

Supporting Families and Children

November 2006



**Submission to Séamus Brennan, T.D.
Minister for Family & Social Affairs**

Regarding the care of children, protection of the family
and support for full-time parents



**National Family Alliance:
Putting the Family *First***

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Contents

Executive Summary	3
The State and the Family	5
The Importance of the Family	6
Who should care for our children?	8
Facing up to Ireland's Demographic Crisis	12
Who will pay our Pensions?	15
Social Capital – the other costs to a society that does not value the family	16
What Families Want	18
Ending Discrimination against the Single-Income Family	21
What the State can do to support Families	23

Executive Summary

- *Bunreacht na hÉireann* bestows special status on the family and on full-time mothers. However, as acknowledged in the 10th Report of the *All Party Oireachtas Committee on the Constitution (APOCC)*, state policy has long been to move women out of the home and into the workforce, while policies such as tax individualisation continue to batter the family.
- The family is deserving of support and protection because the family based on marriage is the key factor in making a stable, secure and strong society. The findings of literally hundreds of longitudinal studies have confirmed that children fare better when raised by both their biological parents within the structure of the married family. Yet, in Ireland, organisations representing the traditional married family receive no State funding; full-time mothers are denied support which would allow them to network, respond and advocate; and no provision is made for programmes which emphasise the importance of marriage or raising children.
- In finalising the 2006 Budget the Fianna Fáil/PD coalition decided to listen to parents and did not discriminate against single-income families when allocating payments to cover the cost of caring for children. An *Irish Times/MRBI* poll in the weeks following that Budget found that satisfaction with the Coalition's handling of childcare rose by 8 percent.
- Yet government policy remains firmly in favour of providing more commercial childcare places for mothers forced out to work, while allocating a billion Euro to those in the business of providing nursery care. The evidence showing that daycare is damaging to young children is now overwhelming, with experts in other jurisdictions expressing serious concern and calling for a renewed debate on national policy in regard to childcare. That debate – one where the views of parents are heard, and the evidence is objectively examined - is overdue in Ireland.
- A poll taken by the *Irish Examiner* in November 2005 showed that the majority of Irish parents see full-time parenting as the ideal childcare arrangement. The poll of 1,081 households also found that the majority of new mothers opt to become full-time parents or work reduced hours and that only one-in-four women return to full-time work once they have a family. The poll also found that, contrary to previous assumptions, only 6 percent of parents polled used crèches.
- Birth rates and fertility rates in Ireland continue to fall and are below replacement level. As the 2005 report of the EU Commission - *Confronting Demographic Change: A New Solidarity between the Generations* – confirmed, immigration can no longer be relied on to mitigate the impact of our failure to maintain a natural growth in population. While immigration may be currently boosting the Irish population, immigrants are also following current birth and fertility trends - adding to our future pensions burden, without providing sufficient taxpayers to meet that burden.

- Ireland faces a crippling pensions burden, which cannot be supported by a shrinking population. The Minister has himself warned of mandatory payments to pensions schemes and the *OECD* has asserted that Irish people should consider working until they are 85.
- The decline in social capital has impacted on communities, social networks and neighbourliness. However, in the hierarchy of values subscribed to by successive governments, the primary value is the creation of a strong economy, not a strong community. Pushing mothers out to work creates time-poor families with a subsequent decline in active participation in society.
- There has been a parallel decline in volunteering and community activism in Ireland since our culture now fails to embrace sacrifice or selflessness. State policy is creating a culture where our most vulnerable citizens – the very young and the very old - must purchase care from strangers so that families can add more taxes to the Exchequer.
- Two-thirds of mothers - as well as some fathers - are at home part-time or full-time, and the number of mothers working in the home rises sharply as families grow. Mothers are heartily sick of being lectured to and patronised by feminists and business interests who feel entirely free to castigate women who wish to do the best for their children. They are also thoroughly exasperated with the lack of State support for mothers which means families are without support, representation or advocacy at a local or national level.
- Tax individualisation penalises the single-income family and forces them to pay an additional tax of up to €6,238 every year. This punitive tax is unconstitutional and unfair and should be scrapped immediately.
- The *National Family Alliance* requests funding for a national organisation which will establish a National Office for the Family to provide advice and support for families and full-time parents, and undertake research into families' needs and the continuing fall in fertility rates. A review of services currently being offered to families, and of the evolution of state policy in other jurisdictions, is also necessary, while the development of programmes to support marriage, families, full-time parents and rearing children is essential.

The State and the Family

Article 41 of *Bunreacht na hÉireann* bestows special status on the family and on full-time mothers. In reality, however, these constitutional provisions have been ignored and undermined to the point where the family based on marriage, providing full-time care for the children of that marriage, is seriously undermined, and excluded, and is in need of support.

In particular, successive government policies have not even bothered to pay lipservice to full-time parents, while legislative changes, such as tax individualisation, have levied an unconstitutional charge on single-income families. Organisations representing the traditional married family receive no state funding; full-time mothers are denied support which would allow them to network, respond and advocate; and no provision is made for programmes which emphasise the importance of marriage or of raising children.

The APOCC issued their Report on the Family in January 2006. They admit that the ‘thrust of (State) policy has been to move women out of the home and into the workforce.’ Driving these policies was a strange alliance of feminist and free-market ideologies, both of which failed to grasp the significance of the detrimental effect on children, families and Ireland’s demographic structure caused by the implementation of these policies which ultimately viewed mothers and fathers solely as economic units.

The APOCC report also acknowledged that tax individualisation was introduced by Charlie McCreevy to encourage more married women to participate in the workforce.

This reversed the previous tax policy which had been decided in 1980 by the then *Fianna Fáil* Finance Minister George Colley. He held that implementing the High Court ruling in the *Murphy* case – which found that tax allowances and bands should be granted on an individual basis – should not cause discrimination against single-income families. Double tax bands were then made available to a married couple whether one, or both, were employed outside of the home.

In doing so the State had upheld the Constitution and acted in the best interests of the family based on marriage, which is held to be the fundamental unit of society and protected because of the benefits it brings to society. Minister McCreevy’s policy established a new and discriminatory mindset where families could be made to suffer open discrimination simply because they cared for their own children.

The *National Family Alliance* believes that this discrimination practised against a large section of the population is also indicative of the lack of State support for the family. The Minister for Family and Social Affairs should look at the cumulative effect of these policies on our children, on our families and on our shrinking birth rate, simultaneously.

The Importance of the Family

The 2002 Census of the population verified that the classic nuclear family, a married couple with children, remains by far the most prevalent family type, accounting for 66 percent of families with children. Despite this, and notwithstanding mounting international evidence as to the need to support families, the Irish State has failed to provide adequate support for marriage and the family.

The family is deserving of support and protection because the family based on marriage is the key factor in making a stable, secure and strong society. The findings of literally hundreds of longitudinal studies have confirmed that children fare better when raised by both their biological parents within the structure of the married family. We would refer the Minister to the most recent findings of a comprehensive literature review undertaken by a team of researchers led by Professor Barbara Schneider at the University of Chicago. Their report, *Family Matters: Family Structure and Child Outcomes*, found that children living with their own married parents:

- had fewer emotional and behavioural problems,
- enjoyed better health,
- did better academically,
- were less likely to smoke, drink and take drugs,
- were less likely to be sexually active or engage in crime, and
- had lower levels of stress, depression and anxiety.

There is no society based on any other fundamental unit group to which we should aspire. Nations which have sought to 'break' the family in favour of the State, such as the old Iron Curtain states, have suffered immensely in terms of sociological and individual hardship. The Minister should bear this in mind when considering policies that treat parents as mere economic units.

Article 41.1 of *Bunreacht na hÉireann* recognises the family as 'the natural primary and fundamental unit group of Society, and as a moral institution possessing inalienable and imprescriptible rights, antecedent and superior to all positive law.' The recognition of the family's importance by the Constitution, and its ascription to it of 'inalienable and imprescriptible rights' show the level of importance which has traditionally been attributed to this fundamental unit by Irish society. When the Constitution describes the family as 'indispensable to the welfare of the Nation and the State', it is not a statement to be taken lightly. Weakening the family, as has been the wont of the legislature in the past three decades in particular, has led to a situation where there are now many children and adults who have suffered unnecessarily because the State has failed in its obligation to protect the family unit and to afford it its due rights and privileges.

Rising rates of marital breakdown, and the growth in lone-parent families, raise questions as to why family-friendly policies are not given more attention. Recent studies in the UK have revealed some disturbing trends. The Centre for Policy Studies 1996 study - *Are Families*

Affordable: Tax, Benefits and the Family - found that the traditional two-parent family tends to be most disadvantaged; of all those in the bottom 10 percent of the population by income, 46 percent were couples with families, while only 12 percent were lone parents.

A similar review in Ireland would, no doubt, reveal comparable results. Families would often be financially better off in this country if the parents of that family divorced or never married in the first instance. Of course, their children, and society, would bear the cost of the subsequent fall-out in terms of escalating incidences of behavioural and mental health problems, childhood depression, drink and drug addiction, and rising crime rates.

Most decent, hard-working families in Ireland do their utmost to ensure that their marriages and families are as secure and strong as possible. They work through their problems rather than running away from them. But they are becoming increasingly dispirited and undermined by their exclusion from the numerous forms of State support offered to other unions, and by the discrimination practised against the natural family.

Today, in Ireland, we have a situation where a huge number of families are under pressure and suffering stress; we have relationships and families coming apart, and more and more troubled and troublesome children. According to the APOCC's 10th Progress Report on the Family, the number of people separated and divorced in Ireland is 'growing rapidly'. Families in this State need support, financial and otherwise, and some families must not be excluded to the benefit of others.

The *National Family Alliance* understands the importance of investing in families to enable the next generation to generate and renew wealth, which may then be redistributed to foster stability and social cohesion. An economic model that does not support families cannot provide a future for the Nation.

Who should care for our children?

In preparing the 2006 Budget the Minister for Finance resisted intense media pressure to exclude single-income families from payments to assist with the cost of caring for children. Instead, the only equitable option before the Minister – a universal payment to all parents of young children – was rightly approved by the Cabinet.

An *Irish Times/MRBI* poll in the weeks following the Budget found that satisfaction with the Coalition's handling of childcare rose by 8 percent. The Labour Party, who favoured the exclusion of payments to full-time mothers, saw a drop of 5 percent regarding the same issue.

However, the Minister also allocated a whopping €500 million to give capital expenditure grants to commercial childcare providers - bringing the total that industry has received in recent years to a billion Euros. The discriminatory policy of tax individualisation was left unchanged by the Budget, and bodies within the Department of Social and Family Affairs, such as the Office for Social Inclusion, exclude organisations representing the majority of Irish families, and focus entirely on commercial childcare as a means to providing support for families and children.

It is the strong contention of the *National Family Alliance* that State policy in regard to the provision of taxpayer-funded commercial childcare flies in the face of the mounting, and sometimes alarming, evidence regarding the harm caused to young children by prolonged, daily separation from their parents. Neither does it tally with what Irish parents appear to want for their children.

A poll taken by the *Irish Examiner* in the days before last year's Budget was particularly revealing. It showed that the majority of Irish parents see full-time parenting as the ideal childcare arrangement. The poll of 1,081 households also found that the majority of new mothers opt to become full-time parents or work reduced hours and that only one-in-four women return to full-time work once they have a family.

The poll also found that, in one-in-three households where both parents work and the children are of pre-school age, family members, primarily grandparents, take care of children. In fact only 6 percent of parents polled used crèches, which begs the question as to why commercial childminders feel they can demand capital grants and other State assistance *ad infinitum*.

Last year evidence was submitted to the Minister as to the results of research into commercial childcare which found that children are suffering as a result of State policies which force mothers out of the home.

The *Families, Children and Childcare* study for Oxford and London universities, led by Dr Penelope Leach, which followed 1,200 children from three months until age four, concluded that those looked after by their mothers do significantly better in social and emotional development than those looked after by others, who are 'definitely less good'.

The study found that children fared best at home with their mothers, followed by nannies and childminders in a homely situation, then grandparents and other relatives, with day nurseries at the bottom as the 'least good'. It also revealed that young children in nursery daycare tended to show higher levels of aggression or were inclined to become more withdrawn, compliant and sad.

Other research undertaken by Professor Jay Belsky, Director of the *Institute for Studies of Children* at Birkbeck College, London, found that children who spend more than twenty hours a week away from their parents, in childcare, from an early age, are likely to be problem children, more aggressive and less well-behaved.

In September 2005 the study – *Transition to Child Care: Associations with Infant-Mother Attachment, Infant Negative Emotion and Cortisol Elevations* – undertaken in Berlin by Professor Michael Lamb of Cambridge University and others, showed that toddlers starting at daycare nurseries experienced high levels of stress in the first weeks after separating from their mothers, and showed continuing mild stress for as long as five months. Their levels of the stress hormone cortisol doubled during the first nine days. New Australian research published this year also found elevated cortisol levels in infants and children in childcare centres, even up to the age of six.

Evidence in relation to the damage caused to children by commercial childcare has also accumulated rapidly in 2006. Many parents are greatly distressed to learn that leaving their children in the care of others can cause stress, lack of emotional attachment, aggression and even depression. This distress is compounded by the fact that successive State policies mean that many mothers are literally being forced to seek employment outside of the home.

A February 2006 review of data from the Canadian *National Longitudinal Study of Children and Youth* by the C.D Howe Institute compared outcomes for children in Quebec whose parents had use of subsidised childcare, with those of other children in Canada. A wide range of measures of child well-being were studied, from anxiety and hyperactivity to social and motor skills. For almost every measure, researchers found that the increased use of childcare was associated with a decrease in well-being. They emphasised that aggressive behaviour and fighting increased substantially. This finding was consistent with evidence from the US *National Institute of Child Health and Development Early Childcare Research Network (NICHD)* who found that, through the first 4.5 years of life, the amount of time a child spent away from his or her mother is a predictor of assertiveness, disobedience and aggression.

Perhaps the most revealing body of evidence was collected by psychologist and respected author Steve Biddulph, who has more than thirty years' experience as a therapist and whose previous bestsellers include *Raising Boys* and *Raising Girls*.

Mr Biddulph makes a powerful argument, backed up by meticulous research, in favour of government policies which would enable mothers to stay at home with their babies. This advice signalled a reversal of views for Biddulph who says he could no longer ignore the growing evidence of increased aggression, anti-social behaviour and other problems among children who have spent a large part of their infancy being cared for away from home.

He argues that such children may have problems developing close relationships later, and quotes several longitudinal studies which found that children placed in daycare had problems with emotional attachment. Children who do not form proper emotional attachments tend to be at high risk of developing personality disorders, including anti-social personality disorder and what is legally described as psychopathy.

Like Professor Jay Belsky, Mr Biddulph argues that nothing can provide an equal substitute for one-to-one care for a child under two, ideally by a parent. He proves that infants' brains need to be stimulated by loving interaction if they are to develop properly. Nurseries cannot provide this interaction; as Mr Biddulph states: 'The psychological neurological evidence is clear that this is not adequate care for proper development in the under-two child as the proper development of the infant cortex depends on one-to-one loving care.'

And he warns of the long-term consequences of 'slamming' babies into nurseries from an early age; 'Supporting young mothers and fathers to have more time is good economics, in preventing socially dysfunctional young people from filling our schools, streets, and work places of the future. We need people who are calm, caring, able to bond and be close', said Mr Biddulph. 'We are breeding the very opposite.'

The evidence offered by Steve Biddulph is especially compelling in that many of the findings are entirely objective and scientifically verifiable. The development of cutting-edge technologies by neurologists such as Prof Alan Schore has allowed scientists to assess cortisol levels and use MRI scans to measure stress, empathy and emotional development in children's brains accurately. This research repeatedly reveals that young children left in nurseries are suffering stress and lacking stimulation and that the damage done to children under three is irreversible.

Advocates of commercial childcare are quick to downplay such findings though the evidence is now so overwhelming that it is becoming difficult for policymakers to ignore it. In the meantime, children are being damaged by forced separation from their mothers and by the absence of one-to-one loving care. And the damage is widespread. Professor Jay Belsky, commenting on the *NICHD* research, of which he was co-author, said that the effect was pervasive across all types of family and children and pointed out that social problems occur when a large number of children are affected even in a moderate way. The subsequent difficulties for, to choose just one example, schools, would be dreadful as a large proportion of children with moderate behavioural problems overload teachers.

Many parents questioned the wisdom of the Minister for Finance, Brian Cowen, in granting another €500 million to the childcare industry when details of Health Service Executive inspections of crèches were revealed earlier this year. The *Irish Examiner* reported that a staggering 85 percent of crèches inspected failed to comply fully with childcare regulations and that in some cases the breaches of regulations were so serious that the safety of children was directly put at risk.

Most recently, an eminent group of British childcare experts raised serious concerns about the long-term effects of putting very young children into day nurseries. In a letter to *The Daily*

Telegraph, on November 1st 2006, they call for an 'urgent national debate' on whether children under three should be cared for by anyone other than trusted and familiar figures in their lives.

The group included Sir Richard Bowlby, the president of the Centre for Child Mental Health in London, whose paper, *The Need for Secondary Attachment Figures in Childcare*, was circulated to thirty of the world's leading experts and approved by most of them.

Sir Richard laid out all available evidence about the best way to care for children, particularly in the crucial period between birth and the age of 30 months. He concluded that rather than funding daycare nurseries governments should make it easier for parents to use their child-care allowances to pay a grandmother or other relative to look after their children, or to use it themselves as 'pay' to look after the child themselves.

An urgent national debate is also needed in Ireland. Parents deserve to know that it is now universally agreed that the best possible childcare is provided by the parent of a child in the child's own home. The agenda on caring for children has been hijacked by radical feminism and corporate interests to the detriment of the Nation's children.

The State is attempting the impossible – to replace the essential one-to-one loving parental care every child needs for balanced development, with a system which institutionalises children and will produce an entire generation of children with behavioural and emotional problems. The cost to those children, to society, and to the taxpayer will be profound and inestimable.

Facing up to Ireland's Demographic Crisis

The alarm bells are still ringing across the EU in regard to plummeting birth rates which, many experts fear, will bring growth and prosperity crashing to a halt.

The 2005 report of the EU Commission - *Confronting Demographic Change: A New Solidarity between the Generations* – should have been required reading for those responsible for family policy in this government. It confirmed that the EU is facing an unprecedented demographic crisis and that immigration can no longer be relied on to mitigate the impact of falling birth rates. It also predicts that despite the rise of retirement age, the falling population will cause annual economic growth to be halved by 2040.

Across Europe fertility rates are well below the minimum of 2.1 children per woman that is needed to prevent population decline. For Western Europe as a whole, the rate is 1.5. It's 1.4 in Germany, 1.6 in the UK, 1.3 in Italy and 1.2 in Spain.

In Ireland, the government may have taken false comfort from the recent report of NCB stockbrokers, which held that the projected strong growth in Ireland's population would exempt this country from the downturn expected to accompany projected population declines across much of Europe. The truth is that much of that population growth until 2020 will come from immigration, not from a natural growth in population. In fact, given that Ireland's birthrate continues to fall, without the benefit of immigration, Ireland's population would also be facing an alarming decline. The fall in our birthrate has been particularly dramatic from 1980 to 1990 and despite minor fluctuations since then (see note to table below) our birthrate is now below replacement level.

Year	1960	1970	1980	1990	2000	2005
Rates	21.5	21.8	21.8	15.1	14.5	14.8

Note: The 10th Progress Report of the All Party Oireachtas Committee on the Constitution notes that the Irish birthrate increased slightly from 2001 to 2004 when record numbers of non-nationals gave birth in this country. Following the citizenship referendum in 2004, the numbers of births to non-nationals decreased rapidly and the birthrate fell again.

Our fertility rate – the rate more commonly used to determine whether we are replacing our population – is at a dismal 1.94, which, astonishingly, gives Ireland, with France, the distinction of having the highest fertility rates in Europe. But it is still simply too low – not enough women are having babies, and not enough families are having more than two children.

In fact, as the French Government has said, having two children is simply not enough; given naturally occurring infertility and other factors, it is necessary for as many women as possible to have at least three children to avoid a population crisis which will cripple growth and leave the next working generation with an insupportable pensions burden.

Speaking at the *French Conference on the Family* in September 2005, Prime Minister Dominique de Villepin said that the birth rate 'is still insufficient in our country. If the number of families with three children doubled, the renewal of generations would be ensured.' The Conference is an annual event where the government consults with organisations representing families, and the motto of the Conference is 'A free choice for families'. Providing such opportunities to consult with and support families has been markedly absent from the programme of this government.

Neither is immigration, albeit currently boosting the Irish population, without its consequent demographic problems. Immigrants, following current birth and fertility trends, will also add to our future pensions burden, without providing sufficient taxpayers to meet that burden. In other words the immigrant workers of today will be the pensioners of tomorrow and are not providing the future taxpayers to meet that cost.

In any case, some observers feel that projecting a population increase of 2 to 3 million based on net immigration flows are overly optimistic since the other EU states will open their borders to the Eastern European states in 2010. Whichever scenario unfolds, the demographic problem will remain the same – Irish residents are not having enough children to carry the future pensions burden nor to ensure economic growth.

Other European countries are, at least, attempting to face up to the problem. Over the next forty years the Czech Republic will see a reduction in population from its current 10 million to 8 million. Every political party in this year's elections had platforms on 'family issues'.

Germany is likely to lose a fifth of its 82.5 million people in the next forty years. Sociologist Ben Wattenberg, in his book, *Fewer: How the New Demography of Depopulation Will Shape Our Future*, warns, 'Never in the last 650 years, since the time of the Black Plague, have birth and fertility rates fallen so far, so fast, so low, for so long, in so many places.'

Meanwhile Russia's Parliament is considering a proposal to reinstate a Soviet era 'sterility tax' on childless Russians as part of a larger plan to encourage the birthrate. The sterility tax is part of the panoply of drastic measures under consideration by the Russian Federation, since President Vladimir Putin announced that Russia's greatest threat is its demographic decline. The Duma intends the tax either to encourage Russians to have more children, or make childless Russians help absorb the costs of the government's maternal capital programme, which gives 250,000 roubles (€7,300) to mothers for the birth of another child.

These measures may seem extraordinary but some jurisdictions are finding the inducements have come too late. Customs and norms in having and rearing children are deeply rooted in the culture of a given country and, as countries such as Germany, Spain and Italy have seen, that culture is susceptible to enormous change, often brought about by misguided state policies.

Culturally, Spain would have been very close to Ireland and would have shared many of the cultural and religious perspectives that traditionally treasured families and children. However,

Spanish state policy towards the family changed dramatically at the end of the 1970s with an emphasis on encouraging mothers to enter the workplace and reducing family size.

This ultimately led to a shocking decrease in the numbers of young people in Spain, with the percentage of the population under 14 being reduced by an astonishing 44 percent between 1980 and 2004. Spain's fertility rate currently stands at 1.32 percent, drastically below the replacement level, and, even with the highest level of immigration in Europe, conservative estimates by the United Nations show that Spain's population will decrease by a whopping 9.4 million (25 percent) by 2050.

It appears that Ireland has embraced – or, in the case of her citizens, been forced to adopt – the changes which have wreaked havoc on Spain's population, although a lag of several years is expected since, until recent times, the pro-family and child culture proved more resistant to change in this country.

That time-lag gives this government the opportunity to be pro-active about this creeping crisis before the damage is irreversible. According to the London School of Economics, childless couples (and singles) are not solely to blame for shrinking populations; the fact that many of those who do have children are only having one or two at the most, and that a growing percentage of women are leaving it later and later to begin families, is also causing a sharp drop in fertility rates throughout the world. In fact, many European countries have now embraced a culture that sees families and children as being of lesser importance than careers, lifestyle or personal achievements. It seems that when this attitude becomes pervasive in society, financial or other inducements will not be successful in reversing them.

Vladimir Spidla, European Union Commissioner for Employment, Social Affairs and Equal Opportunities, has called for a removal of barriers to higher birth rates but current Irish State policies are working against child bearing and against traditional families. *The National Family Alliance* urges the Minister to introduce policies which emphasise the importance of marriage, the family and children, before it is simply too late.

Who will pay our Pensions?

Ten years ago the prevailing attitude towards looming pensions payments was one of deep concern. Today, with birth rates at an unprecedented recorded low and the pension dependency ratio climbing yearly, it is more like panic. Ireland faces a likely pensions crisis brought on by the same factors causing this demographic nightmare elsewhere. Initial results of the *2006 Census of Population* has brought forward more evidence of the likely cost going forward for the Exchequer, and for taxpayers in general, from an ageing population supported by a stagnant or shrinking workforce.

The cost of the State-funded scheme for long-term nursing home care has increased 600 percent since it was introduced ten years ago. Yet, as we saw from the O'Neill report, that was not enough. The *Mercer HR Consulting report*, commissioned by the Department of Community and Family Affairs into the future financing of long-term care, came up with four options to fund the scheme in the future.

These are, an increase in general taxation, private insurance, equity release (using the value of people's homes to fund their care), and an increase in PRSI contributions. Mercer favoured the PRSI increase as the most realistic option and it has been reported that the Government is considering increasing PRSI contributions by 1.5 percent to pay for the long-term care of the elderly.

The numbers of citizens aged over 65 in need of moderate or high levels of care is set to almost double before 2050, according to the Mercer report – while pensioners are set to grow to 25 percent of the population in less than 25 years, up from less than 11 percent today. In October 2005 the Organisation for Economic Co-operation and Development warned that Irish people should be prepared to work until they are 85 and added that retiring or applying for disability payment should be made more difficult. A *Euromoney* conference in London in September 2005 showed that in France every ten workers would be supporting seven pensioners by 2040, up from five retirees in 2020 and four in 2000. Ireland will reach the same pension dependency ratios in the near future unless a serious change in policy occurs which supports families and rearing children.

No one knows how well modern economies will perform with so many elderly people heavily dependent on government benefits. Higher taxes are what most analysts forecast. But Europe's economy is already faltering. In the 1970s annual growth for the 12 countries now using the Euro averaged almost 3 percent; from 2001 to 2004 the annual average was 1.2 percent. In 1974 those countries had unemployment of 2.4 percent; in 2004 the rate was 8.9 percent. The lesson is simple: zero population growth equals zero economic growth. In Ireland the lesson, and the experience of every other European state, is, unfortunately, being ignored.

The *National Family Alliance* asks the Minister to take pro-active measures on these crucial issues and to learn from the experience of other nations.

Social Capital – the other costs to a society that does not value the family

Social capital is the term used to measure the extent to which members of a society are engaged in civic, social and community affairs. It ascribes a value to social networks – to what we know as neighbourliness, or volunteering, or working to improve the whole community.

The decline in social capital is the theme of Robert Putnam's book, *Bowling Alone*, which An Taoiseach, Bertie Ahern, has recommended as dealing with 'concerns about the cost of progress for traditional community spirit and neighbourliness.' In fact, Mr Ahern was so taken with the meticulously researched findings of *Bowling Alone*, that he had Mr Putnam address the Fianna Fáil parliamentary party gathering at the Slieve Russell Hotel last September.

But Putnam acknowledges in his book that one of the factors causing the fracture in social cohesion is what he calls the 'special pressures of the two-career family.' Common sense tells us that if the women who were traditionally the back-bone of community and voluntary endeavours are now time-poor then, amongst others things, social capital will suffer. Double-income families as a unit are now time-poor, and increasingly neither spouse is willing to give of their leisure time to voluntary or community endeavours.

Neither is it simply about time. We are creating a society in which self-sacrifice is an old-fashioned virtue – where the welfare of our children matters less than the additional income gained from working outside of the home. For the most vulnerable and fragile of our citizens – the elderly and the very young – we have moved to the appalling position of purchasing care from strangers.

But, as the shocking findings of the O'Neill report and the horrors of the Leas Cross Nursing Home showed, we cannot purchase love or intimacy from commercial care providers. Mary Harney, the Minister for Health, has said that, having previously relied on families, the cost to the State of providing care for the elderly will rise. As the proportion of old people and babies in commercial care rises, so will the inevitable incidences of neglect and abuse.

The practice of volunteering is also falling dramatically in Ireland, where, as Mr Putnam also found in the U.S., young people are now neither accustomed nor inclined to give of their time to assist others or to serve their communities. There are exceptions, of course, but in general, even charities of longstanding must now hire staff to do the work performed by volunteers in the past.

Community services, from sports clubs to music classes, are also finding that while some parents may wish their children to be involved, they are unwilling to assist with the organisation or supervision required. Full-time mothers are increasingly left to shoulder the responsibilities of other families too time-poor to meet commitments to the community.

In response to the decline in social capital in Ireland An Taoiseach has launched the *Taskforce on Active Citizenship*. The taskforce is charged with encouraging people to have an

input into society because, according to its Chair, Mary Davis, 'a healthy democracy depended on the extent to which citizens were engaged in the issues that affected them.'

However, the developmental model of Irish society has long been based on the tenet that a buoyant economy is the ultimate objective to ensure a healthy society. In the hierarchy of values subscribed to by the Irish Government the primary value is the creation of a strong economy, not a strong community.

We are constantly told that women who care for the home and children are a wasted resource. The reasoning behind this, of course, isn't to create a stable society or active participation in the community, but to create more taxpayers.

People, rather than being the cement of the community, are components of a commercial entity. This is the core value of our society and it is one that overrides all social concerns because when money changes hands the government collects taxes.

The fact is that mothers and families are worth more to the State if they are supported in raising stable and well-balanced families. Communities and society also benefit from the rise in social capital when parents are free to play a more active role, while putting our children and society before the relentless pursuit for cash teaches the next generation the value of being an active citizen.

What Families Want

The presumption, widely touted before last year's Budget, that all mothers wish to leave their young children in the care of strangers so that they to partake in paid employment was blown out of the water by the findings of the *Irish Examiner* poll which found the opposite to be true. That poll found that, in fact, a majority of parents want to care for their own children in their own homes.

As previously pointed out to the Minister, more half a million mothers and fathers are on home duties and, according to the latest CSO figures, two-thirds of mothers with children under 14 care for children at home full-time or part-time. That means that more than 1.1 million voters, and their children, are suffering discrimination under the State's taxation policies.

Submissions to the Minister at this time last year pointed out that the numbers of married women in paid employment decreases significantly where a married couple have at least one child aged less than 5 years and at least one child aged over 14 years, or where all children are aged 5-14 years. Clearly these parents want the right, not to mind the choice, to care for their own children.

But the State has repeatedly failed to ask parents what their preferences are when it comes to rearing children. Mothers and fathers are simply never asked what they want. Instead, policy is dictated by the feminist left and free-market economists: who see a decision to care for one's own children as either a setback for women's rights, or an under-utilisation of valuable taxpayers.

However, a report entitled *Work-Life Balance and Social Inclusion in Ireland*, issued in January 2006 by the National Flexi-Work Partnership, funded by the EU Equal Initiative, found that two-thirds (66 percent) of those surveyed believe that 'being a wife and mother are the most fulfilling roles that any woman could want.'

Such research in Ireland is rare to non-existent, and it is deeply unsatisfactory that we must look abroad for confirmation of the natural desire of mothers to care for their children. This is despite the availability of large amounts of taxpayers' monies being continually made available to organisations that purport to represent women and mothers.

A survey of 1,000 working mothers for *Prima* magazine in Britain in January 2006 found that only 6 percent wanted to work full-time, with others expressing a preference for part-time work or full-time motherhood. *Prima* reported that nearly all of the women questioned said they were desperate for a different sort of life and felt stressed by having to juggle their roles. They also felt that family life was suffering because they felt forced to choose full-time employment.

The review of data from the Canadian *National Longitudinal Study of Children and Youth* by the C.D Howe Institute in February 2006 found that several important measures of well-being showed parents with children in full-time daycare to be worse off. The survey data showed that mothers were more depressed, and that the quality of parenting practices declined, as

measured by responses to questions on consistency, hostile or ineffective parenting. They also reported a significant deterioration in the quality of their relationships with their spouses.

Eight out of ten British mothers who returned to work after maternity leave thought they had the work-life balance wrong (78 percent) according to findings published by *Mother and Baby* magazine. Almost half (46 percent) said that they would rather be a full-time mother, and 52 percent felt 'pulled in too many directions'.

These findings are mirrored in surveys carried out by *BUPA* and *Top Sante* in the year 2000 which found that up to 81 percent of mothers with babies and pre-school children would stay at home if they could afford to do so. These are, of course, UK surveys, but it would seem from the *Irish Examiner* findings referred to earlier that an even greater number of Irish women feel the same way.

Women may want the right to work but they also want the right to parent and to freely choose to care for their children. What CSO figures do not reveal is what proportion of women in full or part-time paid employment are forced to work outside the home, when their children are at a young age, due to economic necessity. The 10th Report of the *APOCC* notes that the number of women who gave their principal economic status as being on full-time home duties only began to decline after 1991, when the rapid rise of house prices began to put so many families under such crushing pressure.

No counter balance exists to the relentless message permeating every aspect of Irish culture that denigrates women who make many sacrifices to care for their own children and to give those children the best possible start in life.

Consider the shameful response of female journalists to the decision of the government not to exclude full-time parents from assistance with meeting the costs of caring for children:

One thing missing in the debate was sociological research into who stays home full-time and why. Many lone mothers remain in the home because they have no choice, but what about married stay-at-home mothers?

What do their husbands' earn, for example? Is the wife of a high-earning executive more likely to remain in the home to support her husband's status, his lifestyle, and to compensate for his own lack of work-life balance?

What are the educational qualifications of women who choose to be full-time mothers? Nobody seems too worried that these may be the mothers for whom €1,000 extra per year will mean another handbag in Brown Thomas.

Kate Holmquist, The Irish Times

Women who don't work (or perhaps I should say wives, because nobody is offering single women the choice of not working) belligerently refer to themselves as 'full-time homemakers'. And they're allowed to get away with it by women in the workforce who don't want to be called traitors to the 'equality cause'.

Emer O'Kelly, The Sunday Independent

If you can afford to be at home looking after your children, you're one of the lucky ones. If you can't afford a built-in latte maker in a hand-crafted kitchen as well, tough. That's a loss you're just going to have to bear.

Brenda Power, The Sunday Times

Full-time mothers are now customarily addressed with this level of spite and vindictiveness in Ireland. Opportunities to give an opposing view are rare and restricted.

Adding her voice to the disparagement of mothers last year was former President, Mary Robinson, who said that women who gave up employment to care for their children were 'copping out'. One of the more curious aspects of Mrs. Robinson's remarks was the implicit belief that it is only in the workplace that a woman truly fulfils her potential. The notion that women are not fully equal until they are competing with men on a masculine level is not just outdated feminist claptrap; it's downright unhealthy.

Mothers are heartily sick of being lectured to and patronised by feminists and business representatives who feel entirely free to castigate them for wishing to do the best for their children. They are also thoroughly exasperated with the lack of State support for mothers which means families are without support, representation or advocacy at a local or national level.

In fact, attacks on mothers often come from State-sponsored bodies such as the National Women's Council of Ireland whose hostility to homemakers is barely concealed in their September 2005 report on childcare. More often, full-time mothers and fathers are simply ignored, excluded and dismissed by organisations in receipt of millions of Euro in taxpayers' funds to (under) represent the mothers, fathers and families of Ireland.

Ending Discrimination against the Single-Income Family

Tax Individualisation

The 2006 Budget continued the policy of tax individualisation which now punishes single-income families to the tune of a staggering €6,238 a year. It is, in effect, a punitive tax on families.

Single-income families begin to pay tax at 42 percent at an earning threshold of €41,000, and are denied the benefit of an extension of the 20 percent tax bracket to €64,000 which has been granted to double-income households. Neither do single-income families have the benefit of a double PAYE credit. The miserly Home Carers' tax credit only provides €770 as any form of redress to full-time mothers.

Advocates of tax individualisation argue that this was necessary to achieve labour market objectives set by employers and by the *Lisbon Agreement*. They ignore the fact that meeting short-term labour market objectives by forcing mothers out to work has been shown, in every jurisdiction, to reduce the birth rate, causing a labour market crisis, with enormous financial repercussions for future generations. While political parties all too often think of the interim, surely Fianna Fáil do not want a political legacy of having stalled the economy by refusing to anticipate a demographic crisis.

Since the introduction of tax individualisation was staggered over several years, not all single-income families are aware of the injustice now inherent in the Irish tax system. As awareness of this invidious discrimination increases, a sense of outrage is growing throughout the nation.

The *National Family Alliance* urges the Minister to advise his colleagues that tax individualisation should be scrapped as it is unjust, discriminatory and unconstitutional. An alternative would be to give the higher income threshold for the lower rate of tax to single-income families.

Paying for Capital Grants Towards Childcare

Capital grants totalling some €1,000 million have already been paid to childcare providers. However, since double-income families are net beneficiaries of this tax charge, it is single people and single income families who contribute with no return. In other words, families who care for their own children must pay for the cost of providing childcare for another family who place their children in commercial childcare so that they can earn another income.

This form of invidious discrimination is unfair, unconstitutional and economically short-sighted. Families who care for their children at home are having, and rearing, the future taxpayers of the nation. That they are being punished for doing so is causing enormous anger amongst these families.

Benefits Denied to the Single-Income Family

On October 14th 2005, the Minister for Health, Mary Harney, ensured that families with mothers working at home were left out in the cold once again. When increasing income

guidelines for both full and doctor-only medical cards, Ms Harney allowed a change in the calculation of disposable income when applying a means test for medical cards. Commercial childcare expense would now be an allowable deduction for the double-income family, but single-income families were excluded, once again, from the benefit of the change.

What the State can do to support Families

The National Family Alliance requests funding for a national organisation to undertake the following;

- Establish a staffed, equipped and operational National Office for the Family
- Provide advice and support for families
- Provide advice and support for full-time parents
- Commission research into what families want and need
- Commission research into why fertility rates continue to fall
- Assess the needs of families with children – and undertake a review of the current services and provisions available
- Provide a consultation service for families
- Establish a network for families and full-time parents
- Provide a platform for families to make their views heard
- Address discrimination and exclusion felt by full-time parents
- Provide advocacy for families at government level
- Assist the State in formulating and introducing pro-family policies
- Develop programmes supporting and encouraging marriage
- Develop programmes supporting families to have children
- Develop programmes to advise mothers on options regarding career breaks and assistance on re-entering the workforce when their children no longer need full-time care.

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