strong ideologue of familialism are disappeared however emphasis of family still remained in the French social security. For income tax policy France uses "Quotient familial." It takes the taxable income as the household income which include all the income of household member and consider for the number of children. In general the level of payment of social policy - such as "Revenue minimum d'insertion," "Allocation de parents isolé," "minimum vieillesse," "minimum invalidité" - increases progressively based on the number of children. The pension system also considers number of children. Payment and period of pension increases progressively based on the number of children.

Third, the characteristics of French family policy have progresed from the "universalism" to "selectivitism." It is true that the level of payment for the family policy is high and the number of objects huge. In 2009 Cnaf spent 72 billion for allowances and 11 million of people were paid by the allowances. These allowances are paid only for the people with special needs. Family allowances are paid only for the family with more than two children because this allowance has demographic purpose. Payment for using full time child care service are provided only for working parents regardless of the level of income. Only working parents who can not care their child by themselves use full time child care services. Household wives only use part time child care service. In general, French family policy considers the level of income, the number of children and the type of parents, and provide higher payment family with low income, several children, and sole parents.

1. Scope of the family policy

Defining of the scope family policy is important in order to estimate the expenditure for the family policy. With narrow point of view the scope of family policy include only the policies conducted by Cnaf (Caisse nationale des allocations familiales). Cnaf is the administration of the family policy in the system of french social security. For the comprehensive perspective social policies which have characteristics of supporting family can be considered as family policy. Therefore policies related to housing, education, poverty, social exclusions could be considered as family policies.

In estimating how much the government spends on family policy in the social security system, only Cnaf policies are counted as family policies. However, in the academic area the scope of family policy is considered as policies which include not only the policies conducted by Cnaf but also social policies related to family life.

The Report for "Haut Consseil de la Population et de la Famille," prepared by Valérie and Nicole (2003), defines family policy as the entire social policies which support family financially. According to this report income tax policy and pension are family policy because these policy have the roles in supporting family. This report categorizes family policy into three areas. The first consists of allowances and financial support which are provided directly to family. It includes family allowance, housing allowance, and allowance for poor family. It also includes financial support for using childcare service and early education. Most the allowances are provided by Cnaf. Financial support for early child education is provided by the Ministry of Education. The second includes social services provided by Cnaf or local governments. The third area consists of programs supporting housing and poverty reduction.

Commaille et al. (2002) divides family policy as direct support for family and indirect advantage owing to have children. Direct support for family include family policies provided by Cnaf and

other institutions. Cnaf provides family allowances and conducts several social activities. Family allowances include allowances compensating for burden of family and allowances compensating for other social risks related to family life. Socal activites conducted by Cnaf include support for child care centers, consultation, education, research, and survey. Direct support measures implemented by other institutions include special allowances, financial support for using service, and support for maternity. Indirect supports owing to have children include benefits from reduction of income tax and benefits on pension due to children.

Commaille et al. (2002) also defines family policy as financial support for families in five areas; family allowance, support for social service, tax policy, benefit on retirement, and related social policy such as housing and poverty. First, family allowance is provided for wage workers in the "régime generalm," for workers in the agriculture in the "régime agricole," and for civil servants in the "régime spéciaux." Currently the family allowances are provided on the following principles. The family allowance is provided for child care, birth of child, using child care service, sole parent, or difficult situation related to child care such as child with disabilities or illness. In addition to government some employers provide supplemental income for their employees such as supplement for family of civil servants. Central government or local government provide supplement to low income families or scholarship and supplements for students.

Second, supports for social actions provided by local government or Caf (Caisse allocations familiale) are based on

chapter 4_Characteristics of French Family Policy

the public finances and provide entire or partial payment of the cost for using the services. Caf provides social services directly, pays the cost for using the service, and supports child care centers, and providers of social service, leisure, or roles of parents. Local government support child care centers and social actions for children.

Third, the French income tax policy, "quotient familial" supports family in the sense that it considers the number of family members when it charges the income tax. The French government imposes tax on the household income not on the individual income. This is unique features of income tax policy of France compared to other European countries that impose income tax on each household member. The "quotient familial" gives more benefits for high income family with children and induces high income family to have more children. Besides the income tax policy housing taxes also consider the number of children of the family.

Fourth, pension policy provides more benefits for the family with more than three children. Since the second world war pension have given more for the family with more than three children. It is based on the idea that caring for more than three children might lead mothers stop to work and more likely to have the events that parents are unable to pay contribution. Family with more than three children can have benefits from the pension. Pension pays 5~10% higher benefits for parents with more than three children. The period of parental leave is considered as the period of affiliation. Cnaf pays the contribution of pension for the period of maternity leave.

Fifth, policies for housing and poverty can be considered as

family policy. It is hard to distinguish family policy from other social policy strictly. Cnaf also provides several social allowances because these are considered to have roles in supporting families. Housing allowance is the typical social allowances which are provided by Cnaf. In the sense that housing allowances are provided for family without children, it was not be considered as part of family policy. However, housing policy plays very important roles in supporting families.

2. Family allowance

Family allowances are provided by Cnaf (Caisse nationale des allocations familiales), Cnaf is the administration in charge of family policy in the french social security system. The family allowances by Cnaf can be categorized as family allowance, housing allowance, and social allowance. Strict family allowance can be devided as allowance for young child, allowance for large family, allowance for sole parents, and allowance for needy family. This chapter reviews especially for the strict family allowances because they have direct functions in supporting families. chapter 4_Characteristics of French Family Policy

| Childre | n and family | | | | | |
|---------|--|--|--|--|--|--|
| | young child | | | | | |
| | Prime à la naissance | | | | | |
| | Allocation de base | | | | | |
| | Complément de libre choix du mode de garde | | | | | |
| | Complément de libre choix d'activité | | | | | |
| | family with several children Allocation familiales Complement familial | | | | | |
| | | | | | | |
| | | | | | | |
| | Assurance viellesse des parents au foyer | | | | | |
| | sole parent | | | | | |
| | Allocation de soutien famimial | | | | | |
| | Aide au recouvrement des pensions alimentaire | | | | | |
| | needy family | | | | | |
| | Allocation d'education de l'enfant handicapé | | | | | |
| | Allocation aux adults handicapés | | | | | |
| | Allocation journaliere de présence parentale | | | | | |
| | Allocation de rentrée scolaire | | | | | |
| Houosi | • | | | | | |
| - | Allocation de logement | | | | | |
| - | Aide personnalisée au logement | | | | | |
| - | Prime de démenagement | | | | | |
| Conicl | Prêt à l'amélioration de l'habitat | | | | | |
| Social | integration | | | | | |
| - | Revenu de solidarité active Prime de retour à l'emploi | | | | | |
| | ADECRI(2010) "La Protection Social en France" | | | | | |

(Table 1) The structure of the French family allowances

source: ADECRI(2010) "La Protection Social en France"

Allowance for young child is "Prestation d'accueil du jeune enfant (PAJE)." It was created in 2004 in order to improve efficiency of the family allowances. PAJE includes four allowances such as "Prime à la naissance," "Allocation de base," "Complément de libre choix du monde de garde," and "Complément de libre choix d'activité". "Prime à la naissance"

and "Allocation de base" are for the family with low income. "Complément de libre choix du monde de garde" and "Complément de libre choix d'activité" support the payment for child care service for working women.

"Prime à la naissance" is provided one time on the seventh months after pregnancy or on the month when adoped child come to the house. The purpose of this allowance is to support initial cost related to pregnancy or adoption of child.

"Allocation de base" is paid monthly for 3 years beginning on the date of birth or adoption of a child. The purpose of this allowance is to support educational cost for children.

"Complément de libre choix du monde de garde" is provided when working women hire "assistante maternelle" or "garde à domicile" for child aged less than three years old. It helps the working parents continuously work without interruption after their child birth. This allowance supports partially the cost of the hiring of "assistante maternelle" or "garde à domicile." The amount of the benefit varies according to income, the age of child and types of parents.

"Complément de libre choix d'activité" is parental leave payment which is paid when working women do not return to work or reduce work time after child birth in order to take care of her child. Though the parental leave payment in Korea is provided only for the women with employment insurance parental leave payment in France is provided as allowance and covers entire working women regardless of her status in labor market. For the first child it provides benefits for 6 months, and for a second child the benefit is paid until the third birthday of the child. The women with more than three children can choose "Complément optionnel de libre choix d'activité" higher payment with shorter periods.

Allowance for large family includes "Allocation familiales," "Complement familial," and "Assurance viellesse des parents au foyer." These allowances are paid for family with more than two children until the children grow up to 20 or 21 years old. These allowances are provided relatively longer period compared to PAJE because the purpose of these allowances is to support the cost of education or leisure of the child.

"Allocation familiales" is provided for families with more than two children regardless of their income level. This allowance has the demographic purpose of maintaining a stable level of fertility. It is paid until the child turns 20. The amount of benefit increases twice, when the child turns 11 and 16. The increase of payment is to reflect the increase of educational cost.

"Complement familial" is paid for low income families who have difficulties in taking care of child even with the "Allocation familiales." In this perspective "Complement familial" might supplement "Allocation familiales" for low income family.

"Assurance viellesse des parents au foyer" is the policy according to which Cnaf pays the contribution for the old age pension for the families with more than three children among whom one is aged under three. The eligible family should receive one of "Allocation de base" or "Complément de libre choix d'activité." Therefore this policy pays the contribution of the old age pension for parents on parental leave.

The policy on sole parent is targeted at low income single

parents and single parents living on a small amount of alimony. Most of them are single mothers. The policy on sole parents includes "Allocation de soutien famimial" and "Aide au recouvrement des pensions alimentaire." "Allocation de soutien famimial" pays for single parents regardless of income level. Single parents can receive "Allocation de soutien famimial" with other allowances and these strengthen the role of policy in supporting single parents. It could be provided for widows, widower or persons taking care of orphans. "Aide au recouvrement des pensions alimentaire" helps single parent to receive alimony. It transfers the authorization to Cnaf in order to receive alimony in the case that the divorced partner does not provide the alimony.

Allowance for the family with special needs includes "Allocation d'education de l'enfant handicapé," "Allocation aux adults handicapés," "Allocation journaliere de présence parentale," and "Allocation de rentrée scolaire." "Allocation d'education de l'enfant handicapé" is provided for family with child with disabilities aged less than 20 years olds. "Allocation aux adults handicapés" is paid for person with disabilities regardless of income level. "Allocation de rentrée scolaire" is for parents who have to stop working or reduce work time in order to take care of children who have serious illness, accident, or disabilities. "Allocation de rentrée scolaire" is to help preparing the cost for the start of school for children aged 6~18.

| Allocation familiales | monthly payment (euro) | | | |
|---|------------------------|--|--|--|
| one chid | 23.12 | | | |
| two children | 125.78 | | | |
| Three children | 286.94 | | | |
| Four children | 448.10 | | | |
| Five children and over | 161.17 | | | |
| over 14 years olds | 92.90 | | | |
| (born after May 1, 1997) | 92.90 | | | |
| 11~16 years olds | 25.29 | | | |
| (born before May 1, 1997) | 35.38 | | | |
| over 16 years olds | 00.00 | | | |
| (born before May 1, 1997) | 62.90 | | | |
| Complement familial | 163.71 | | | |
| Revenu garanti par le RSA socle majoré | | | | |
| pregnant women without children | 599.67 | | | |
| increment per children | 199.89 | | | |
| Allocation de soutien famimial (per children) | | | | |
| without father and mother | 117.92 | | | |
| without father or mother | 88.44 | | | |
| Allocation de rentrée scolaire(2010~2011) | | | | |
| children aged 6~10 | 284.97 | | | |
| children aged 11~14 | 300.66 | | | |
| children aged 15~18 | 311.11 | | | |
| Prestation d'accueil du jeune enfant(PAJE) | | | | |
| Prime la naissance (per children) | 903.07 | | | |
| Allocation de base (per children) | 180.62 | | | |
| Complément de libre choix d'activité | | | | |
| (with allocation de base) | | | | |
| leave completely | 379.79 | | | |
| leave half time | 245.51 | | | |
| leave 1/5~half time | 141.62 | | | |
| Complément de libre choix d'activité | | | | |
| (without allocation de base) | | | | |
| leave completely | 560.40 | | | |
| leave half time | 426.12 | | | |
| leave 1/5~half time | 322.24 | | | |
| Complément de libre choix du monde de garde | | | | |
| with allocation de base | 620.78 | | | |
| without allocation de base | 801.39 | | | |

(Table 2) Monthly payment of French Family Allowance (January 2010)

source: DREES(2012) "Les prestations familiales et de logement en 2010" N788 janvier 2012

Diverse family allowances by Cnaf (Caisse nationale des allocations familiales) use words such as prestation, prime, allocation, and complément. The French family allowances are expressed in the different words because they different features though the commonality in the sense that they are provided in cash. When we look at the original title of French and examine its meanings we may have a better understanding of the unique purpose of the French allowances.

"Prestation" means allowance provided by government or company to people in order to compensate for part of their income or enable them to use special service¹). In this regard the prestation is comprehensive meaning and it includes cash which are directly provided by government and payments for using special service such as childcare service.

"Prime" means "cash which is provided for encouragement, help, or compensatioin," "payment by cental or local government in order to encourage specific action," "a reward for paying expense or compensation for employee²)" Therefore prime is a reward paid by government in order to encourage or compensate for specific action.

"Allocation" is "the allowance paid as cash by social insurance or other organization under the different title designated by law

Prestations(sociales): allocation attribuée à une personne (assuré social) par les administrations ou les enterprises afin de compenser une perte de revenu ou de leur permetter d'accéder à certains services (Le Petit Robert, 2012).

^{2) &}quot;Somme d'argent allouée à titre d'encouragement, d'aide ou de récompense," "Somme allouées par l'état, les collectivités publiques (pour encourager une activité), "Forme de rémunération destinée à couvrir des frais ou à récompenser le personnel (prime d'enterprise, etc.) (Le Petit Robert, 2012).

in order to fulfill special needs3)"

"Complément" means "what is added or strengthened in order for completion.⁴)"

Prestation d'accueil jeune enfant(PAJE) include Prime à la naissance, Allocation de base, Compément de libre choix du mode de garde, and Complément de libre choix d'activité. PAJE include cash payments and payment for using child care service. Therefore it is titled as "Prestation" which is the comprehensive meaning of allowance. Because PAJE includes direct cash payment and payment for using child care service.

"Prime à la naissance" can be described as "cash which is provided for encouragement, help, or compensatioin for child birth," "payment by cental or local government in order to encourage child birth," or "a reward for paying expense or compensation for child birth."

"Allocation de base" is cash benefit in order to fulfill special needs of low income family related to child care.

"Complément de libre choix du monde de garde" and "Complément de libre choix d'activité" are paid for working women if she hire care giver in order to work or if she stop to work and care for children at home. Based on the meaning of complément "Complément de libre choix du monde de garde" and "Complément de libre choix d'activité" are the allowances

Préstation en argent consentie par la Sécurité social (en France) ou par un organisme similaire à différents titres de la législation sociale, pour faire face à un besoin (Le Petit Robert, 2012).

⁴⁾ Ce qui s'ajoute ou doit s'ajouter à une chose pour qu'elle soit compléte (Le Petit Robert, 2012).

which help women remain in the labor market.

3. Roles of Caisse nationale des allocations familiales

Caisse nationale allocations familliales (Cnaf) is the administration which conduct family policy in the system of social security in France. Caisse allocations familliales (Caf) is the network of Cnaf and consisted of 123 offices in each regions.

The main function of Caisse nationale allocations familliales (Cnaf) is to provide familiy allowance. In addition Cnaf conducts comprehensive activities to support family with children. It includes child care service, family consultaton, research and survey. This means that Cnaf conducts comprehensive policies related to diverse family life such as child care, housing, and leisures.

Cnaf represents equality, solidarity, and justice as its main values. The policy directions of Cnaf are as follows. First, it supports family to reconcile family, work, and social life. Second, it promotes the relationship between family and children by supporting the role of parents. Third, it encourages families to participate in diverse social activites. Fourth, it creates favorable environment for family and individuals to act independently when they start to work and social life.

Cnaf provides not only family allowance targeted to families with many children, working parents, and families with special needs. Cnaf also provides housing allowances and allowance

for the poor. These social allowances are provided for the purpose of support family. Parental leave payment is paid as a form of allowance for wage workers in general. This feature of parental leave payment strengthens the universal characteristics of parental leave payment. Cnaf also supports child care centers. It provides financial support for child care centers and social activity centers for children. Also, it financially supports cooperators who develop diverse child care services. Cnaf hires social workers and provides child care services directly. Also, it supports various projects related to family. Cnaf conducts diverse social activites supporting families and provides assistance to families with special needs. With these diverse activites Cnaf copes with social and financial difficulties faced by families. It means that Cnaf has important roles in providing both universal and specific supports for families in various situations and needs.

4. Childcare service

$(\ensuremath{\underline{1}})$ The purpose of childcare and early child education policy

The purpose of developing childcare and early education system in France is to help working parents balance work and family. The childcare and early education is expected to reduce the conflict between work and life and helps parents to have the number of child they want. It implies that the purpose of supporting childcare and eary education in France are potentially ralated to demographic issues.

Additional purpose of the childcare and early education is to promote equality among children and provide equal opportunities as early as possible. That means all the children should have similar chances regardless of the income and social capital of their parents.

These purposes reflects the ideology of the third Republic between the end of the 19th century and the end of the second world war. The French early education system - "école maternelles" - was established in 1881 in order to strengthen the public roles of education, which had been provided by church in the past.

These Republican ideas still remain in France. The purpose of the childcare and early education in France is to guarantee equal opportunity for all children on one hand, and on the other to build up the public roles in providing equal conditions for all children.

Public support for childcare can solve the problems related to reconciliation between work and family life. The childcare policy is supported by labor unions, feminists and the leftists. The emancipication of women and independency from the male bread winner can be achieved by participication in the labor market.

The childcare and early education are two separated systems in France. The "Ministére du travail, de l'emploi et de la santé" administrates the childcare policy. "Ministére de l'education nationale" administrates the early education. The purpose of childcare and early education are different. The objects of the early education system are child aged 3~6. The objects of the childcare are the child aged 0~2 and childred aged 3~6 for the time when the schools do not operate. There is no conflict between the childcare system and early education system because they are entirely different from one another.

The early education system in France is "école maternelle." The école maternelle is educational system, free of charge, and public. The teachers at the école maternelle are trained similar to the teachers at school. They have the same status as the teachers at school. At the classroom of école maternelle the teachers are helped by care givers who provide child care service for the young students. The class at the école maternelle are similar to those at the primary school. The children can stay at école maternelle for lunch time, during which they are provided with a warm meal. The children also can stay at école maternelle after school and they are provided childcare service. When the children are cared for after school, their parents should pay for childcare service according to the level of their income. After-school child care services are provided by local governments and it is not the obligation of the local government. On days when the école maternelle do not open, such as holidays or Wednesdays, care givers at child care centers take care of children. Most children aged 3~6 are educated at école maternelle and there are social consensus for early child education.

2 Types of childcare centers

Child care centers provide all-day care for children under three years old, and after school care for children aged 3~6 years

old. Working women can use regular and full time childcare service. The full time childcare services are mostly provided by "créchesé." Parents can hire individual child care service such as "assistantes marternelles" or "garde à domicile." Household wives can use irregular and temporary childcare service provided at "haltes garderies." Most cases parents pay a part of the cost for using childcare service.

After maternity leave working mothers decide whether she returns to work using childcare servie or stays at home during the period of parental leave with the parental leave payment in either case, the women are supportd by PAJE. When the mothers return to work she can choose one of the many childcare services.

Childcare service in France is originated from the Roussel Act in 1874. The las was created in order to reduce infant mortality because of the insanitary condition and unrelevant childcare services provided by nannies. Childcare policies have grown with the increase in womens' labor market participation during the 20th centuries. The childcare policies were pursued with different degrees according to the nature of political power and pressure of unions of family and feminists.

The typical types of childcare service in France are childcare centers and individual childcare service. Childcare centers can be grouped into collective childcare centers and family childcare centers. The collective childcare centers are the places where care givers provide day-time care for children. Family childcare centers are collective places where individual care givers or parents take care of children in order to let the children enjoy diverse activities and experiences.

The collective childcare centers include "créches collectives", "haltes garderies" and "jardins d'enfants." The childcare centers which provide one type of service are called "mono-accueil." The childcare centers which provide several types of childcare service, all-day and otherwise on a regulated or irregulated basis, are called "multi-accueil." The childcare centers are controlled under regulations of "conseil général" based on the opinion from "La Protection Maternelle et Infantile (PMI)" of Ministére du Travail, de l'Emploi, et de la Santé.

Individual childcare services include assistante maternelles, les masions d'assistantes maternelles, and garde à domicile. Assistante maternelles take up to four children in the house of the assistante maternelles. They are authorized by La Protection Maternelle et Infantile (PMI) of Ministére du Travail, de l'Emploi, et de la Santé. Les masions d'assistantes maternelles are places where assistantes maternelles take care of children if there are problems in taking care of children at their home or it is necessary to take care of children with other assistantes maternelles. The garde à domicile are the care givers who are employed by parents themselves or by parents with reference from association permitted by government. The garde à domicile come to the house of parent and take care of the children.

The total number of childcare centers in 2009 was 10,565. The number of multi-accueil are 5,702 (54.1%), mono-accueil are 4,107 (38.9%), and accueil familial are 756 (7.2%). Since 2005 the childcare centers have increase by 2.2% annually. These increase are due to the increase of the number of multi-accueil.

The number of mono-accueil have decreased by 4.4% annually, however the number of multi-accueil have increased by 9.9% annually. The reason for the increase of multi-accueil is that Cnaf adops PSU (Prestation de service unique) since January 2005. Cnaf changed the way of financial support from the way based on the number of children to the way based on the time providing child care service. In order to increase the amounts of time for child care service the center changed to multi-accueil which can provide diverse child care service for parents.

Among the mono-accueil there are 1,947 créches collectives (47%) and 1,933 haltes garderies (47%). There are many number of haltes garderies because the female part-time worker uses part time child care services provided by haltes garderies. The proportion of female part time workers among the couples with children was 34.8% and it is considered high proportion. The administration of the collective childcare centers are mostly traditionnelles de quartier (84.2%), personnel (9%), and parentales (9%). Similar patterns are found for the multi-accueil. Most multi-accueil are administrated by traditionnelles de quartier (85.2%) and the proportion of administration of personne (2.6%), parentales (5.2%), and community/famille (7.0%) are relatively low.

| | number of centers | | | | annual rate of increase(%) | | |
|-----------------------------|-------------------|------|------|-------|----------------------------|-----------|-----------|
| | 2005 | 2006 | 2007 | 2008 | 2009 | 2008~2009 | 2005~2009 |
| Structures mono-accueil | 4913 | 4595 | 4334 | 4160 | 4107 | -1.3 | -4.4 |
| créches collectives | 2277 | 2105 | 2072 | 1960 | 1947 | -0.7 | -3.8 |
| traditionnelles de quartier | 1885 | 1719 | 1724 | 1650 | 1639 | -0.7 | -3.4 |
| personnel | 206 | 204 | 165 | 150 | 151 | 0.7 | -7.5 |
| parentales | 186 | 182 | 183 | 160 | 157 | -1.9 | -4.1 |
| haltes garderies | 2449 | 2303 | 2072 | 2006 | 1933 | -3.6 | -5.7 |
| traditionnelles de quartier | 2315 | 2190 | 1973 | 1921 | 1854 | -3.5 | -5.4 |
| parentales | 134 | 113 | 99 | 85 | 79 | -7.1 | -12.4 |
| jardins d'enfants | 187 | 187 | 190 | 194 | 227 | 17.0 | 5.0 |
| Structures multi-accueil | 3915 | 4360 | 4799 | 5284 | 5702 | 7.9 | 9.9 |
| traditionnelles de quartier | 3363 | 3811 | 4158 | 4513 | 4856 | 7.6 | 9.6 |
| personnel | - | - | 60 | 115 | 149 | 29.6 | - |
| parentales | 329 | 311 | 302 | 314 | 296 | -5.7 | -2.6 |
| collectives/familiales | 223 | 238 | 279 | 342 | 401 | 17.3 | 15.8 |
| total accueil collectif | 8828 | 8955 | 9133 | 9444 | 9809 | 3.9 | 2.7 |
| Service d'accueil familial | 848 | 842 | 800 | 772 | 756 | -2.1 | -2.8 |
| total establishment | 9676 | 9797 | 9933 | 10216 | 10565 | 3.4 | 2.2 |

(Table 3) Number of child care centers in France (2005~2009)

source: DREES (2011) "L'offre d'accueil des enfance de moins de 3 ans en 2009" études et resultats, N 763, juin 2011

The characteristics of collective childcare centers such as "créches collectives", "haltes garderies" and "jardins d'enfants" are as follows. The créches collectives are regular and full time child care centers. They provide care for children aged less than 4 years old during weekdays. They are categorized as "créches traditionnelles de quartier," "les créches de personnel," and "les créches parentales according to the administrators. The créches traditionnelles de quartier are located near the house of children and limit 60 children per a center.

They open for 8~12 hours during day time and close at night, Sundays, and holidays. The créches de personnel are child care centers located in the company where parents work. They operate

for the work time of the company. They limit 60 children per a center. The créches parentales are centers administrated by parents themseves. Parents take care of children by turns or with the care givers together. The limit of the number of children is 20 or 25 if necessary.

The collective childcare centers can be established by public or private legal person. In order to establish the childcare centers they shoud follow the right and regulation provided by "conseil général" based on the opinion from "La Protection Maternelle et Infantile (PMI)" of Ministére du Travail, de l'Emploi, et de la Santé. The equipment of the collective childcare centers should obey safety rules applied to public buildings and should support the healthy development of children.

The child care service at the collective childcare centers are provided by people from multidisciplinary groups. The principal of the center should have one of the qualifacations such as professional for the childcare, doctor, or child educator. The care givers should be supporter of childcare or child educator. The care givers each takes care of 5 children who do not walk and 8 children who can walk. Other professionals such as psychologist, medical trainer, and providers of leisure take care of a children at a specific time.

For the créches parentales the same regulation for the manpower of the collective childcare centers is applied. The créches parentales are small size child care center and provide opportunity for participation of parents for the taking care of children. The way of participation of parents are different by centers, The same regulation for the the collective childcare centers such as

safety, financial support for cost of administration, and the calculation of users payment are applied to the créches parentales.

The haltes garderies are irregular and temporary childcare centers for children less than 6 years old. Especially for the children less than 3 years old the haltes garderies helps for the transition to the école maternelles by providing opportunities of meeting with other children and by preparing for the collective life. Similar to the créches collectives the haltes garderies categorized as "haltes garderies traditionnelles de quartier" and "haltes garderies parentales." The haltes garderies traditionnelles de quartier limit 60 children per a center. The haltes garderies parentales limit 20 children or 25 children if necessary per a center.

The jardins d'enfants are regular childcare centers which take care of children aged 2~6 until before they enter the école maternelles, or provide part time service for children who get educated at école maternelles. The operating time of jardins d'enfants is different from the operating time of école maternelles or créches collectives. The jardins d'enfants provide complementary service of école maternelles. Qualified care givers such as child educators and professional assistant of child care provide various programs for the physical and intellectual development and socialization of children. The number of children are limited to 80 per a center. Currently the establishment of jardins d'enfants for children aged 2~3 is under consideration.

The "accueil familial" is the childcare center where the assistantes maternelles gather together and take care of children. The assistantes maternelles take care of children principally at

her home and also at the accueil familial regularly for the diverse activities of the children. Normally the assistantes maternelles come to accueil familial for one or two times per a week. The time when the assistantes maternelles come to accueil familial to take care of childrne should be the best time for the socialization and development of children.

The accueil familial are regulated and administrated as the same way as the collective childcare centers. The establishment of the accueil familial can be authorized by "conseil général" based on the opinion from "La Protection Maternelle et Infantile (PMI)" of Ministére du Travail, de l'Emploi, et de la Santé. Public legal persons or Private legal persons are allowed to build the accueil familial. Though assistantes maternelles take care of children at the accueil familial at least one of the professional of childcare, doctor, or child educator should be placed at the accueil familial. The assistantes maternelles who take care of children at the accueil familial are object of regulation and control applied to the accueil familial.

The "les micro-créches" were established based on the law 2007-230 created on February 20 in 2007. The law permits to build micro-créche under certain conditions. It permits to take care up to 9 children per a center. This is the exceptional case and contradicts with other contents of the law. The micro-créches can be administered by public or private and can be profit or non-profit. It is estimated that there are around 200 micro-créches and take care of around 1,800 children.

The jardins d'éveil is developed in order to provide the better quality of child care service compared to other child care centers for children aged over 2 years old.

The accueils de loisirs provide child care service before or after school or school holidays. They provide both services of leisure activities and time for relax. The accueils de loisirs provide child care service under the regulation of départementale de la cohésion or départementale de la cohésion sociale et de la protection des populations.

③ Financial support for the child care centers

Financal support for childcare center are conducted by two ways of financial support for investment and financial support for administration. Financial support for investment follow the regulation provided by Caisses nationale d'allocations familiales (Cnaf). According to the national plan for the child care centers childcare centers at community are developed. Since the year of 2000 seven plans for the national plan of childcare center have conducted. In order to establish new childcare centers 66 billion euro is invested and 60,000 of places for childcare will be prepared from the year of 2010 to 2016. Based on the plan 7,400~14,000 euro will be invested per a place.

The financial support for the administration are provided following "la prestation de serive unique (psu)," "la prestation de service accueil temporaire(psat)," and "complément mode de garde(cmg), If the childcare centers suported by Psu or Psat they also should sign on the "le contrat enfance et jeunesse".

La prestation de serive unique(psu) supports administrative cost for the childcare centers taking care of children aged less

than 4 years olds. The amounts of psu are decided as following. The childcare centers calculate the cost price per hour of childcare under the limitation decided by Cnaf annuary. The psu supports 66% of the cost price. The 66% of the cost price is multiplied by the total number of hours of childcare for all children at the center. The payment from parent are deducted. The percent of the people included in the social security regime (for example 97% for regime general) were multiplied. This final amount is "la prestation de service unique(psu)." La prestation de service accueil temporaire (psat) is calculated as the same way as the psu. The difference between psu and psat is that psat supports 30% of the cost price per hour of childcare.

The way of calculating parental payment for using childcare service also are decided by Cnaf. The parental payments were charged differently by the level of income and the number of children. For the calculation of the parental payments the minimum level of income is applied. Thus low income family should pay for using childcare service based on the minimum level of income.

"Le contrat enfance et jeunesse (cej)" was implimented in 2006. It is the contract between local government and Caisses d'allocations familiales (Caf) on the purpose and cofinancement for the child care center. The purpose of cej is to promote comprehensive and consented childcare policy for the children aged less than 6 years olds. The cej is renewed every four years after the process of the evaluation of the results.

Les micro-créches and les micro-créches can choose complément mode de garde (cmg) as the way of financial support

for administration. Complément mode de garde (cmg) is provided when working parent hire "assistantes marternelles" or "garde à domicile" for taking care of their children. When the centers choose cmg for the way of financial support for administration the centers can not be provided psu or psat and do not need to sign on the cej.

In general collective childcare centers which include créches collectives, haltes garderie, jardins d'enfants, and multi-accueil choose psu and cej as the way of financial support for administration. For the accueil familial where assistantes marternelles take care of children if the center is public legal person it chooses psu and cej and if the center is private legal person it chooses psu and cej or cmg. Les micro-créches choose psu and cej or cmg. The accueils de loisirs adopt psat and cej. The jardins d'éveil adopt exceptionally special way of financial support for the administration.

4 Characteristics of individual child care services

Individual childcare service include assistante maternelles, les masions d'assistantes maternelles, and garde à domicile. Assistante maternelles take care of children at the house of the assistante maternelles or at the masions d'assistantes maternelles. They take care of maximum number of four children aged less than six years olds. There is the obligation to receive authorization from "conseil général" based on the opinion from "La Protection Maternelle et Infantile (PMI)" of Ministére du Travail, de l'Emploi, et de la Santé. There are full time assistante maternelles and

part time assistante maternelles. The part time assistante maternelles take care of children for day time and the full time assistante maternelles take care of children for 24 hours under the law of child protection. The part time assistante maternelles can be hired at associations and organizations and able to take care of children at the accueil familial.

The qualification of assistante maternelles was institutionalized based on the law created on May 17 in 1997. Since then the assistante maternelles have provided formal child care service under the permission from government. The law crated in July 12 in 1992 decided the standard for the permission of assistante maternelles. The permission of assistante maternelles should be renewed every five years. The purpose of the renewal of the permission is to confrim if the environment for the child care guarantee the health, safery and development of children. The evaluation on health condition of assistante maternelles, family of assistante maternelles, size of house, and sanitation are conducted by La Protection Maternelle et Infantile (PMI)" of Ministére du Travail, de l'Emploi, et de la Santé.

Assistante martenelle have obligation to take 60 hours of courses for every five years when they renew their permission. The course are provided by conseil général and the permission is renewed only if assistante maternelles take courses.

The law created in 1992 permit assistante maternelles take care of up to three children without exception. The law was changed in 2009 and assistante maternelles can take care up to four children. However when assistante maternelles take care of children for the first time it is very unlikely to be permitted

for taking care of four children. After the first contract there are evaluation for the renew of permission and possibility of taking care of several number of children. If the environment of the house of assistante maternelles is not relevant for taking care of children or assistante maternelles have their own child the permission and renewal is rejected.

In order to receive the permission assistante maternelles should take 120 hours of education. The assistante maternelles should take the first 60 hours of education before she take care of children for the first time and then she take the left 60 hours of education within the 2 years.

The assistante maternelles might be the employees of the accueil familial or parents. When parents hire assistante maternelles they should follow these obligation. First, parent and assistante maternelles should have contract for the child care service. Second, parents themselves should pay for the assistante maternelles. Third, parent should comply for the labor law on hiring assistante maternelles. Fourth, parents report their payment on "Pajemploi" and let the government to prepare official report for the payment of assistante maternelles.

When working parent with children aged less than 6 years old hire assistante maternelles they can be supported by Complément de libre choix du mode de garde (Cmg) for the payment of assistante maternelles. Caisse d'Allocations Familliales (Caf) or Mutualité sociale agricole (Msa) pay the Cmg. The Cmg includes total amounts of contribution of social security and partial amounts of the payment for assistante maternelles. Though the amounts of parental payment are different

by level of income and number of children parents should pay at least 15% of the total payment. Parent can get the reduction of income tax for the payment of assistante maternelles.

Les maisons d'assistantes maternelles are introduced recently in order to provide places for assistante maternelles who have troubles in taking care of children for long time at their house or who need to take care of children with other assistante maternelles. The assistante maternelles should have experiences of taking care of children at divers childcare centers such as les créches de personnel or les micro-créches. At the maisons d'assistantes maternelles maximum number of four assistantes maternelles take care of children and each of them take care up to four children. The maisons d'assistantes maternelles should be the place where guarantee the safety and health of the children. In order to work at the maisons d'assistantes maternelles they should receive permission from conseil général based on the opinion from "La Protection Maternelle et Infantile(PMI)" of Ministére du Travail, de l'Emploi, et de la Santé. The assistantes maternelles work at the maisons d'assistantes maternelles are paid by parents and protected by labor law and national mutual agreement which consider assistantes maternelles as special workers.

La garde à domicile are care givers who come to the house of the parents and take care of their children. It is possible to hire a garde à domicile by a several number of parents. In that case, the garde à domicile visits each of the places takes care of their children by turns. Parent can hire a garde à domicile by two ways. First, parents apply for hiring a garde à domicile for the organization or company permitted by government. In

54

the case the organization and company take all or partial responsibilities related to employment and status of a garde à domicile. Second, parents hire a garde à domicile and take all the responsibilities related to employ and status of the garde à domicile by themselves.

Whatever the case, the parents should follow the obligation in order to hire a garde à domicile similar to the case of assistantes maternelles. First, parent and a garde à domicile should have contract for the child care. Second, parents should pay payment for a garde à domicile. Third, parent should comply for the labor law on hiring a garde à domicile. Fourth, parents report their payment for "Pajemploi" and let the government to prepare official report on the payment for a garde à domicile.

Parent who hire a garde à domicile they can be supported by Complément de libre choix du mode de garde (Cmg) for the payment of a garde à domicile. Caisse d'Allocations Familliales (Caf) or Mutualité sociale agricol (Msa) pay the Cmg. The Cmg pay 50% of contribution of social security for garde à domicile. Also Cmg pay partial amounts of the payment. The amounts of the supports are different by level of income and number of children of parents. The parents should pay at least 15% of the payment. Parent can get the reduction of income tax for the payment of a garde à domicile.

There are total number of 412,100 assistantes maternelles. Among them currently 282,000 assistantes maternelles are working. The assistantes maternelles who currently work provide 769,100 places for child care. The assistantes maternelles can provide childcare service for 610,800 children aged less than

55

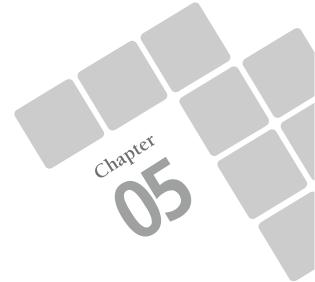
3 years old (26,1 children per 100 children).

The number of assistant maternelles increased significantly from 1990s to 2000s. During this period there were many changed on the regulation of assistantes maternelles. Aide à la famille pour l'emploi d'un assistant maternel agréé (Afeama) was creasted in 1991 to support for the family who hire assistant maternelles. The Afeama was changed to Complément libre choix du mode de garde (Cmg) under the system of Prestation d'accueil du jeune enfant (Paje) in 2004. The regulation for the status of assistant maternelles were changed twice, on July 17, 1992 and on June 27, 2005. Due to changed of the regulation the demand for the permission of assistant maternelles increased. Since the Complément libre choix du mode de garde(Cmg) has provided only for the working parents the number of reported employment was increased in order to receive Cmg.

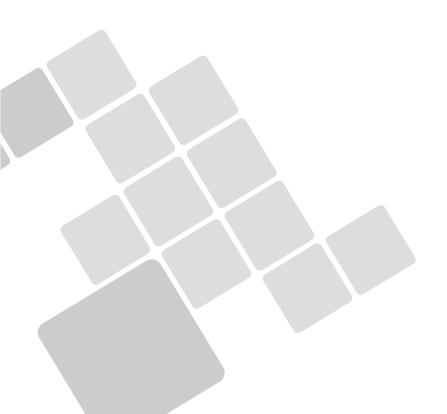
| | 1990 | 2000 | 2004 | 2007 | 2008 | annual increase rate (1990~2008) |
|--|---------|---------|---------|---------|---------|--|
| number of assistant maternelles (a) | 132,000 | 338,100 | 365,900 | 406,500 | 412,100 | 6.5 |
| number of active assistant maternelles(b) | 71,300 | 232,200 | 252,200 | 276,700 | 281,700 | 7.9 |
| (b/a)*100(%) | 54.0 | 68.7 | 68.9 | 68.1 | 68.4 | 1.3 |
| number of place | 132,900 | 585,800 | 660,500 | 744,200 | 769,100 | 10.2 |
| number of place per 100 assistant matemelles (for children aged less than 3) | 5.9 | 27.1 | 28.9 | 32.3 | 32.8 | 10.0 |
| number of children per assistant maternelles | 1.9 | 2.5 | 2.6 | 2.7 | 2.7 | 2.0 |

| ⟨Table 4⟩ | Number | of | assistant | maternelles | in | France | (1990~2008) |
|-----------|------------|----|-----------|-------------|----|----------|-------------|
| | 1 10111001 | ۰. | accident | matornonoo | | 1 101100 | (1000 =000) |

source: Cnaf(2010) "L'accueil du jeune enfant en 2009, Données Statistiques"



Policy Implication for Korea



Chapter 5 Policy Implication for Korea

This study reviews some important features of the French family policy in order to draw implications for Korea, whose fertility rate was remained over the years the lowest among the OECD countries. The most important feature of the French family policy is that it is built on the traditional ideology of "familialism" and have developed to current forms with debates for the rights of human. Current French family policy have specific purpose to solve social problems concerning as female labor force, equity and social integration. Also the family policy has functions to improve vertical redistribution as well as horizontal redistribution. Most social policies in France have the function of supporting families in some sense because family carries a very significant value in France. The allowances and services are provided only if there are specific needs. Based on the reviews of the French family policy this study suggest the followings as policy recommendation of Korean.

The mean age at first childbirth in Korea has increased continuously from 27.68 years in 2000 to 31.26 years in 2010. The increase in the age at first child birth is considered one of the reason for the decrease of fertility rates in Korea. If the Korean women who delay the time of birth realize their completed birth even the age of late 30s or 40s fertility in Korea would be rebounded similar to the case of France. For this to happen

there should be well established family policy and the policy helps to reduce the burden of child care and work and life balance. It is uncertain that the Korean women who delay child birth could realize her ideal number of two children during her age of reproduction.

The high cost of child care and education and the competitive employment environment are among the main reasons for the low fertility in Korea. Even the ideal number of children of Korean family close to two children many family give up having second child because of the high cost of child care and education. Also once working women drop out of the labor market for childcare and reluctant to return to the intensive labor market because it is hard to balance the work and life in the labor market. Many working women give up having second child in order to continuously work in their company. In this situation Korea's fertility rate is very unlikely to rebound and rise to a level close to France's. It is urgent to have comprehensive family policy which enable the women to have a second child even in their late 30s or 40s.

It is important to understand that the fertility rate in France increased due to its family policy which have a long history. It suggests that it takes years for a family policy to take hold in raising fertility rates.

Korea needs to revive its traditional concept of family in order to improve family policy. Family relationships used to be very strong in Korea in the past. However, they have weakened since the time of modernisation and individualism has appeared as leading concept of the society. Ignoring the traditional concept

Chapter 5_Policy Implication for Korea

of family results in many problems in modern society. Low fertility is one of the side effects of the rapid development of Korea. Current social policy of Korea emphasize individuals and does not much respect the importance of family. Most European countries have their own family policies based on their unique traditions. Therefore, in order to build comprehensive family policy it should be based on the traditionally important concept of family which most Koreans bear in mind.

The family should be included as one of the areas of social security system of Korea. As of the January 2012 the Basic Low of Social Security of Korea considers child birth and child care as social risks which the government should guarantee. This is the time to realize the new ideology of social security as actual practice. In order to conduct family policy as a social security at least the three types of policy should be implemented; family allowance, childcare service, and parental leave payment. Still there is no family allowance in Korea. The support for child care service and early child education has been expanded however there are much worried on this policy expansion. Parental leave payment is provided only for people with employment insurance. The parental leave payment needs to expand to entire working people as social insurance policy.

Child care service and early child educastion should be reconstructed. The purpose of child care and early child education should be clearly presented. The purpose of child care service is for the reconciliation of the conflict between work in labor market and care work at home. Therefore the child care service should be targeted to working parents and satisfy their special

needs. The purpose of early child education is the better development and socialization of young child. It should be bear in mind that the child care service and early child education have important roles in maintaining the fertility rates in France because it contributes to balance work and family life.

The objects of family policy should be family with children and the support should be more focused on family with special needs. Depending on the purpose of the policy special consideration needs to be delivered. If the purpose of the child care service is the reconciliation between work and family life the child care policy should be more targeted to working parents. If the purpose of family allowance is to maintain fertility rate the family policy should be targeted to family with more children regardless of their income level. If the purpose of the family policy is to increase equality of the society the level of payment should be differenciated by income level.

Not only family policy but also the social policy as a whole should take into account family and children. Income tax reduction, pension payment, housing supports should be favorable for family with children. In this regard, the entire system of social policy should strengthen the roles of supporting family policy and family.

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