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Significant Changes to Family-related Benefits in Rich Countries during the Great Recession

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Office of Research Working Paper

WP-2014-13 | November 2014

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For readers wishing to cite this document we suggest the following form:

Chzhen, Y., Hämäläinen, S. and Vargas, J. (2014). Significant Changes to Family-related Benefits in Rich Countries during the Great Recession, *Innocenti Working Paper* No.2014-13, UNICEF Office of Research, Florence.

ISSN: 1014-7837

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SIGNIFICANT CHANGES TO FAMILY-RELATED BENEFITS IN RICH COUNTRIES DURING THE GREAT RECESSION

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Abstract. Mounting pressure from the financial markets prompted most industrialized countries to engage in fiscal consolidation since 2010-2011, with social transfers among the most popular targets. To analyse the effect of the economic crisis and the ensuing fiscal stimulus and/or consolidation measures on children's living conditions across the OECD and/or the EU, this paper investigates changes in disposable incomes of low-wage households with children since 2008, with a particular focus on family-related benefits. It uses the model family method coupled with tax-benefit simulation techniques for the period 2008-2012. The paper also summarises qualitatively significant changes to family-related benefits, some of which are too recent to have been included in the publicly available tax-benefit simulation models. Family benefits have been particularly hard hit between 2008 and 2012. Their real value declined for lone parent households (with two school-age children) earning 20% of the average wage in 20 out of 37 countries, although in nine of them, increases in housing benefits, in-work benefits or social assistance made up for it at least partially. Taking all social transfers into account, the households studied saw their net incomes fall in real terms due to benefit cuts in nine out of 37 countries: Greece, Ireland, Italy, Latvia, Portugal, Republic of Korea, Slovakia, Spain, and the UK.

Keywords: income composition, economic crisis, policy reforms.

Acknowledgements: the authors would like to thank their colleagues at the Social and Economic Policy Section at the UNICEF Office of Research – Innocenti for contributing to documenting recent family-related policy reforms in selected countries: Sudhanshu Handa, Bruno Martorano, Marlous de Milliano, Luisa Natali, and Ilze Plavgo. Special thanks to Jonathan Bradshaw and Dominic Richardson for their feedback on early drafts of the Policy Inventory questionnaire and on the draft of this paper. Many thanks to Aurelie Chun and Alison Rhodes for their invaluable help in administering the Policy Inventory survey.

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1. INTRODUCTION

In the aftermath of the global economic crisis, industrialized countries were grappling with shrinking fiscal space. Deficits accumulated by 2008 have widened during the crisis, while surpluses evaporated. Government capacity to address worsening social conditions was constrained when it was most needed, amid falling wages and increasing unemployment (OECD, 2014). Among 41 countries of the Organisation for Economic Co-operation and Development (OECD) and/or the European Union (EU), 32 countries had general government deficits in excess of 3% of GDP in 2010 (Table A1 in the annex).

Although child and family policies largely avoided direct cuts at the start of the crisis (Richardson, 2010), mounting pressure from the financial markets prompted most countries to engage in fiscal consolidation since 2010-2011, with social transfers among the most popular targets. "Working-age transfers", especially child/family, unemployment, and disability benefits, bore the brunt of these cuts, with old-age benefits being protected to a greater extent (OECD, 2014). Thus, with the economic crisis not yet over or even accelerating in some cases, social protection systems for children and the working-age population were under threat when they were most needed (Immervoll and Llena-Nozal, 2011).

Long before the recent economic crisis children were consistently found to be at a greater risk of poverty than the population as a whole. Relative poverty was higher among children in most OECD countries in the 1990s (Forster and D'Ercole, 2005) and in most EU countries since the mid-2000s (Atkinson and Marlier, 2010; Bradshaw et al., 2012; Social Protection Committee, 2008). Between 2008 and 2012 poverty increased faster or fell more slowly among children than pensioners in 28 out of 31 European countries for which comparable data were available (Chzhen, 2014). Moreover, in countries where poverty increased the most, the rise tended to be faster among children in lone parent families and migrant households than among the rest, suggesting that the crisis affected the most vulnerable children disproportionately.

To analyse the effect of the economic crisis and the ensuing fiscal stimulus and/or consolidation measures on children's living conditions across the OECD and/or the EU, this paper investigates changes in disposable incomes of low-wage households with children since 2008, with a particular focus on family-related benefits. It uses the model family method coupled with tax-benefit simulation techniques for the period 2008-2012. The paper also summarises qualitatively significant changes to family-related benefits, some of which are too recent to have been included in the publicly available tax-benefit simulation models.

2. LITERATURE REVIEW

The effects of tax and benefit reforms on poverty and income inequality can be analysed using tax-benefit microsimulation models. These models use the tax and benefit rules prevailing in different countries each year to calculate disposable incomes for different types of households based on their market incomes, size and composition. Although these models often do not take complex behavioural consequences of policy changes into account, they can simulate the potential effects of poverty reforms on poverty and income inequality, as well as on work incentives. They can also be used more descriptively for analysing changes in different components of disposable income across countries and over time. Two recent studies analyse the impact of recent tax and benefit reforms on income poverty in selected European countries, employing the EU tax-benefit microsimulation model EUROMOD.[1]

Hills et al. (2014) analysed the distributional impact of tax and benefit reforms over the period 2001-2011 in seven diverse EU countries: Belgium, Bulgaria, Estonia, Greece, Hungary, Italy and the United Kingdom. The study found that most of the structural changes in the design of the tax-benefit system introduced in these countries since the onset of the economic crisis (as opposed to changes in the indexation of existing entitlements) contributed to increases in poverty and income inequality. The authors also showed that, on the whole, policy changes tended to be more favourable to pensioners than children.

Avram et al. (2013) modelled the effects of austerity measures related to personal taxes, cash benefits and public sector pay on household incomes during the period 2008-2012 in nine EU countries that had suffered from large budget deficits in the aftermath of the global financial crisis. The authors found that in six of these countries the better off lost a higher proportion of their incomes as a result of tax-benefit reforms (Greece, Spain, Italy, Latvia, Romania and the UK), while in Estonia the poor lost out disproportionately more. In Lithuania and Portugal the poor and the rich together shouldered proportionately more of the burden of fiscal consolidation compared with the middle-income population. In Lithuania households with children lost out more across the income distribution (compared with the population as a whole), while in Spain and the UK higher income households with children lost out more.

Another approach to analysing the effects of policy changes on household incomes is to use actual rather than simulated income survey data. Martorano (2014c) analysed the impact of policy changes introduced between 2008 and 2012 on poverty and income inequality using micro data for 30 countries from the EU Statistics on Income and Living Conditions (EU-SILC). Changes in the average equivalent disposable income of households with children were decomposed into the parts based on changes in market incomes, direct taxes and social transfers. The share of social transfers increased in 25 countries, although in 14 of these countries the share of taxes paid increased too. The study documented a redistributive impact of government policies in two periods. The first period (2008-2010) saw policy partially compensate for widening inequality in market incomes during the economic crisis. In the second period (2010-2012), characterised by fiscal consolidation in many countries, government interventions often contributed to widening inequality. Meanwhile, OECD (2014) showed that falls in disposable income for the poorest 10% of the population between 2007 and 2010 were smaller in countries with more strongly redistributive fiscal systems, which compensated more effectively for income lost due to unemployment.

Numerous studies also examined the impact of policy changes at the national level. Using EUROMOD to “nowcast” incomes for the years for which survey data was not yet available, Matsaganis (2013) predicted adverse effects of the economic crisis and social spending cuts on children in Greece. Incorporating the tax and benefit reforms in the UK up to 2011, Brewer et al. (2011) forecast successive rises in relative child poverty (using a poverty line anchored in a base

[1] For an introduction to EUROMOD, see https://www.iser.essex.ac.uk/euromod. For more information, see Sutherland (2007).

year) for a decade between 2009 and 2020. In a study of the more recent UK policy reforms, de Agostini et al (2014) found that children lost out on average between 2010 and 2014, especially those in lone parent and large families. A study of the short-term impact of the Great Recession (up to 2011) on household incomes by Jenkins et al (2013) using six country case studies (Germany, Ireland, Italy, Sweden, the UK and the USA) found greater increases or slower declines in poverty among children than among the elderly.

This paper adds to the literature by analysing the evolution of benefit changes across a much larger sample of rich countries in the OECD and/or the EU during the Great Recession. First it tracks the composition of disposable incomes between 2008 and 2012 for an illustrative family type using the OECD Tax Benefit Model.[2] Then it summarises more recent significant reforms to eligibility and generosity of family-related benefits, building on a review of family policy reforms in the EU during the earlier phase of the crisis (2008-2010) in Richardson (2010) and a more recent review for industrialized countries in OECD (2014).

3. DATA AND METHODS

Although the OECD Tax Benefit Model can calculate the net incomes for several types of household,[3] with employment incomes up to 200% of the national average wage, summarising benefit changes for all possible permutations of household type and income level for 40 countries over five years is beyond the scope of this paper. Instead the more basic model family approach (see Bradshaw and Finch, 2002) is used here by focusing on changes in the real value of the disposable household income and its components for one illustrative type case only: a lone parent household (with two children aged four and six), with no childcare expenses, and gross earnings amounting to 20% of the annual national average wage (from here onwards referred to as "20%AW" for convenience).

Lone parent households are chosen because children in lone parent families have been found to be at the greatest risk of poverty long before the economic crisis (Forster and D'Ercole, 2005; Atkinson and Marlier, 2010; Bradshaw et al., 2012). Already economically vulnerable, lone parent families were hit hard during the Great Recession (Chzhen, 2014). Yet, more often than not lone parents tend to be in work (Chzhen and Bradshaw, 2012).[4] In many countries, to earn the equivalent of 20% of the national average wage per annum, lone parents would need to work part-time (at sufficient hours to qualify for in-work benefits) at low wages.[5] Working part-time is consistent with the modelling assumption of having young school-age children in the household with no childcare expenses.

Adjusted for the household size and composition using the modified OECD equivalence scale, gross wages at 20%AW (before taxes and transfers) would leave such families in poverty (i.e. below 60% of the national median disposable household income) in every single EU country plus Iceland,

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[2] www.oecd.org/els/social/workincentives.

[3] In contrast, EUROMOD can calculate disposable incomes for any type of household using nationally representative micro-data, but the model does not cover non-EU countries.

[4] Based on the EU-SILC 2009, the majority of lone parents (including those living within multi-unit or multi-generational households) were employed in every country except Ireland and Malta (Chzhen and Bradshaw 2012, table A3).

[5] For instance, in the UK 20%AW translates into 22 hours a week at the national minimum wage in both 2008 and 2012. In Canada (Ontario), it would be 18-19 hours a week. In Australia: 16-17 hours a week.

Norway, and Switzerland in both 2008 and 2012.[6] As of 2012, factoring in taxes and transfers lifts such families out of relative income poverty in only seven out of 29 countries for which comparable poverty threshold data are available (see Table A2 in the Annex). Thus, by focusing on the lone parent type case at 20%AW, the study draws attention to the potential effects of tax and benefit changes during the Great Recession on the situation of some of the most economically vulnerable children in society.

There are 37 countries in this analysis because there is no information in the OECD tax benefit model for Chile, Croatia, Cyprus or Mexico for 2008-2012. The following benefits are included: social assistance, family benefits (including any lone-parent benefits and child-raising allowances[7]), housing benefits (based on the housing costs equivalent to 20%AW), and in-work benefits conditional on employment. For more information about all the assumptions and limitations of the OECD Tax Benefit Model, see OECD (OECD, 2007 Annex A).

Additionally, to document some of the more recent changes to family-related benefits, not yet incorporated in the OECD Tax Benefit Model, the paper summarises recent changes in the generosity and/or eligibility to cash transfers conditional on the presence of a dependent child in the household: family benefits, child benefits, birth grants,[8] child care benefits, as well as tax credits and tax breaks. Information was collected for 40 of 41 countries in the EU and/or the OECD: Switzerland was excluded because its family-related benefit policies are highly decentralised, which makes it difficult to summarise policy reforms in an international comparison. Although social assistance programmes that do not have elements related to the presence of children in the household are generally excluded from the analysis, cash transfer programmes for the poorest households are included for Chile and Mexico. See Martorano (2014b) for comparison of all the main government responses to the global economic crisis in Chile and Mexico.

The following sources of comparable cross-country information were used to summarise the policy reforms: OECD *Benefits and Wages: Country specific information*,[9] OECD *Society at a Glance* (2014), country reports by the European Network of Independent Experts on Social Inclusion *Investing in Children: Breaking the Cycle of Disadvantage* and the corresponding Synthesis Report (Frazer and Marlier, 2014), Europe 2020 National Reform Programme reports, as well as a policy inventory survey completed by the National Committees for UNICEF. The Policy Inventory questionnaire was administered as an online survey between April and May 2014 (a copy of the questionnaire is included in Annex B). Recent policy reforms were only recorded if they had already been in force since roughly 2010 or on track to be implemented in 2014. For a review of earlier family policy reforms (2008-2010) across EU countries, see Richardson (2010). Overall, the present summary is not meant be exhaustive, but only illustrative of some of the main family-related changes carried out in recent years.

[6] Based on the nominal value in national currency of at-risk-of-poverty thresholds reported by Eurostat (ilc_li01, last update 29.10.2014). No comparable data for non-Eurostat affiliated countries.
[7] The model assumes that no formal childcare services are used.
[8] Note that birth grants are not included in the standard OECD Tax Benefit Model.
[9] http://www.oecd.org/els/soc/benefitsandwagescountryspecificinformation.htm (last updated up to 2012).

4. RESULTS

Changes in components of disposable income of low-wage lone parent families

Figure 1 shows the composition of net incomes received by lone parents (with two dependent children) earning 20%AW in 2008. In 18 of 37 countries, family benefits represented the majority of all social transfers received (including negative taxes, if any). Yet there was a lot of variation across the countries studied, with the share of family benefits ranging from nil in Turkey to 72% of net disposable income in Norway (Figure 1). In countries where family benefits accounted for less than 10% of the net income, other benefits dominated (e.g. social assistance in Israel, Republic of Korea and Spain; housing benefit in Greece and Latvia; in-work benefit and social assistance in the US). In Turkey, lone parents earning 20%AW (or, indeed, any other amount) were not entitled to any benefits in 2008 (or since), while still having to pay income tax and social contributions.

Overall, there have been numerous changes in the real value of earnings and benefit entitlements of the lone parent case analysed here. Table 1 displays relative percentage changes between 2008 and 2012 in each component of income separately. After taking inflation into account, individuals earning 20%AW saw their real gross income decline in six countries: Estonia, Greece, Iceland, Israel, Lithuania, and the UK. In nine countries these households saw moderate real growth of under 2%: Austria, Denmark, Ireland, Italy, Japan, Latvia, Luxembourg, the Netherlands, and Slovakia. By contrast, comparable households in Australia, Bulgaria, Malta, and Turkey enjoyed real annual wage growth of at least 10%.

However, changes in the real value of taxes and social transfers resulted in substantial discrepancies between the growth rate of earnings and that of net incomes for the illustrative type case (Figure 2). In countries like Ireland, Italy, Republic of Korea, Latvia, Malta, Portugal, Slovakia and Spain, real disposable income declined or stagnated at the same time as earnings increased. Thus, tax and benefit policies increased poverty risks in these countries. The most notable result, however, is Greece, where a 16% drop in earnings of low-wage lone parents translated into a much larger 50% decline in their net income. It was also a much larger reduction in net income in absolute terms (see Table A2). Between 2008 and 2012 these lone parent households saw a cut in family benefits and a withdrawal of housing benefits, which had not been made up for by a reduction in social contributions due on earnings. Over the five years, these households progressively sank deeper into monetary poverty: their net incomes fell from 71% to 45% of the relative poverty threshold10 (Figure A2). They were thus slipping further away from the standard of living prevailing in their society at the time, which had itself fallen substantially below the pre-crisis levels.

In contrast, net incomes of the studied lone parent type case in Iceland withstood the 14% fall in earnings between 2008 and 2012. Although these households suffered cuts in family and housing benefits as well as a substantial increase in income tax, they benefitted from an increase in social assistance and a reduction in social contributions. As a result, their net incomes remained the same in both years after adjusting for inflation. In nominal terms, their net incomes have increased,

[10] 60% of the national median equivalent disposable income in the respective year.

edging closer to the poverty line, but not quite enough to escape relative poverty (Figure A2). For a more detailed comparison of the effects of post-crisis tax and benefit reforms on monetary child poverty in Greece and Iceland, both hit severely by the Great Recession, see Martorano (2014a).

Meanwhile, in countries like Austria, the Czech Republic, France and Japan, tax and benefit policies lowered poverty risks for the household type studied so that their net income growth far outstripped anaemic growth in earnings. The lone parent household in Austria gained from an increase in housing benefit and social assistance as well as a fall in income tax, with the resulting net income nearly reaching the poverty line in 2012. In the Czech Republic, a cut in family benefit and an increase in income tax was made up for by a proportionately larger increase in housing benefit and an introduction of a new entitlement to social assistance. Yet this was not sufficient to escape from relative poverty. Similarly, an increase in social assistance brought such families closer to the poverty line in France, but not all of the way. In Japan, a 0.6% growth in earnings translated into a 15% increase in net income for the respective household type, largely thanks to increases in family and housing benefits, in spite of a concurrent cut in social assistance and an increase in income taxes and social contributions.

Another way of comparing changes in net incomes across countries over time is by looking at their nominal value relative to the national average wage by year. This helps elucidate the extent to which net disposable incomes changed with respect to the average earnings level in the society, which itself may rise or fall. Figure 3 plots absolute (rather than relative, as in Figure 2) percentage point changes in the net incomes of the studied household type as a proportion of the average wage between 2008 and 2012. Lithuania is at the top with the largest increase in the net income as a share of average earnings, but that is mostly because earnings have fallen during this period, while the net income has grown modestly (due to increases in social assistance). Starting at 5% above the poverty line in 2008, these households ended up 20% above the threshold in 2012.

Overall, countries where real growth in the net incomes was greater than earnings growth tend to be in the upper half of Figure 3. In contrast, the lower half shows countries like Greece and Portugal which recorded a decline in net incomes of the households studied as a proportion of the average wages because (due to benefit cuts) their net incomes either fell more sharply than earnings or did not increase as much as earnings did.

To sum up, lone parents earning 20% of the average wage saw their net incomes fall in real terms in nine countries out of 37: Greece, Ireland, Italy, Latvia, Portugal, Republic of Korea, Slovakia, Spain, and the UK. Everywhere but in Greece and the UK (where earnings declined too, albeit by a lesser absolute amount (Table A2)), their net incomes dropped due to benefit cuts even as their earnings have grown somewhat. To check whether the experience of lone parents on 20%AW is unique or more representative of all earners, Figure A3 in the Annex plots the 2012 net incomes (in 2008 prices) as a proportion of 2008 incomes across the gross earnings distribution (from 1% to 200% of the national average wage) for these nine countries. The fall in net incomes was highly regressive in Greece, less so in Portugal and mildly regressive in Latvia and Spain. The fall in incomes was proportionately smaller and more evenly distributed in Italy, Korea, Spain and the UK, with all earners preserving at least 90% of their 2008 incomes in real terms. However, in Slovakia the largest fall in incomes was concentrated around 19%-20% of the average wage, with other earners maintaining their 2008 incomes in real terms.11

On the whole when compared with other social transfers, family benefits have been worst hit between 2008 and 2012. In 21 out of 37 countries there has been at least one spell between 2008 and 2012 when family benefits for the lone parent type case had been "frozen", i.e. not uprated in line with consumer prices or earnings, thus maintaining the same nominal value over time (Table 2).12 In six countries family benefits had not been uprated during the entire period 2008-2012: Estonia, Lithuania, Luxembourg, Republic of Korea, Spain and Switzerland. Everywhere except Switzerland, where there has been virtually no annual consumer price inflation, failure to uprate family benefits was equivalent to successive cuts in real terms (Figure A1).

As Table 1 showed, the real value of family benefits declined for the lone parent households studied in 20 countries, although in nine of them, increases in housing benefits, in-work benefits or social assistance made up for it at least partially. This is worrying because in 2008 family benefits were some of the main social transfers received by lone parents on 20%AW, constituting the majority of all transfers in 18 out of 37 countries (Figure 1). Erosion of family benefits suggests a lack of investment in children.

Significant recent changes to family-related policies

It would be of interest to expand the analysis beyond 2012, but while the OECD Tax Benefit model has not yet been updated, Table 3 summarises significant changes to family-related taxes and benefits from 2009/2010 until 2013/2014.

There have been numerous changes in tax and benefit rules related to the presence of dependent children in the household in recent years (Table 3). In six countries, family benefits and/or child benefits became both more restrictive and less generous in real terms: Austria, Belgium, Cyprus, Israel, Romania, Slovenia and the UK. The same happened to parental leave benefits in Germany and to child care benefits in the Netherlands. However, there is no clear overall trend across all 40 countries in the analysis. Across all countries and programmes, eligibility criteria were made stricter in 25 programmes and more generous in 18 programmes. Benefit levels decreased in 16 programmes and increased in 30 programmes. Thus, if there is an overarching trend since 2010, it is towards more narrowly targeted benefits with generosity levels maintained or even increased.

5. CONCLUSION

Mounting pressure from the financial markets prompted most industrialized countries to engage in fiscal consolidation since 2010-2011, with social transfers among the most popular targets. "Working-age transfers", especially child/family, unemployment, and disability benefits, bore the brunt of these cuts, with old-age benefits being protected to a greater extent (OECD, 2014). To analyse the effect of the economic crisis and the ensuing fiscal stimulus and/or consolidation measures on children's living conditions across the OECD and/or the EU, this paper investigated

[11] In-work benefits were withdrawn from those earning 20% of the average wage in 2012, but maintained for those earning 21% or more. Individuals earning up to 18% of the average wage had not been eligible for the in-work benefit in the first place.
[12] The UK is not included in Table 1 because, although the Child Benefit has been "frozen" since 2010, other family benefits for the household type studied (e.g. Child Tax Credit) increased in real terms.

changes in disposable incomes of low-wage lone parent families since 2008, with a particular focus on family-related benefits. It used the model family method coupled with tax-benefit simulation techniques for the period 2008-2012. The paper also summarised significant changes to family-related benefits, some of which are too recent to have been included in the publicly available tax-benefit simulation models.

At the start of the crisis, family-related benefits were a crucial source of income for low-wage lone parent families, who more often than not were already below the relative poverty line. In 18 out of 37 countries, family-related benefits composed the majority of the social transfers received by lone parents earning 20% of average wages. However, by 2012 family benefits had been particularly hard hit. Their real value declined for the lone parent households studied in 20 countries, although in nine of them, increases in housing benefits, in-work benefits or social assistance made up for it at least partially. The erosion of family-related benefits is a matter for concern because it suggests a lack of investment in children. Since low earning households with children tend to rely on family benefits as a substantial part of their income, cutting family benefits is likely to increase child poverty.

Taking all social transfers into account, lone parents earning 20% of the average wage saw their net incomes fall in real terms in nine out of 37 countries: Greece, Ireland, Italy, Latvia, Portugal, Republic of Korea, Slovakia, Spain, and the UK. Except in Greece and the UK, where average earnings decreased too, net incomes fell in spite of an increase in earnings, suggesting that social policies were increasing the risks of poverty. In Greece, net income decreased by a greater degree than earnings, plunging families deeper into income poverty. In contrast, net incomes of the illustrative household in Iceland, which was also hit hard by the economic crisis, withstood the 14% fall in earnings between 2008 and 2012. Meanwhile, in countries like Austria, the Czech Republic, France and Japan, net income growth far outstripped anaemic growth in earnings.

Overall, there have been numerous changes in tax and benefit rules related to the presence of dependent children in the household between 2010 and 2014, with a general trend towards more narrowly targeted benefits with generosity levels maintained or even increased. On the whole, non-EU countries have been more likely to raise family-related benefit entitlements or relax the eligibility criteria during the period studied. The EU countries have implemented some of the most wide-ranging family-related benefit cuts, particularly Ireland, Spain and the UK. However, EU countries tend to have more advanced social protection systems, with taxes and transfers reducing average levels of market-income child poverty. Indeed, even in Ireland, Spain and the UK, the overall effectiveness of social transfers in reducing child poverty has increased between 2008 and 2012 (Martorano, 2014c).

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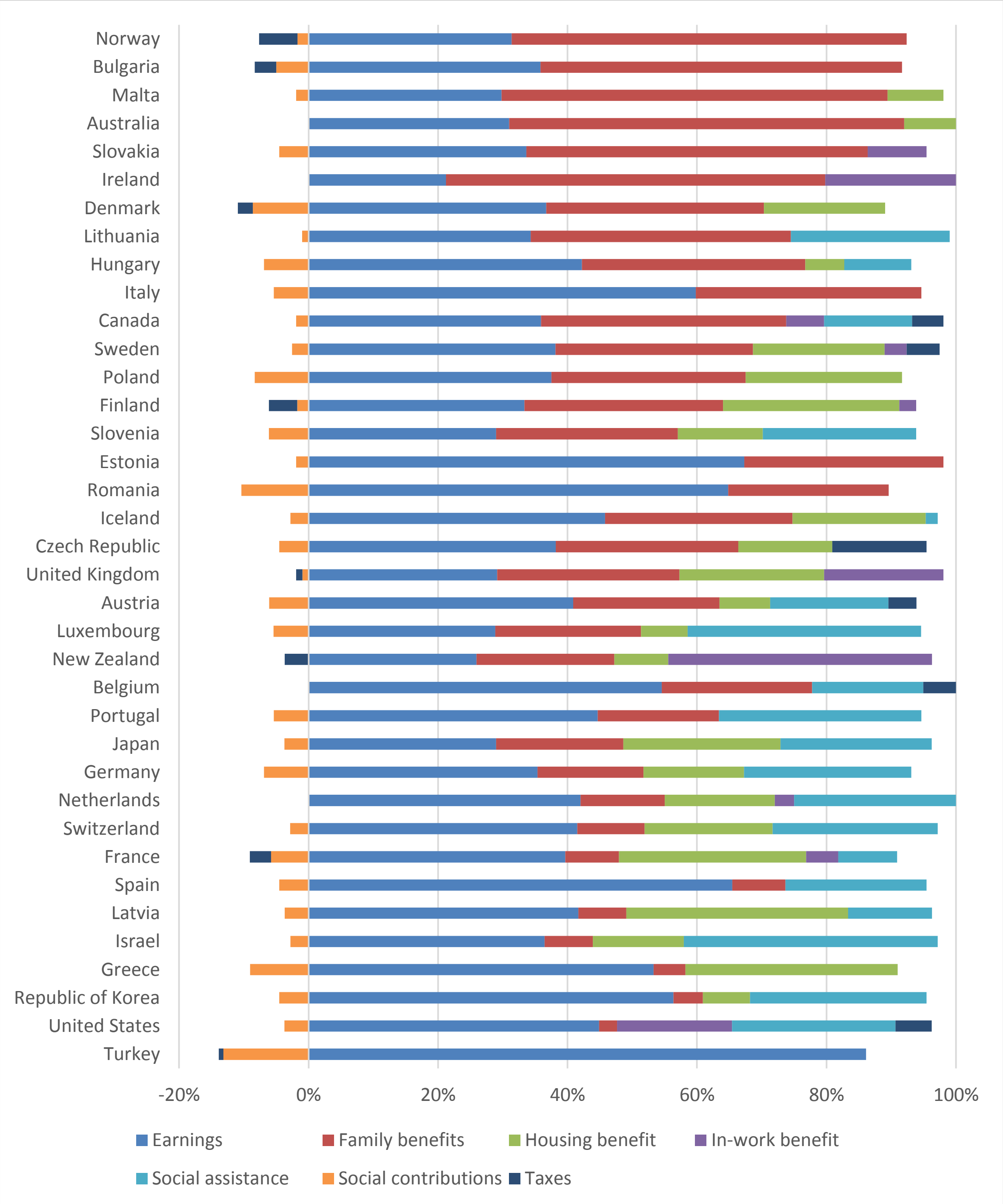
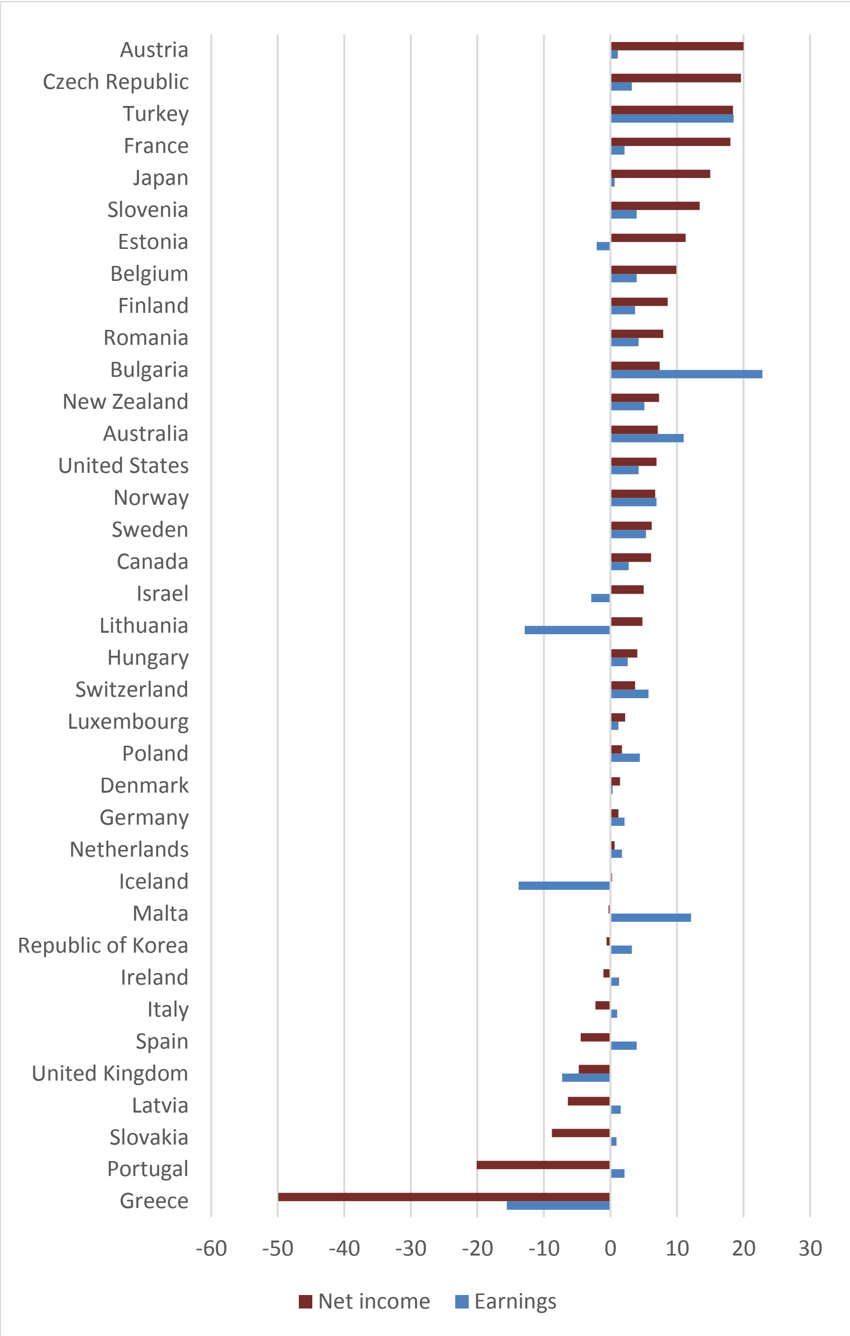
FIGURES

Figure 1 Composition of net income of lone parents (with two children) earning 20%AW (2008)



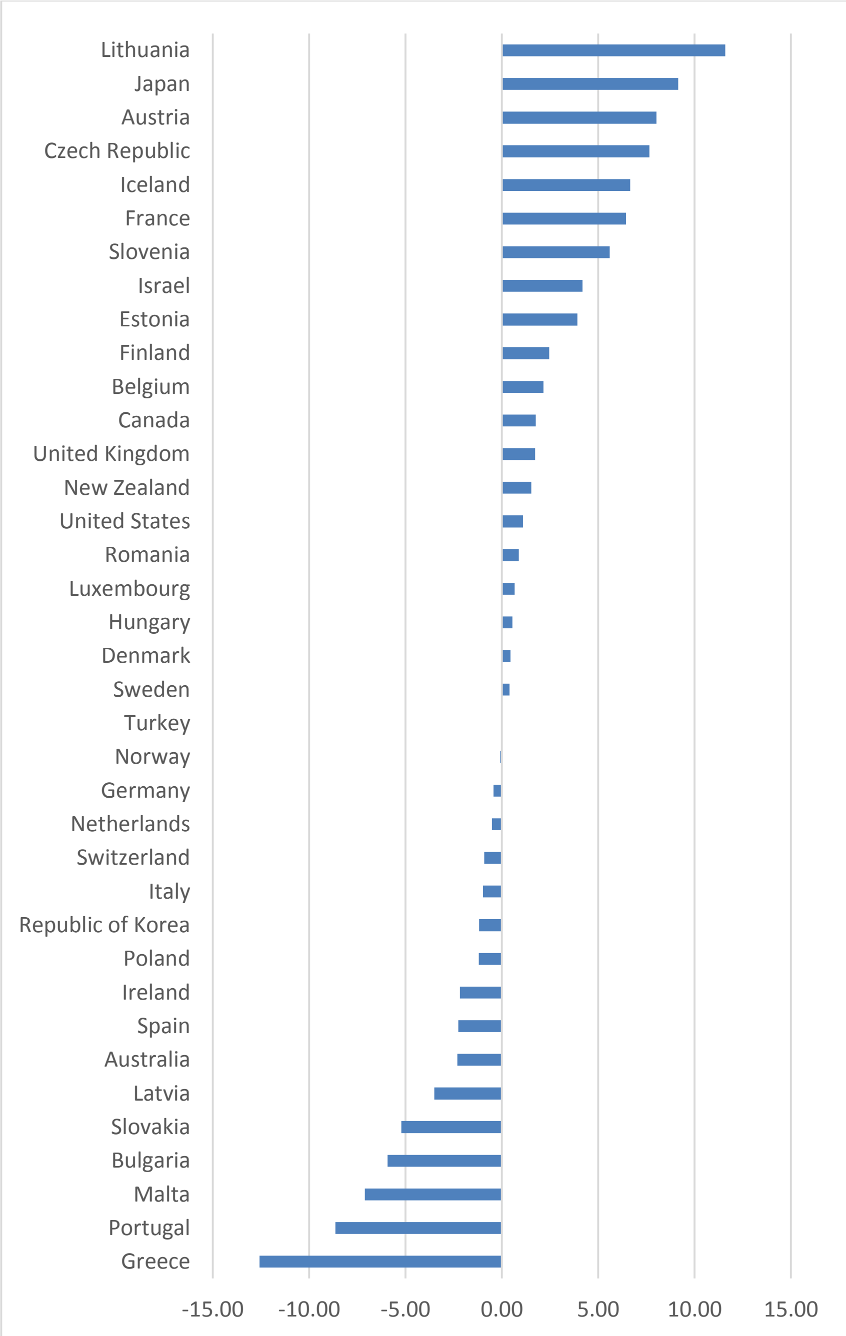
Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
Results obtained from the OECD tax-benefit models, as well as any errors in their use and interpretation, are the sole responsibility of the user, not of the OECD.
Results for 2011 used for Germany.

Figure 2 *Lone parent with two children, earning 20%AW: real income growth (2008 prices) between 2008 and 2012 (%)*



Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
Results obtained from the OECD tax-benefit models, as well as any errors in their use and interpretation, are the sole responsibility of the user, not of the OECD.
Results for 2011 used for Germany.

Figure 3 *Lone parent with two children, earning 20%AW: net income change as % of average wages between 2008 and 2012 (ppt)*



Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
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Results for 2011 used for Germany.

TABLES

Table 1 Lone parent with two children, earning 20%AW: income growth (2008 prices) between 2008 and 2012 (%)

	Earnings (20%APW)	*Family benefit*	*Housing benefit*	*In-work benefit*	*Social assistance*	*Social contributions*	*Income tax*	*Net income*
Australia	11.0	3.7	2.1				-381.6	7.1
Austria	1.1	-1.2	146.1		36.0	1.1	-7.5	20.0
Belgium	3.9	9.2			32.6		1.8	9.9
Bulgaria	22.8	-0.5				21.9	23.0	7.4
Canada	2.7	9.1		13.3	-16.9	8.7	61.2	6.1
Czech Republic	3.2	-69.5	159.9		introduced	-9.2	16.5	19.6
Denmark	0.3	0.8	0.2			-33.5	79.4	1.4
Estonia	-2.1	-10.6				80.7		11.3
Finland	3.7	1.1	3.7	67.3	introduced	19.4	1.9	8.6
France	2.1	0.4	-0.7	withdrawn	217.4	2.1	9.4	18.0
Germany	2.1	18.1	-9.3		-3.1	5.5		1.2
Greece	-15.6	-15.6	withdrawn			-12.9		-49.9
Hungary	2.6	-15.3	-27.4		94.5	11.7		4.0
Iceland	-13.8	-18.2	-19.8		1305	-11.7	5871	0.2
Ireland	1.3	-7.9		18.1			introduced	-1.1
Israel	-2.9	21.3	36.2	introduced	-5.3	36.8		5.0
Italy	1.0	-7.5				1.0		-2.3
Japan	0.6	20.0	105.0		-62.6	13.1	introduced	15.0
Latvia	1.5	-16.7	2.7		-39.8	24.0		-6.4
Lithuania	-12.9	-11.4			62.5	161.2		4.8
Luxembourg	1.2	-8.0	-44.8		19.8	3.9		2.2
Malta	12.1	-5.5	-4.8			8.3		-0.3
Netherlands	1.7	9.2	-2.5	47.5	-11.6	-412.8		0.6
New Zealand	5.1	3.1	9.7	7.4		37.4	-26.5	7.3
Norway	6.9	6.7				7.4	7.4	6.7
Poland	4.4	-3.3	4.4			4.4		1.7
Portugal	2.1	-22.6			-47.3	2.1		-20.1
Republicof Korea	3.2	-10.5	-6.3		-3.3	10.6		-0.6
Romania	4.2	18.8				10.9		7.9
Slovakia	0.9	1.1		withdrawn		0.9		-8.8
Slovenia	3.9	-17.1	-6.6		69.7	3.9		13.4
Spain	3.9	-6.7			-27.2	3.9		-4.5
Sweden	5.3	-3.3	19.6	21.9		5.4	7.2	6.2
Switzerland	5.7	17.9	0.9		-2.7	9.2		3.7
Turkey	18.5					18.5	30.3	18.4
United Kingdom	-7.3	7.4	-20.6	-6.4		withdrawn	withdrawn	-4.8
United States	4.2	withdrawn		10.5	17.9	-23.0	-2.2	6.9

Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
Results obtained from the OECD tax-benefit models, as well as any errors in their use and interpretation, are the sole responsibility of the user, not of the OECD.

Table 2 Countries that "froze" family benefits for lone parents (with two children) earning 20%AW

Country	First period	Second period
Austria	2009-2010	2011-2012
Bulgaria	2009-2012	
Czech Republic	2011-2012	
Estonia	2008-2012	
Hungary	2009-2012	
Iceland	2009-2010	
Ireland	2011-2012	
Italy	2010-2012	
Japan	2008-2009	
Lithuania	2008-2012	
Latvia	2009-2012	
Luxembourg	2008-2012	
Netherlands	2009-2011	
New Zealand	2009-2010	
Poland	2010-2012	
Portugal	2009-2010	2011-2012
Republic of Korea	2008-2012	
Romania	2011-2012	
Spain	2008-2012	
Sweden	2008-2009	2010-2012
Switzerland	2008-2012	

Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
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Table 3 Recent significant changes to family benefits (family/child/birth/child care/tax credits and tax breaks)

Country	Type of benefit	Year phased in	Benefit level/ duration	Eligibility	Details
Australia	Various	2011-2014	+/-	-	New paid parental leave. More generous family tax benefit supplement for dependent 16-19-year-olds in full-time secondary education. Temporary freeze to indexation of benefit amounts and income thresholds of family tax benefits. Child birth benefits more restrictive and less generous.
Austria	Family benefit	2011	-	-	More restrictive (with respect to over-18s); less generous supplement for low-income families with multiple children.
	Tax credits	2009	+	+	Higher tax credits for children (and childcare expenses).
Belgium	Child benefit	2013	-	-	More restrictive and less generous (with respect to over-18s). Cuts to school bonus supplement.
Bulgaria	Child benefit	2013-2014	+		More generous child allowances and childcare leave benefits.
Canada	Parental leave	2011		+	Paid maternity and parental leave extended to the self-employed (subject to conditions).
	Tax credits	2011	+		Two new narrowly targeted non-refundable tax credits introduced.
Chile	Various	2010-2013	+	+	Higher amounts of family allowances and maternity benefit (including a new 'March bonus' payment from 2014). More generous cash transfer program for families in extreme poverty.
Croatia	Tax break	2012	+		Income tax allowances for dependent children increased.
Cyprus	Family benefit	2011-2012	+/-	-	More restrictive and less generous child benefit and student grant; new single parent supplement.
Czech Republic	Family benefit	2011-2012		-	Social allowance abolished (but care allowance for disabled children increased); birth grant more restrictive.
Denmark	Family benefit	2012	+/-	+	Abolished ceiling on the number of children eligible. Allowances for disabled children increased (after a greater cut in 2010).
		2014	+	-	Income ceiling introduced; new benefit supplement for parents in vocational training.
Estonia	Family benefit	2013	+		More generous child benefit amounts; new supplementary benefit for low income families.
Finland	Family benefit	2013	-		Temporary freeze to indexation of child benefit amounts (until 2015).
	Childcare benefit	2014	+		Increased amounts of: basic rates of maternity/paternity/parental leave benefits; child home care, private day care and partial care allowances.
France	Family benefit	2014	-/+	-	Reduction in the basic child allowance for under-threes (above a certain income level); baby bonus eligibility more restrictive; gradual increase in the supplement for large families and for single parent families.
	Tax break	2014	-		Child tax allowances reduced ("family quotient ceiling" reduced).
Germany	Family benefit	2010	+		More generous child benefit and child tax benefit. More generous means-tested child allowance (from 2014).
	Parental leave	2011	-	-	Stricter eligibility and lower earnings replacement rate.
Greece	Family benefit	2013	+	+	New means-tested single child benefit introduced.

Hungary	Family benefit	2011		-	Family allowance more restrictive with respect to child age.
	Tax break	2011-2014	+	+	Family tax allowances more generous and less restrictive (alongside the introduction of a flat rate income tax); from 2014 family tax allowances can be deducted from social security contributions.
Iceland	Family benefits	2013	+		Child benefit amounts increased.
Ireland	Family benefits	2010-2013	-	+	Successive cuts to child benefit amounts; new means-tested benefits for low income families introduced.
	Tax credits	2011	-		Tax credits for lone parent families decreased.
Israel	Family benefits	2013	-	-	Benefit cuts; income ceiling introduced.
Italy	Family benefits	2014		+	Cash transfers to low-income income families extended to migrants (both EU and non-EU citizens).
	Childcare	2013		+	Childcare voucher for mothers not using parental leave.
Japan	Family benefits	2010	+	+/-	Child allowance extended to children under 15, income test abolished (but re-introduced in 2012) and benefit amounts increased; child rearing allowance extended to single fathers.
	Tax breaks	2011		-	Tax breaks for dependent children abolished.
Republic of Korea	Childcare	2013		+	Childcare subsidy extended and no longer income tested.
	Tax breaks	2013		+	Tax breaks for lone parent families introduced.
	Parental leave	2011	+		Parental leave benefit more generous at 40% of earnings (up to a ceiling), with the minimum equal to the former flat rate.
Latvia	Childcare benefit	2014	+	+	More generous and less restrictive (formerly for uninsured persons only).
	Childcare	2013		+	New childcare cost subsidy for pre-school children.
	Parental benefit	2010		-	Income ceiling introduced; restrictions on work (to be reversed in late 2014).
Lithuania	Family benefits	2010		-	Eligibility criteria more restrictive.
	Tax breaks	2014	+		Tax allowance for the first child increased.
Luxembourg	Parental leave	2013	+		Increased duration of unpaid parental leave.
Malta	Child benefit	2011	+		Increase in the children's allowance minimum rate.
	Tax breaks	2011-2012	+		Temporary exemption from income tax for women (with children) who return to work after a 5 year absence; new tax regime for parents introduced.
	Parental leave	2012-2013	+		Paid maternity leave extended by four weeks.
	Childcare	2014		+	Free childcare for children whose parents are in education or employment.
Mexico	Social assistance	2009	+	+	Increase in the generosity and coverage of the *Oportunidades* programme. Introduction of *Programa de Apoyo Alimentario*.
Netherlands	Family benefits	2011-2013	+/-	-	Child allowance for second and following children increased (reversed in 2012, increased again in 2013). Income ceiling lowered. Reform planned for 2015.

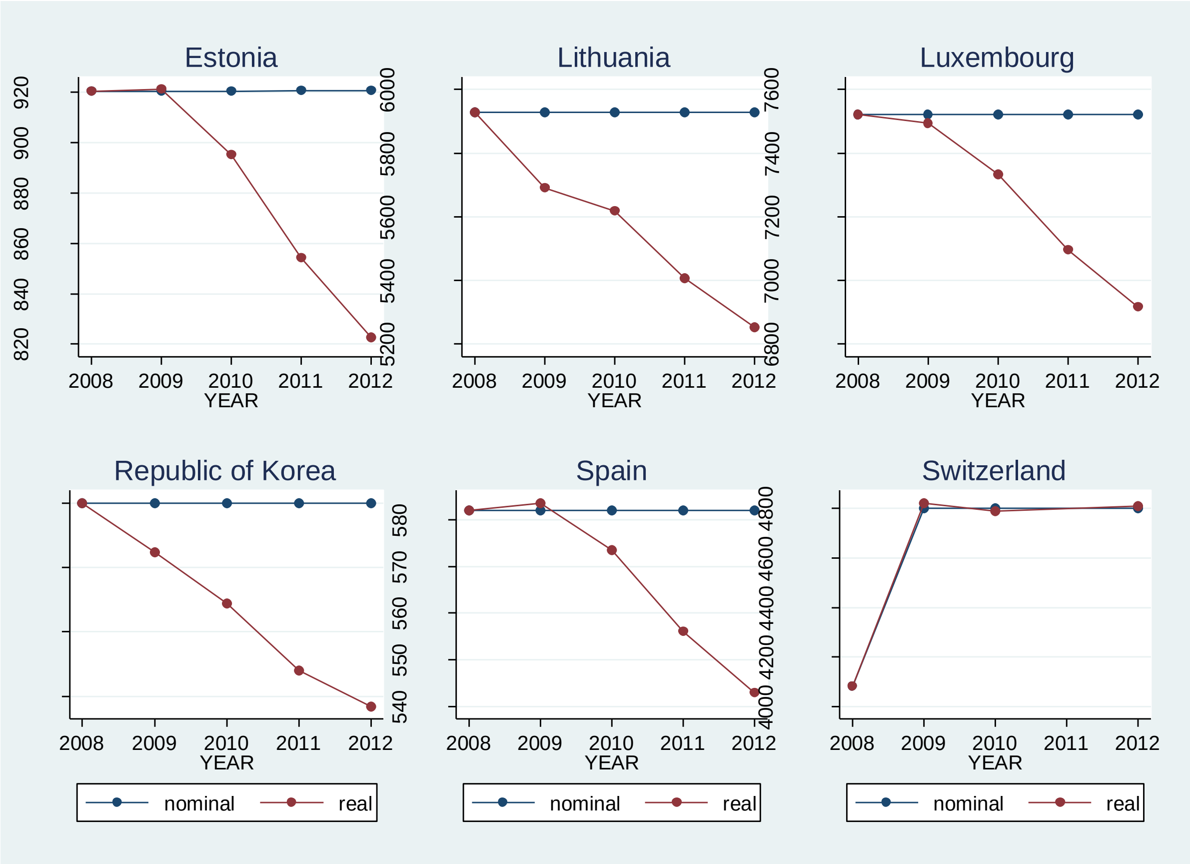
	Childcare	2012	-	-	Childcare allowance lowered and eligibility restricted.
New Zealand	Tax credits	2012	+	-	Higher rate, but lower income ceiling.
Norway	Childcare benefit	2012	+	-	'Cash for care benefit' abolished for 2-year-olds, but made more generous for children aged 13-18-months.
Poland	Family benefits	2012	+	+	Benefit amounts and income ceilings increased.
		2013		-	Income testing of birth grant introduced.
	Tax breaks	2013	+	-	Tax allowances for families with more than two children increased; income test introduced for families with one child.
	Parental leave	2013		+	Paid parental leave implemented.
Portugal	Child benefit	2011		-	Income ceiling lowered.
	Tax breaks	2013	+		Tax allowances for children increased.
Romania	Family benefits	2011	-	-	Less generous (for families with one child) and more restrictive income testing.
Slovak Republic	Parental leave	2011	+		Unified parental leave benefit introduced (indexed regularly), allowing parents to work without loss of benefit. Length of maternity leave extended and replacement rate increased from 60% to 65%.
Slovenia	Family benefits	2012	-	-	Less generous and more restrictive (until GDP growth exceeds 2.5%).
Spain	Family benefits	2010	-	-	Birth grant abolished; means-tested child benefit amount cut for under-threes.
Sweden	Family benefits	2010	+		Benefit amounts increased.
Turkey	Other	2012		+	General health insurance introduced (free healthcare for all children).
United Kingdom	Child benefit	2010	-		No indexation of benefit amounts for three years. "Health in pregnancy" grant abolished.
		2013		-	Income ceiling for benefit receipt introduced.
	Tax credits	2009-2012	-	-	Income ceilings lowered; changes in indexation of benefit amounts; work requirement for couples with children increased.
	Childcare	2011	-		Childcare element of tax credits reduced.
		2013		+	15 hour-per-week free childcare extended to 2-year old children.
	Other	2013	-		Spare room subsidy abolished; benefit cap introduced.
United States	Tax credits	2010-2012	+		"Additional Child Tax Credit" (due to expire in 2010 and then in 2012) extended until 2017.
	Other	2009-2013	+		Supplemental Nutrition Assistance Program (SNAP) increased benefit amounts until 2013.

Source: OECD Benefits and Wages, country-specific information; OECD, Society at a Glance 2014, Table 1.2; 'Investing in Children: Breaking the Cycle of Disadvantage', analysis by the European Network of Independent Experts on Social Inclusion; Europe 2020 National Reform Programme reports; UNICEF National Committees; Powell (2012) for Mexico.

Note: A minus sign (-) means less generous: lower benefit levels (through cuts or changes to indexation rules) or duration of benefit receipt; stricter eligibility conditions or cancellation of a programme. A plus sign (+) means the opposite.

ANNEX

Figure A1 Lone parent with two children, earning 20%AW: family benefits, national currency



Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
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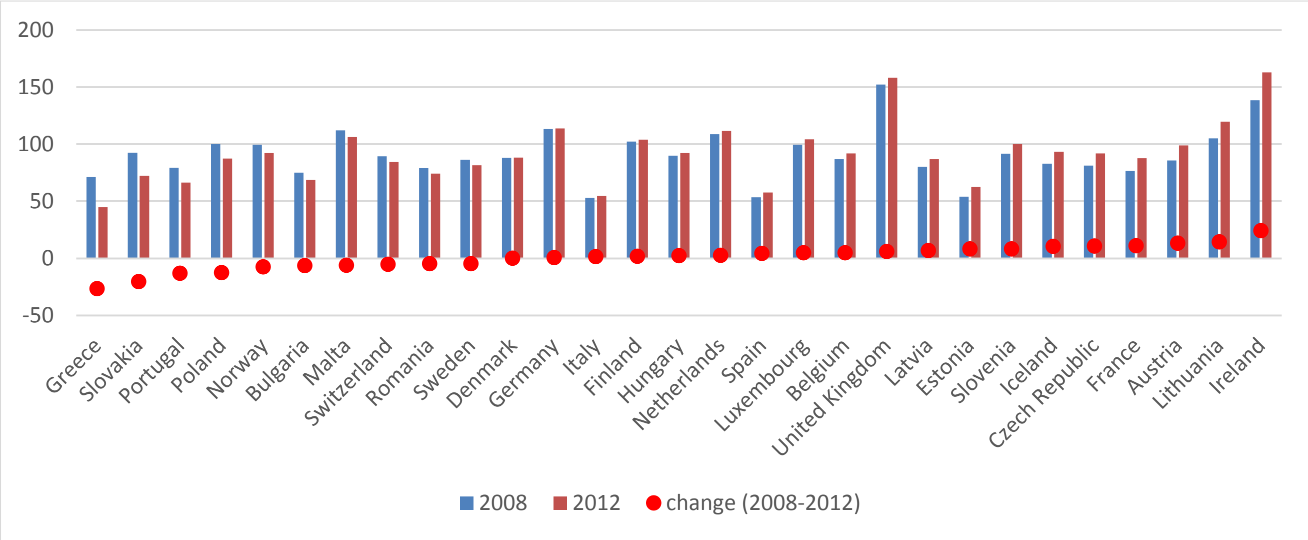
Figure A2 Lone parent with two children, earning 20%AW: net income as a share of the relative poverty line (%)



Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
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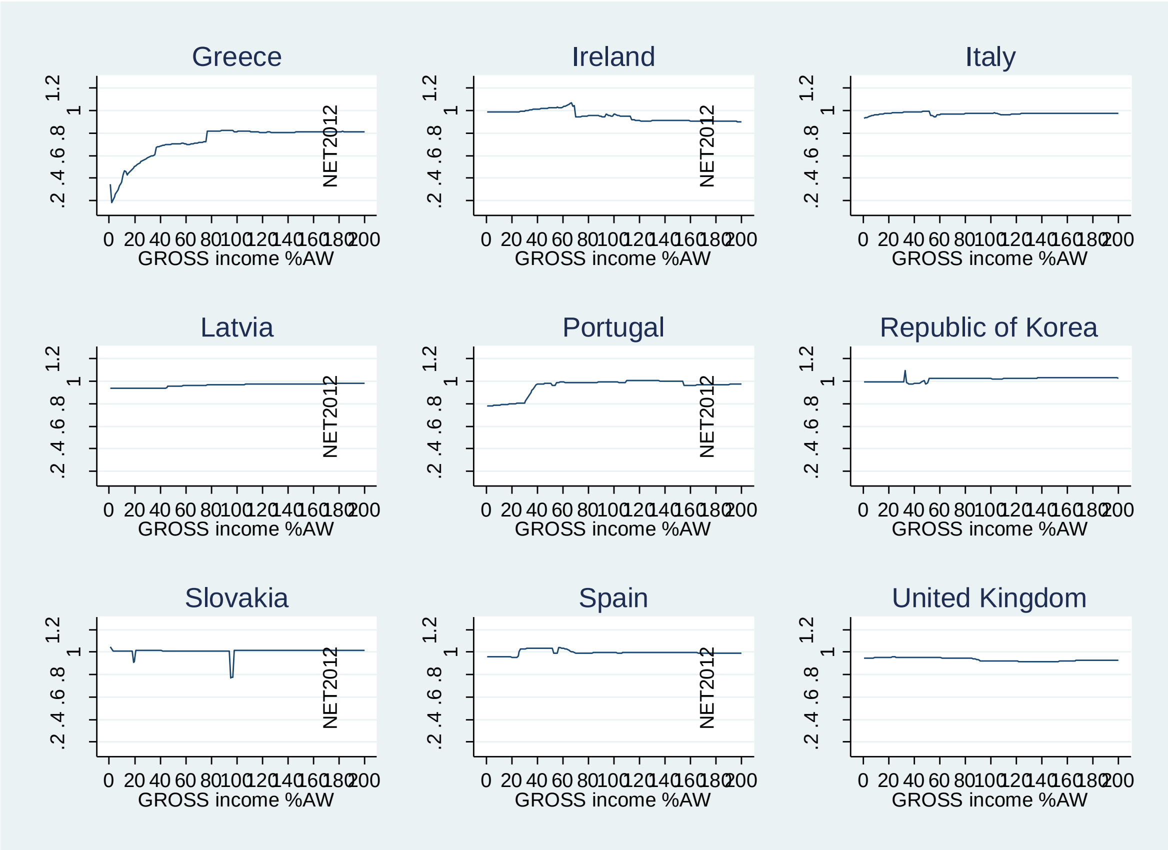
Results for 2011 used for Germany.

Figure A3 Net incomes in 2012 (in 2008 prices) as a proportion of 2008 incomes, across the wage distribution



Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
Results obtained from the OECD tax-benefit models, as well as any errors in their use and interpretation, are the sole responsibility of the user, not of the OECD.

Table A1 General government deficit (-)/surplus (+)

Country	2008	2009	2010	2011	2012
Ireland	-7.1	-13.2	-29.3	-12.5	-7.8
United States	-7	-13.5	-11.3	-9.9	-8.6
Greece	-9.9	-15.6	-11	-9.6	-6.4
Iceland	-13.5	-10	-10.1	-5.6	-3.8
United Kingdom	-5	-11.3	-10	-7.8	-8
Portugal	-3.7	-10.2	-9.9	-4.3	-6.5
Spain	-4.5	-11.1	-9.6	-9.6	-10.6
Japan	-4.1	-10.4	-9.3	-9.8	-8.7
Poland	-3.7	-7.5	-7.9	-5	-3.9
Slovak Republic	-2.1	-8	-7.5	-4.8	-4.5
Latvia	-7.5	-7.8	-7.3	-3.2	0.1
Lithuania	-3.3	-9.4	-7.2	-5.5	-3.3
France	-3.2	-7.2	-6.8	-5.1	-4.9
Romania	-4.8	-7.3	-6.4	-4.3	-2.5
Cyprus	0.9	-6.1	-5.3	-6.3	-6.4
Slovenia	-0.3	-5.4	-5.2	-5.5	-3.1
New Zealand	1.5	-1.5	-5.1	-4.9	-1.6
Australia	-1.1	-4.6	-5.1	-4.5	-3.5
Canada	-0.3	-4.5	-4.9	-3.7	-3.4
Czech Republic	-2.2	-5.8	-4.8	-3.3	-4.2
Netherlands	0.5	-5.2	-4.7	-4	-3.7
Israel	-3.3	-6.2	-4.6	-3.9	-5.1
Croatia	-0.9	-3.3	-4.5	-4.6	-3.3
Austria	-1	-4.1	-4.5	-2.4	-2.6
Hungary	-3.7	-4.6	-4.4	4.2	-2
Italy	-2.7	-5.4	-4.4	-3.6	-2.9
Mexico	-1	-5.1	-4.3	-3.3	-3.7
Germany	-0.1	-3.1	-4.2	-0.8	0.1
Bulgaria	2.9	-0.9	-4	-2	-0.5
Belgium	-1.1	-5.6	-4	-4	-4.1
Malta	-4.6	-3.7	-3.5	-2.7	-3.3
Turkey	-2.7	-6.1	-3.4	-0.6	-1.4
Denmark	3.3	-2.8	-2.7	-2	-3.9
Finland	4.2	-2.6	-2.7	-1	-2.2
Luxembourg	3.2	-0.7	-0.8	0.2	0
Chile	4.1	-4.1	-0.4	1.4	0.7
Sweden	2.2	-1	0	0	-0.7
Switzerland	1.8	0.5	0.2	0.3	0.3
Estonia	-2.9	-1.9	0.2	1.2	-0.2
Republic of Korea	1.5	0	1.5	1.7	1.6
Norway	18.8	10.5	11.1	13.4	13.8

Source: International Monetary Fund, World Economic Outlook Database, October 2014.

Table A2 Lone parent with two children, earning 20%AW: income change (2008 prices, national currency) between 2008 and 2012

	Earnings (20%AW)	*Family benefit*	*Housing benefit*	*In-work benefit*	*Social assistance*	*Social contributions*	*Income tax*	*Net income*
Australia	1332.85	878.15	68.693				-505.138	2784.82
Austria	79.334	-47.065	1996.816		1234.638	11.945	58.4365	3193.34
Belgium	313.799	323.335			838.461		-13.7496	1489.34
Bulgaria	297.193	-9.646				37.0361	26.0157	224.494
Canada	232.7	819.117		176.185	-545.387	34.9495	-747.893	1395.56
Czech Republic	1731.66	-28169.3	34614.64		13370.83	-627.47	-3529.48	25704.9
Denmark	225.41	502.55	69.25			-5447.91	4173.669	2071.4
Estonia	-42.422	-97.7079	506.4126			42.15973		324.123
Finland	275.334	72.065	220.268	396.6776	809.8912	88.7269	17.7601	1667.75
France	142.088	5.589	-34.927	-827.652	3289.286	19.466	49.1432	2505.77
Germany	169.148	668.327	-334.766		-185.026	85.061		232.62
Greece	-742.536	-74.2536	-2970			-108.552		-3678.24
Hungary	12336.4	-57589.8	-19166.4		112248.9	9290.6		38538.6
Iceland	-150243	-128069	-96205.1		472709.4	-7965.56	102375.2	3784
Ireland	83.528	-1404.1		1125.3 73			131.8706	-327.07
Israel	-680.83	1057.194	3362.72	1486.781	-1364.37	769.515		3091.99
Italy	53.88	-232.706				5.1132		-183.94
Japan	6115.4	136261.8	879087		-493923	15869.8	33414.1	478257
Latvia	17.053	-35.1797	25.1012		-146.994	24.7149		-164.734
Lithuania	-660.572	-675.009			2280.306	247.0646		697.67
Luxembourg	108.982	-604.954	-1109.76		2327.69	62.947		659.01
Malta	407.427	-367.829	-46.8261			21.0192		-28.25
Netherlands	147.509	250.255	-84.171	252.0082	-597.844	-157.393		125.15
New Zealand	450.456	226.864	293.226	1043.33		43.2746	-353.391	2323.99
Norway	6119.05	11804.5				377.673	1208.52	16337.5
Poland	299.536	-180.136	194.467			64.328		249.54
Portugal	66.485	-287.601			-1014.98	7.3133		-1243.41
Republic of Korea	214072	-63121	-52753		-106180	54244		-62226
Romania	168.772	291.285				68.0234		392.033
Slovakia	16.576	30.502		-463.653		2.2212		-418.796
Slovenia	121.42	-524.378	-96.696		1811.672	26.8339		1285.188
Spain	180.43	-39.1126			-422.55	11.4573		-292.69
Sweden	3735.88	-1893.77	7520.13	1413.648		266.014	707.63	9802.2
Switzerland	954.9	731.004	71.2		-275.28	92.916		1388.92
Turkey	704.895					105.7342	6.94124	592.22
United Kingdom	-485.209	469.069	-1036.75	-271.017		-133.804	-128.28	-1061.82
United States	362.807	-482.2		361.171	879.875	-152.285	24.999	1248.94

Source: OECD Tax Benefit Model www.oecd.org/els/social/workincentives.
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Results for 2011 used for Germany.

ANNEX B

unicef
unite for children

Thank you very much for taking part in the survey! We are gathering information about recent and forthcoming welfare reforms and benefit cuts affecting families with children in OECD/EU countries. We are mostly interested in policy changes since 2010, including those that have not been implemented yet, but please refer to earlier reforms if necessary. The information you provide will be included in the analysis of government responses to the recent crisis for the Report Card 12 and the Wiki Database on Child Poverty and Social Exclusion (PFP/CRAE).

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page 1

1. Country (Select one option)

- ○ Australia
- ○ Austria
- ○ Belgium
- ○ Bulgaria
- ○ Canada
- ○ Chile
- ○ Croatia
- ○ Cyprus
- ○ Czech Republic
- ○ Denmark
- ○ Estonia

- ○ Finland
- ○ France
- ○ Germany
- ○ Greece
- ○ Hungary
- ○ Iceland
- ○ Ireland
- ○ Israel
- ○ Italy
- ○ Japan
- ○ Korea
- ○ Latvia
- ○ Lithuania
- ○ Luxembourg
- ○ Malta
- ○ Mexico
- ○ Netherlands
- ○ New Zealand
- ○ Norway
- ○ Poland

- ◯ Portugal
- ◯ Romania
- ◯ Slovak Republic
- ◯ Slovenia
- ◯ Spain
- ◯ Sweden
- ◯ Switzerland
- ◯ Turkey
- ◯ United Kingdom
- ◯ United States

2. Your name

____

____

3. Your email address

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page 2

Social Security Policies

4. Changes in the level of child benefit payment (e.g. rate, indexation): (Select one option)

- ◯ Yes
- ◯ No

5. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

____

____

6. Changes in eligibility criteria for child benefits (e.g. household income, single parent/couple family, age of the child, number of children): (Select one option)

- ◯ Yes
- ◯ No

7. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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page 3

Tax Benefits

8. Changes in tax breaks for families with children (e.g. tax exemptions, tax deductions, or tax rates more generally) (Select one option)

- ◯ Yes
- ◯ No

9. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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10. Changes in tax credits for families with children (e.g. refundable tax credits): (Select one option)

- ◯ Yes
- ◯ No

11. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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page 4

Social assistance benefits

12. Changes in the level of social assistance benefits: (Select one option)

◯ Yes

◯ No

13. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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14. Changes in eligibilitycriteria for social assistance benefits: (Select one option)

◯ Yes

◯ No

15. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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Unemployment benefits

16. Changes in the level of unemployment benefits: (Select one option)

- ◯ Yes
- ◯ No

17. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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18. Changes in eligibilitycriteria for unemployment benefits: (Select one option)

- ◯ Yes
- ◯ No

19. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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page 6

Parental/maternity/paternity leave and benefits

20. Changes in the duration of maternity leave: (Select one option)

◯ Yes

◯ No

21. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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22. Changes in the maternity leave benefit rate (i.e. earnings replacement rate): (Select one option)

◯ Yes

◯ No

23. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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24. Changes in the maternity leave benefit eligibility criteria: (Select one option)

◯ Yes

◯ No

25. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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26. Changes in the duration of parental leave: (Select one option)

- ◯ Yes
- ◯ No

27. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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28. Changes in the parental leave benefit rate: (Select one option)

- ◯ Yes
- ◯ No

29. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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30. Changes in the parental leave benefit eligibility criteria: (Select one option)

◯ Yes

◯ No

31. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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32. Changes in eligibility for pregnancy/birth grants: (Select one option)

◯ Yes

◯ No

33. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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Educationand care policies

34. Changes in benefit or tax allowance for formal childcare for pre-school children: (Select one option)

- ◯ Yes
- ◯ No

35. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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36. Changes in number of free hours of formal childcare for pre-school children: (Select one option)

- ◯ Yes
- ◯ No

37. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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38. Changes in price of formal childcare: (Select one option)

- ○ Yes
- ○ No

39. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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40. Changes in eligibility criteria for free or reduced-fee formal childcare: (Select one option)

- ○ Yes
- ○ No

41. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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42. Changes in provision of free meals to school children: (Select one option)

- ○ Yes
- ○ No

43. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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Health policies

44. Changes in the price of health services for children: (Select one option)

- Yes
- No

45. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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46. Changes in the range of health services available to families with children: (Select one option)

- Yes
- No

47. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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48. Changes in eligibility for children to receive free health care: (Select one option)

○ Yes

○ No

49. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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50. Changes in access to health services for children in relation to parents' employment status/income: (Select one option)

○ Yes

○ No

51. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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Housing policies

52. Changes in the level of housing benefits: (Select one option)

○ Yes

○ No

53. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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54. Changes in eligibility criteria for housing benefits: (Select one option)

○ Yes

○ No

55. Please describe these changes (including dates of implementation, name of the programme, approximate share of children affected)

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Additional Information

56. Please describe any other relevant policy reforms (e.g. social services; spending on infrastructure, etc.).

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57. Please comment on data availability and access to relevant information in your country.

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