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**Formal childcare use and household socio-economic
profile in Italy, Spain and UK**

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Introduction

Early childhood education and care services certainly contribute to the holistic development of children. However, the use of formal childcare services represents also an option for employed parents, especially mothers, to combine family and work. In this case, families and their members, especially women (Van Dijk and Siegers 1996), have to cope with different tasks related to family organization, which undoubtedly include childcare.

The importance of women's participation in the labour market is widely recognized for its role in decreasing the family poverty rate and increasing the family earning potential and economic well-being (Gornick et al. 1998). For these reasons effective family policies should address families' needs and influence the family-market nexus (Misra and Moller 2004). In fact, government policies, like those providing maternity benefits and job protection, together with childcare provision, influence the employment decisions of women with children (Folbre 1994; Gornick and Meyers 2003).

The relevance of formal childcare services as a means of work-family reconciliation has been put forward by the guidelines of the European Council provided in Barcelona in 2002, aiming at raising women's labour force participation and contributing to full employment. However, focusing on childcare provision for children below 3, the European scenario is highly heterogeneous: to date very few EU members have reached the Barcelona target of 33% coverage rate planned for 2010. This suggests that even if formal childcare is considered a priority for family-work reconciliation, very few countries satisfactorily supply families and women with one of the main means for achieving it. The amount and type of early formal childcare provision reflect, among others, the adoption of different social and labour-market policies. Therefore, the heterogeneity in welfare regimes across the EU is noticed also in the childcare system.

In this paper we focus on three EU countries - Italy, Spain and UK. Besides cultural differences, these countries differ in labour-market dynamics and in social policies in support of childcare. Given such differences, we compare the effect of household socio-economic characteristics on the use of formal childcare for children below age 3 across these three countries.

Determinants of formal childcare use

The Barcelona objectives, defined by the European Council in 2002, invite member states to "*provide childcare by 2010 to at least 90% of children between 3 years and the mandatory school age and at least 33% of children under 3 years of age*" (European Council 2002). In the framework of the European Strategy of Growth and Employment, these objectives are considered as fundamental to increase parents' and especially mothers' employment rates and in turn to (i) promote gender equity, (ii) reduce poverty and (iii) increase economic productivity (Gornick et al. 1998).

At the European level the analysis of pre-school services shows a universal coverage for children aged 3 to 5 in most of the countries. The situation is much more complicated for children below age 3, often showing a coverage consistently lower than the demand.

There is a clear link between the use of childcare services and parents' ability to engage in employment (European Commission 2008b; Kreyenfeld and Hank 2000; Uunk et al. 2005; Van Dijk and Siegers 1995). This is especially true for women who are usually responsible for family care in general and childcare in particular, and need

to find an alternative care provider for the time they spend in employment (Van Dijk and Siegers 1996). To find a balance between family and labour market activities, women often have recourse to part-time jobs, or periods of unemployment (Hynes and Clarkberg 2005) with short and long term implications on their future employment condition. In fact, an intermittent employment strategy is considered as a major determinant of the gender wage gap and occupational gender segregation, because it reduces women's investments in human capital and may be interpreted by employers as lower commitment to work (Stier et al. 2001). When the reduced commitment to employment is not enough to reconcile work and family, mostly in contexts of scarce family-supportive policies, women may prefer, or may be obliged, to quit the labour force to devote their time to family care (Gornick et al. 1998).

Also parents' and household income dimensions play a role in influencing the decision making by determining the household capability to afford the costs of childcare services: the higher the household disposable income, the more easily the household meets the costs of formal services when available (Brandon 1999; NICHD Early Child Care Research Network 1997; Kuhlthau and Mason 1996).

Parents' earnings represent a means to buy formal childcare services, but the relation with the use of these services is not straight, especially when considering women. Mothers, in fact, need to find a balance between time and resources devoted to employment and childcare. Those with high earnings may be less willing to reduce their commitment to work and devote more time to care, because this would imply a relevant reduction of current earnings and possibly a decrease in future employment outcomes (Van Dijk and Siegers 1996). Conversely, women with low earnings may more easily reduce their working hours to spend more time with their children, because the consequent reduction in their earnings would not dramatically affect the economic condition of the household. However, when the costs of childcare services are higher than the mother's earnings, to keep on working becomes a less appealing or feasible solution (Van Dijk and Siegers 1996; Fox Folk and Beller 1993). Moreover, the employment characteristics are also relevant. In fact, parents who have part-time jobs have more time to devote to childcare and need less the use of formal services (e.g. the informal care provided by relatives and friends may be sufficient to cover the mother's working hours). Clearly, the decision of working part-time may be determined jointly with the childcare strategy and represents a widely used strategy of reconciliation (Stier et al. 2001; ISTAT 2008, chapter 5): i.e. a mother who does not want to rely on full-day formal services, or cannot use them because they are not available or too expensive, may decide to work part-time to spend more time with her children.

Also the characteristics of the market of childcare services may represent constraints for families' decision making. Particularly, availability and affordability have been found to represent relevant dimensions influencing parents' decisions about the use of formal childcare (e.g. Heckman 1974; Blau and Robins 1988; Ribar 1992; Viitanen 2005; Powell 1997; Blau and Robins 1998; Duncan et al. 2001; Michalopoulos and Robins 2002; Joesch and Hiedemann 2002; Kuhlthau and Mason 1996; Johansen et al. 1996). In the European countries childcare availability, rather than its costs, may be considered as the principal characteristic determining childcare use and consequently linked to women's labour force participation (De Henau et al. 2007).

Childcare, family policy models and women's employment in Italy, Spain and UK

The welfare regimes can do much to help mothers reconcile their work and family tasks, and consequently spend more time in paid job. Promoting the use of formal childcare may represent a valid instrument to allow women to work also when they have young children.

The European heterogeneous pattern of welfare structures has induced many authors to classify countries on similarities in the way their welfare state works in relation to childcare provision (Esping-Andersen, 1990, 1999; Anttonen and Sipila, 1996; Millar and Warman, 1996; Letablier and Hantrais, 1996).

In Scandinavian countries with a more gender-equal public policy, both parents are provided with more generous parental leaves and formal childcare is a legal right for every child (De Henau et al. 2007; Gornick et al. 1998). In turn, women benefit from employment continuity and their wages are not hampered by the birth of a child (neither in the short nor long term) (Hofferth and Collins 2000). In the Anglo-Saxon model, the high rate of female employment is accompanied by very limited public social childcare coverage (just for children of economically and socially deprived households) based on the assumption that families are self sufficient and able to meet their own needs through the private market. In countries with family policies approach, such as France and Belgium, the problem of family-work reconciliation is based on transfers as well as on service provision. In the traditional care model (Italy, Spain, Portugal and Greece and Ireland) the family itself represents the main source of support (cf. Anttonen and Sipila, 1996). Consequently these countries are mainly characterized by low women's participation in the labour market and very limited early childcare services. According to these classifications based on women's labour force participation, childcare provision, gender system, and state intervention/family obligation share three countries have been selected for their peculiarities:

1. UK for the Anglo-Saxon model;
2. Italy and Spain for the traditional care model.

The selection is based on two main peculiarities of the childcare system (cf. Table 1). First, both models are deficient in early childcare services, even if for different reasons. In the UK family is considered to be self-sufficient and able to "buy" the service in the private market. Indeed, childcare structures are mostly private and independent. In the two Mediterranean countries the traditional family system is mainly supported. Second, even if Italy and Spain belong to the same group, they are characterized by objective differences, such as the coverage rate (higher in Spain than in Italy), the public/private sharing in childcare provision (mainly private in Spain, mainly public in Italy). Moreover in relation to the state support – availability of publicly funded childcare, tax, maternity and parental leaves – Spain is placed at very low level while Italy at medium level.

Table 1 – Main indicators related to childcare policy in Italy, Spain and UK

| | Italy | Spain | UK |
|---|------------------|--------------|--------------------|
| Social expenditure on family and child policies | | | |
| Cash (%GDP) | 0.7 | 0.4 | 1.4 |
| Services (% GDP) | 0.4 | 0.2 | 0.4 |
| Total (% GDP) | 1.0 | 0.6 | 1.8 |
| Coverage | 10% | 17.3% | 26% |
| Costs | Highly subsidies | No subsidies | Targeted subsidies |
| Cost/month (2001) | 186 | 201 | 385 |
| Public/Private | Public | Private | Mixed |

Source: European Parliament, 2007.

Besides the characteristics of formal childcare provision, the three countries differ also with regard to maternity and parental leaves. In comparison to other EU countries (e.g. Sweden) none of the three countries is particularly generous as regards the replacement rate of parental leaves: Italy has the highest replacement rate of 30%, while in the UK and Spain it is unpaid (apart from social contributions for the first year in Spain). The entitlement is related to paid work. In Italy non-standard workers are entitled only since 2007 but the take-up is limited. The duration of parental leaves is minimum in the UK (13 weeks). In Italy parents can take up to 6 months each, for a maximum of 10 months per couple. In Spain parental leaves can last up to three years.

Having in mind the link between formal childcare provision and women's employment, the three countries perform differently with regard to the female participation in the labour market. In 2007 the highest female employment rate is found in the UK (68.4%), followed by Spain (58%) and Italy (49.9%). Considering women with children (Table 2), differences in mothers' employment increase with the age of the youngest child. Mothers' employment rate is higher in the UK in comparison to the two Mediterranean countries. Noticeable differences between the three countries regard women's part-time employment. Part-time is particularly common among UK mothers, while less spread in Italy and Spain where women are either employed continuously full-time or inactive.

Table 2 – Employment rate and part-time work (% of total employment) of women aged 20-49 with children

| | Age of the youngest child | | | | | |
|-------|---------------------------|-----------|----------------------|-----------|--------------|-----------|
| | Below age 6 | | Between age 6 and 11 | | Above age 12 | |
| | Total | Part-time | Total | Part-time | Total | Part-time |
| Spain | 59.4 | 30.7 | 64.3 | 27.0 | 67.2 | 24.8 |
| Italy | 53.0 | 37.3 | 57.2 | 38.1 | 57.3 | 28.2 |
| UK | 56.6 | 62.3 | 73.4 | 57.8 | 79.0 | 42.1 |

Source: LFS, Eurostat online database.

Hypothesis

The differences in welfare regimes, gender models, social policies and labour market suggest that the combination of different factors affects the use of childcare in the three countries under study. Specifically we expect that:

1. If childcare arrangements are left to family interaction with the market, the monetary household availability plays a fundamental role.
2. If childcare services are highly or target subsidized, childcare is accessed more easily by households at risk (e.g. unemployed parents).
3. If flexible working arrangements are less spread, or the labour market is less dynamic in terms of job entries and exits, the use of formal childcare represents a valuable support for working mothers.
4. In countries belonging to the traditional care model, grandparents represent a substitute for formal childcare
5. The cost-opportunity between the replacement rate of maternal leave and the cost of childcare plays a fundamental role in the use of formal childcare itself.

Data and analyses

In order to compare couples' use of formal childcare for young children in Italy Spain and UK, we use data from the EU-SILC¹ (EU-Statistics on Income and Living Conditions – cross-sectional release 2007). This is a relatively new source of information for studying income, poverty, social exclusion and living conditions at the EU level.

In the EU-SILC only marginal attention is devoted to the childcare topic. However, we prefer this database to others providing more details on childcare use, for its rich information on household socio-economic characteristics, such as parents' economic resources.

In principle, the EU-SILC provides both cross-sectional and longitudinal information at household and individual level, for all household members aged 16 and over. Information about childcare is collected for all the current household members not older than 12 years and is provided in the cross-sectional User Data Base (UDB) only.

An important advantage of this source is that data are standardised and comparable across the countries where the survey is carried out. In 2007, 25 countries joined the survey. Among those providing information on pre-school enrolment for children below 3, we selected Italy, Spain and UK. All of them provide families with scarce childcare support, even though they follow different family policy strategies.

A comparison with more supportive countries, such as the Nordic European countries or France, would have been interesting, but for these countries information on childcare use for children below 3 is not available.

Regarding childcare use, the UDB provides the following information referred to a "usual week" (Eurostat 2009):

- Number of hours of education in pre-school or compulsory school (there is no distinction between public or private school)
- Number of hours of childcare
 - at centre based services
 - at day-care centre
 - by a professional child-minder at child's home or at child-minder's home
 - by grand-parents, other household members (besides parents), other relatives, friends or neighbours

We use a logistic regression to model the use of formal childcare according to parents characteristics. We consider formal childcare as the attendance of pre-school, centre based services or day-care centre. Accordingly, we define a dependent binary variable, *Use of formal childcare*, which assumes value 1 if the child attends the school for at least one hour in a usual week, and 0 otherwise. We do not consider childcare provided by a professional child-minder as a formal arrangement, because it does not represent such a stable and reliable arrangement as that provided by ad hoc centres (e.g. parents have to find an alternative arrangement whenever a child-minder is sick or has to attend personal needs) (Gordon et al. 2008; Lowe and Weisner 2004; Scott et al. 2005). However, in the model we control for the hours of care provided by a professional child-minder or relatives. We expect that the engagement of alternative providers in the care of children may affect the couples' use of formal services.

¹ "EUSILC UDB 2007 – version 2 of August 2009"

We focus the analyses on children between 0 and 2 years, who are living with both parents at the moment of the interview. Our aim is to investigate the association between parents' socio-economic profile and childcare strategies. Under these conditions we select a sub-sample of 1169 children in Italy, 871 children in Spain and 630 children in UK.

We consider education, self-defined current economic status and earnings as the relevant parents' socio-economic characteristics. Regarding education (i.e. high for post secondary or tertiary education, medium for secondary education and low otherwise) we expect that highly educated parents are more likely to use formal childcare, because they usually appreciate the opportunity of socialization and the relationship with teachers (Del Boca et al. 2004; Del Boca and Vuri 2006). Despite its cost, they are more likely to prefer formal childcare to other arrangements, like childcare provided by relatives or professional child-minders, or at least they do not renounce to use it as one of the alternative providers (Johansen et al. 1996; Rose and Elicker 2008).

As far as employment is concerned, we control for each parent separately whether employed full-time, part-time or inactive for any reason (unemployment, education or other reasons). Part-time employed parents might be less likely to rely on formal childcare because they have more time to spend with the children. The same is expected if the mother is inactive.

Finally, controlling for parents' earnings (i.e. the yearly net income, expressed in thousands, as a continuous variable) we take into account how much they would lose economically if they spent time with the children instead of relying on formal childcare. Moreover, higher earnings provide higher chances to access childcare services, especially the private ones. Thus, we expect that the higher the earnings, the higher is the probability of using formal childcare.

We also consider the role played by the presence in the household of (at least) another child below age 5. In this case, we expect that it is less convenient for the household to use formal childcare, because the burden of the housework increases as well as the economic effort to provide each child with a paid care provider. Therefore, a strategy that reduces mother's commitment to work and favours the use of alternative informal providers may become more feasible (Van Dijk and Siegers 1996; Blau and Robins 1988). This is especially true when children are very young, and parental or in-home care is preferred to the formal one provided by day-care centres (Rose and Elicker 2008; Early and Burchinal 2001; Riley and Glass 2002).

We control for the hours of care provided by a professional child-minder or relatives. We expect that when alternative providers are engaged in the care of children, the household is less likely to use formal services.

Eventually, we control for the mother's as well as the child's age (as continuous variables, expressed in years). We expect that the younger is the child, the less likely the parents are to use formal childcare services, for an aversion to leave the child when extremely young.

Results

Model estimates for each of the countries under study and the three countries pooled together are shown in Table 3. As expected, Italy and Spain, adopting similar family policies mostly relying on the support of family ties, show a similar association between parents' characteristics and the use of formal childcare. In particular, mother's education and employment condition emerge as the most relevant aspects linked to the use of formal childcare, together with the use of alternative

childcare strategies. In contrast, in UK, mostly the presence of other young children and parents' earning play a role in the decision-making process regarding the use of formal childcare.

In particular, we notice that both in Italy and Spain the higher the mother's educational level, the more parents use formal childcare. This is possibly due to the value these women attribute to the role of socialisation and education offered by formal services of care. Moreover, higher investments in education may imply also higher attachment to employment and higher need for reliable childcare arrangements than those provided by formal services. Accordingly, employed women, in both Italy and Spain, are more likely to use formal childcare. Relying on a stable childcare arrangement is important for women to reconcile their family and work duties.

Father's characteristics, instead, appear not to be related to the use of formal childcare in these southern European countries. The only exception is represented by the economic status of Italian fathers: they are more likely to rely on formal childcare when unemployed or inactive for other reasons, because in Italy they access more easily the public services.

The key role of the mothers' characteristics in the use of formal services suggests that in Italy and Spain this is an instrument to reconcile work and family, and that reconciliation is mostly a mother's issue.

In these countries, moreover, parents' earnings appear not significantly associated with the use of formal childcare, suggesting that the opportunity costs of this choice are not evaluated only in terms of reduction of current earnings, due for instance to the use of unpaid (or partially paid) parental leaves, but mostly in terms of medium-long effects on employment career.

When looking at UK, instead, parents' education and economic conditions are not significantly associated with the use of formal childcare. In this country parents' earnings and the presence of another young child in the household are related to the strategy of childcare arrangement. Being formal services almost completely delegated to the private market, the possibility to afford expensive services is crucial. Quitting the labour force for a few years, until the child is old enough to attend the public school, becomes a more efficient solution as soon as the cost of the service is higher than the personal earnings.

The use of alternative childcare strategies is clearly related to the use of formal childcare, but slightly differs among the countries under study.

In Italy, the use of childcare provided by a professional child-minder is more likely associated with the use of formal childcare, while the use of childcare provided by relatives and friends is less likely associated with the use of formal services. These relations suggest that the professional child-minder represents an arrangement that complements the use of formal services, while to some extent the support of relatives is substitutive of the formal service.

In Spain, couples who can rely on the support of a professional child-minder or relatives, are less likely to use formal services. In this country, both arrangements represent an alternative to formal services.

In the UK, only the use of a child-minder may be considered as a substitution of the formal services, while childcare provided by relatives and friends is not significant. Contrarily to Italy and Spain, where often grand-parents substantially help families look after the children, this result suggests that support provided for free is not a stable solution for the care of children in the UK.

In all the countries under study, the older is the child, the more likely the couple is to use formal services. Alternative strategies, as parental leaves, are considered more

important when the child is very young, while the use of formal services becomes more appealing as soon as the child grows.

The model estimates on the three countries pooled together show that there is higher recourse to formal childcare in both Spain and UK compared to Italy. Despite the similarities in the association between parents' characteristics and the use of formal childcare in the southern European countries, a significant difference between the two countries emerges when considering the actual use of formal services in Italy and Spain. This difference may be due to the different policies of parental leaves, that are shorter but subsidised (at least) at 30% in Italy, and longer but not subsidised in Spain. In the latter country, renouncing to work for looking after the children is more economically unprofitable.

Conclusions

The problem of combining paid and unpaid activities reached the policy agenda because of family and labour market changes – men-women contributions to the household, women participation in the labour market, structure of the labour market, diversification of family forms (Lewis and Campbell, 2008).

In this paper we investigate which household socio-economic characteristics affect the use of formal childcare for very young children (aged 0 to 2) in three European countries – Italy, Spain, and UK.

Besides cultural differences, the three countries are characterised by different childcare and family policies, labour markets, gender systems, all playing a key role in the work-family reconciliation.

Two different family strategies have been identified. The first is the one adopted by Italian and Spanish families. In fact, even if the two southern countries are characterized by slightly different childcare and family policies, the family-work reconciliation follows similar patterns. Formal childcare use depends strongly on the mother's characteristics in term of education and employment condition. These two countries rely on alternative informal childcare options, especially on grandparents that play a primary role in filling the gap between the public/private childcare provision and parents commitments.

On the other side UK is characterized by a more individualistic system, less generous childcare policies but a much more flexible labour market. Childcare decisions are taken mainly in accordance with the individual earnings and the number of very young children in the family (the presence of young children makes it more convenient to arrange some kind of in-home childcare).

From a general point of view the elements entering the decision-making process are the employment status – and how flexible is the labour market – and the childcare availability and affordability.

Considering these factors, Italian and Spanish women need to be in the labour market if they do not want to penalise their wages, position, and career opportunities. Consequently, they rely on alternative childcare arrangements in case formal childcare is not enough. Conversely, British women have a more flexible labour market, but less strong family ties. After weighing up costs of childcare and earnings, they decide whether to remain in the labour market, and hence pay for childcare services (at home or outside), or to step out of the labour market and take care of the children themselves.

An interesting result, which needs further research, regards the impact of the gender system. UK results show no specific gender effects. In Italy and Spain mother's education and employment are identified as key factors, while this is not the

case for UK where father's and mother's earnings are relevant. Compared to the other two European countries, UK is characterised by a more equal gender system which makes mother's characteristics less determinant in the use of childcare.

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Table 3: Logistic model estimates for the use of formal childcare, by country

| | Italy | | | Spain | | | UK | | | Pooled | | |
|---|---------|----------|-----|---------|----------|-----|---------|----------|-----|---------|----------|-----|
| | Coef. | Std. Er. | | Coef. | Std. Er. | | Coef. | Std. Er. | | Coef. | Std. Er. | |
| <i>Intercept</i> | -2.8210 | 0.2648 | *** | -3.9412 | 0.3674 | *** | -2.7319 | 0.4477 | *** | -3.3733 | 0.1883 | *** |
| <i>Child's Age</i> | 0.9740 | 0.0991 | *** | 1.7630 | 0.1260 | *** | 1.2966 | 0.1302 | *** | 1.2368 | 0.0633 | *** |
| <i>Mother's Age</i> | -0.0080 | 0.0157 | | 0.0146 | 0.0203 | | 0.0175 | 0.0167 | | 0.0045 | 0.0097 | |
| <i>Other child aged 0-5</i> | | | | | | | | | | | | |
| No | Ref. | | | Ref. | | | Ref. | | | Ref. | | |
| Yes | -0.2152 | 0.1603 | | -0.0019 | 0.1871 | | -0.5120 | 0.1886 | *** | -0.2275 | 0.0976 | ** |
| <i>Father's education</i> | | | | | | | | | | | | |
| Compulsory | Ref. | | | Ref. | | | Ref. | | | Ref. | | |
| Secondary | -0.1163 | 0.1761 | | -0.0794 | 0.2278 | | -0.0209 | 0.2992 | | -0.1258 | 0.1207 | |
| Post secondary/tertiary | -0.3855 | 0.2495 | | 0.0641 | 0.2401 | | 0.0724 | 0.3366 | | -0.0922 | 0.1418 | |
| <i>Mother's education</i> | | | | | | | | | | | | |
| Compulsory | Ref. | | | Ref. | | | Ref. | | | Ref. | | |
| Secondary | 0.2666 | 0.1871 | | 0.4548 | 0.2360 | * | 0.0144 | 0.3469 | | 0.2495 | 0.1302 | * |
| Post secondary/tertiary | 0.8091 | 0.2574 | *** | 0.6240 | 0.2549 | ** | 0.3945 | 0.3880 | | 0.6087 | 0.1540 | *** |
| <i>Father's occupation</i> | | | | | | | | | | | | |
| Employed | Ref. | | | Ref. | | | Ref. | | | Ref. | | |
| Inactive | 0.7077 | 0.3365 | ** | -0.3007 | 0.3831 | | 0.1550 | 0.2687 | | 0.1706 | 0.1690 | |
| <i>Mother's occupation</i> | | | | | | | | | | | | |
| Inactive | Ref. | | | Ref. | | | Ref. | | | Ref. | | |
| Employed part-time | 1.0156 | 0.2293 | *** | 1.3223 | 0.2709 | *** | 0.2189 | 0.2242 | | 0.8598 | 0.1328 | *** |
| Employed full-time | 0.9957 | 0.2194 | *** | 2.2856 | 0.2596 | *** | 0.0430 | 0.3195 | | 1.1593 | 0.1339 | *** |
| <i>Hours of CC provided by a professional childminder</i> | 0.0431 | 0.018 | ** | -0.1063 | 0.0181 | *** | -0.0459 | 0.0139 | *** | -0.0405 | 0.0085 | *** |
| <i>Hours of CC provided by relatives and friends</i> | -0.0258 | 0.0064 | *** | -0.0744 | 0.0095 | *** | -0.0119 | 0.0105 | | -0.0375 | 0.0047 | *** |
| <i>Father's earnings</i> | 0.0053 | 0.0037 | | 0.0042 | 0.0076 | | 0.0087 | 0.0027 | *** | 0.0072 | 0.0020 | *** |
| <i>Mother's earnings</i> | -0.0064 | 0.0076 | | -0.0105 | 0.0102 | | 0.0167 | 0.0060 | *** | 0.0023 | 0.0039 | |
| <i>Country</i> | | | | | | | | | | | | |
| Italy | | | | | | | | | | Ref. | | |
| Spain | | | | | | | | | | 0.5463 | 0.1131 | *** |
| UK | | | | | | | | | | 0.5927 | 0.1359 | *** |

(***) p<0.01; (**) p<0.05; (*) p<0.1