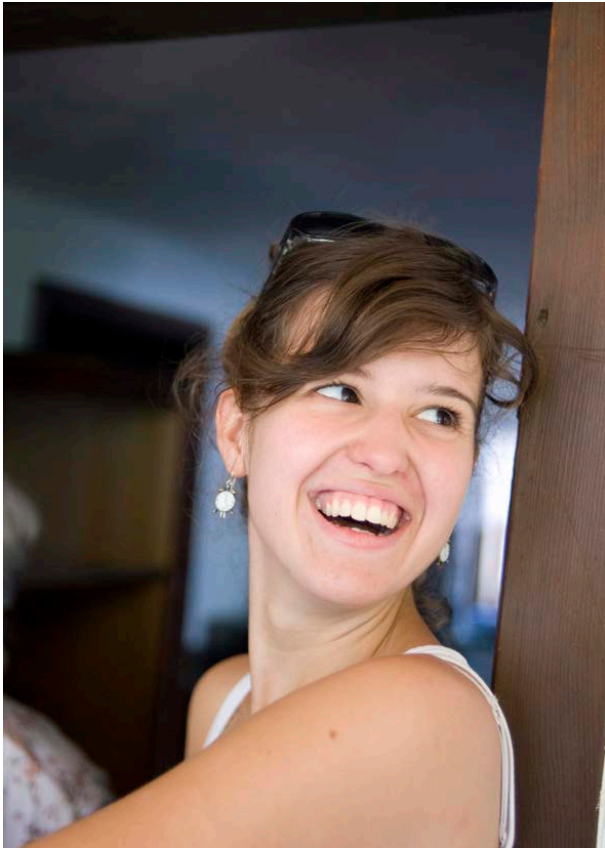




*Being near those  
who are far away from everything*

# French Family Policy

## Helping poor families or not?



In France, today:

- 2 665 000 children are poor: 1 children on 5 is poor
- More and more family are poor: 1 poor on 3 is a child
- End of 2012: the social samu of paris has received 20 000 personnes : 50% of them were children

### ➤ Which objectives for family policy in France?

French family policy objectives have moved during the years.

Those objectives included :

- Pro-birth objectives for the generation renewal.
- compensation for family charges (and also trying to balance the incomes disparity)
- helping to conciliate working life and family life

### ↳ Coming from?

Before, families were living in a form of communities, almost in autarky.

- Parents taking care of their children,
- And when getting older, children were taking care of them.
- The « lift » between the générations was moving in both ways.

### ↳ Coming from?

The industrialization had changed all that.

- Proposing jobs, far away from family,

- Thin salaries .

- The children couldn't take their parents in charge any more.

- The State had to take a part of it. Helping family and by that way helping also eldest persons.

### ➤ Why pro-birth objectifs ?

Between the two world wars, the pro-birth concern was very important.

The french state took at that time differents mesures to promote the birth rate :

- first family benefits
- tax adjustments, tax revises
- special large family prices with a special card
- investments to help conciliation professiona llife family life (school, child minder, medical protection services for child and mother)



## ↳ Coming from?

The family quotient was settled in 1945 with all those pro birth concerns.

### ➤ Today in 2014

The French family policy consists of two sorts of measures:

- the family benefits with or without ceiling of resources
- and arrangements of taxes



### ↘ Today in 2014

The French family policy consists of two sorts of measures:

- the family benefits with or without ceiling of resources or means-testing
- and arrangements of taxes

With four objectives:

- The support of families in their everyday life
- The welcome of the young child,
- The access to housing,
- Fighting against precariousness or handicap.

### ↘ Today in 2014

The family benefits without ceiling of resources:

- They are the welfare: attributed from the second child, without means-testing.
- Their amount increases with the number of children.
- Nothing for the first or the last child of the family (or the only one)
- Not for families having the RSA

### ➤ Today in 2014

The family benefits with ceiling of resources

- Young children's early days benefit. It includes:
  - Born bonus
  - A basic allowance for families under a certain threshold of resources. Paid until three years old of the child.
  - A complement free choice of activity (parent not working any more or working part-time to keep home his children
  - A complement free choice of guard mode (if employment of a home-care)

### ↘ Today in 2014

Other benefits with ceiling of resources:

- Family complement (financial support if several children of more than 3 years in charge)
- Allowance for handicapped child
- Allowance of family support (child with a single parent or without parents)
- Allowance for children going back to school
- Rent allowance (3 different sorts)

### ↘ Today in 2014

The arrangements of taxes:

- The tax credit for young children's custodian fees
- The tax reduction for schooled children which has just been deleted
- The family quotient

### ↘ Today in 2014

The family quotient:

- Adaptation of the amount of the tax according to the abilities to pay tax of the household
- The amount of taxes is divided by a number of parts taking into account the composition of the family
- Example: a family with 3 children has 3,5 parts (and not 5): and they will pay less than 5 persons being alone.
- The tax is also progressive and not proportional with income (thresholds of the tax)

### ➤ Today in 2014

Key points of the French family policy:

Combination of three sorts of measures

- Universal services
- Means-tested services
- Arrangement of taxes

But:

- Not redistributive fiscal measures
- Many measures for young children but less after
- Amounts not in connection with the increase of the cost of living
- Complex devices: a lot of not appeal

## A family policy which does not reduce the disparities

- **A family policy which does not reduce the disparities**
  - Support important for the families of 3 children and more: while the family with France has on average two children
  - Not enough support for the poor and single-parent families (9 % in France)

Two examples:

- The family quotient
- Politics of welcome of the young child



## A family policy which does not reduce the disparities

- **The family quotient**
  - This tax benefit represents 13 billion euros, yet half is the 6.5 billions benefit the 10 % of the most well-to-do families, and 9 billions benefit to the 20 % of the most well-to-do families
  - It does not concern families tax-exempt.

French caritas suggests replacing the family quotient by a tax credit by child. What would include all the children, even those of the non-taxable families. It would be nearly 700 euros by child.

## A family policy which does not reduce the disparities

- **Guard of the young children**
  - 92 % of the children of fewer than three of the 20 % of the poorest families are kept by their parents
  - Only 4 % of these children are kept (guarded) in a day-nursery (crib) and 2 % at a nursery assistant
  - In all: the 10 % of the poorest families affect 120 millions as a supplement to mode of guard of their children and the 10 % the richest 1, 53 billions.
  - Lack of room of day-nurseries (cribs)
  - Complement to home-care adapted to the only easy (well-to-do) families

## A family policy which does not reduce the disparities

- **The poverty risks**

- Badly paid and often part-time employment(use) of the women forced
- Fall with the housing support
- Constraint of single-parent families: in couple certain things are assured free of charge which are expensive when we are alone
- Difficulties reaching his rights: frequent not appeal
- Load forced by housing, energy and child care) who lets only little rest to live. And the planned complements are not sufficient
- The current helps allow to pass from 20 % to 10% thepoverty of families but they are the poorest



Secours  
Catholique  
Caritas France

# Thank you!