Family formation in times of uncertainty: France and Germany compared

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Abstract

What are the implications of the labour market uncertainty and economic insecurity on family formation? The question is particularly relevant in times of economic crisis and growing uncertainty especially for young adults at the age of becoming parent. The implications of economic insecurity on fertility decisions will be analyzed in France and Germany representing two contrasted countries with regard to fertility level, young adults' employment patterns and policies supporting parenthood. France has one of the highest fertility levels in Europe whereas Germany has one of the lowest despite a contrasted situation regarding the incidence of unemployment among young generations. We suggest in this contribution to explore the paradox that characterizes the two countries: the high economic insecurity due to a high labour market uncertainty does not result in a low fertility in France while a lower uncertainty in Germany is connected to a low fertility. We hypothesize firstly that the impact varies according to gender and secondly that the impact depends on the institutional and cultural context. Methodology uses a comparative qualitative approach, analyzing the narratives from a sample of young men and women living in two medium sized cities in Western Germany and France. Results emphasize the strong effect of norms regarding gendered parenthood and the subjective value of children, and notably the acceptance of external childcare. They also underline the effect of policies supporting parenthood in reducing the perception of insecurity, therefore enabling a transition into parenthood. We conclude that the contrasted situations in the two countries may be explained firstly by the subjective meaning of children as an economic and social risk, and secondly by the young adults' perception of policies regarding their ability to support transition to parenthood and to reduce the risk perception.

Introduction

Since low fertility has become a major challenge in most European countries, factors explaining fertility variations have been extensively explored. Among these factors, the implications of economic insecurity at the age of transitions towards adulthood have been highlighted in several studies, as also the contrasted implications of the economic recession on fertility decisions (Kreyenfeld M., 2005 and 2010; Mills and Blossfeld, 2005; Mills et al., 2005; Meron and Widmer, 2002; Pison, 2009 and 2011; Pailhé and Solaz, 2009 and 2011).

Most of the research emphasises the close connection between transitions into the labour market and transitions into parenthood. The economic security provided by "a good job" allows young adults to formulate and then to realize family projects. However, if education achievement points out the

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process of transition into adulthood, the process is more or less long and more or less linear according to sex, class and context (institutional, political and cultural).

This contribution explores the implications of labour market uncertainties for young men and women on the family formation in two contrasted European countries, France and Germany. The two countries display contrasted fertility patterns: fertility in France is one of the highest in Europe whereas Germany displays one of the lowest level. The gap can be seen as a paradox when considering the insecurity of the transitions into the labour market. Indicators of employment uncertainty are generally higher for the young adults in France compared to Germany.

So, the purpose of this contribution is:

- 1. to explore what are the implications of economic insecurity on family formation
- 2. to examine how implications are framed firstly by the institutional and policy context and secondly, by the gender regime prevailing in the two countries

Methodology

Although most research on this issue is at macro level using quantitative methods, the focus here is on the micro level of individual decisions, using qualitative interviews. Methodology is both qualitative and comparative.

Qualitative methods allow for exploring how people make their reproductive decisions, how they perceive economic insecurity, and how they rank priorities regarding having or not a child.

The comparative perspective between France and Germany emphasises the impact of the institutional and policy context as well as the cultural norms and values about gender order and parenthood.

The paper draws on a qualitative survey on fertility decisions carried out for the Reproductive Decisions Research Project – REPRO³, using the same questionnaire in France and West Germany. A similar sample of interviewees was selected in the two countries: men and women aged between 27 and 34, partnered or not, with and without children, living in two same size cities and with a similar level of education (medium level).

The context: France and West Germany compared

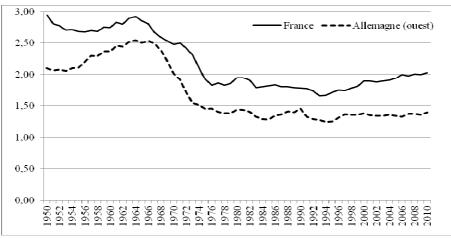
Two contrasted fertility regimes

France displays one of the highest fertility level in Europe while Germany has one of the lowest, respectively $2,01^4$ and 1,39 children / woman in 2010 (Mazuy *and al.*, 2011). Although the decline has stopped in the two countries over the last decade, the fertility rebound is more visible in France

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⁴ The figure is for the France métropolitaine only. When including the Oversees territories, the ICF is 2,02 children per woman.

than in Germany (graph 1). The rebound is observed despite the economic crises and the growing uncertainties on the labour market (Pison, 2011).



Graph: Total Fertility Rate in France and Germany, 1950-2010

Source: INSEE and Office fédéral des statistiques

Despite similar trends regarding the postponement of childbearing, the reduction of family size and the increasing childlessness, the two countries differ at least on two points: a higher proportion of childless men and women in Germany, especially among the higher educated, and different patterns regarding family size, with a polarization between childless unmarried men and women on one hand and married couples with at least two children on the other hand in West Germany (Dorbritz, 2008) while the norm is around two children in France. The mean age at first maternity is rising due firstly to a longer period in education, secondly to a lengthening of life in couple before having children and thirdly to difficulties in accessing to a stable and secure job. On average, the mean age at maternity was around 30 years in France and slightly earlier in Germany (table 1).

Generation	Total ferti	lity rate				Mean age at maternity					
	1954-55	1959-60	1964-65	1969-70	1974-75	1954-55	1959-60	1964-65	1969-70	1974-75	
Germany	1.66	1.66	1.56	1.49	1.51	26.4	27.1	28.1	29.0	29.3	
France (met)	2.13	2.12	2.04	1.99	2.00	27.0	27.7	28.6	29.5	29.9	

Table 1- Trends in fertility by generations in Germany and France, and mean age at childbirth

Sources : Eurostat (calculs : Prioux et al., 2010: p. 461)

The postponement of family formation is a common feature in the two countries, but the postponement (living in couple and first child) has little impact on final family size in France. The postponement of the first birth does not prevent couples from having a second and even a third child within a relatively limited time span (Breton and Prioux, 2005). The proportion of large families has nevertheless fallen over time, thereby contributing to a concentration in family size around a norm of two children.

According to France Prioux, the fertility rebound in France might result from the limited incidence of childless couples as well as from the relatively high proportion of families with three children (Prioux, 2007). Among women born in 1960 who have now completed their reproductive period, 32% have 4 children in France compared to less than 17% in West Germany. In general, low educated women have their children early than high educated women, but whereas the gap is reducing in France, it takes a different pattern in Germany with the high incidence of childlessness among high educated women.

Transitions to work in the two countries

Despite a common trend regarding the postponement of the entry into the labour force due to longer time spent in education, the two countries display different patterns regarding transitions to work. Before 25 years, the participation in the labour force is relatively low: 52% of the 15-25 were in the labour force in Germany in 2009 compared to 40, 6% in France (table 2). Activity rates for this cohort were slightly higher for men (54.4%) than for young women (49.6%) in Germany whereas the opposite was observed for France (respectively and 43.7% and 37.4%). Activity rates are relatively low for the 15-19, though slightly higher in Germany than in France reflecting the different education and training systems.

	15-19		20-24		25-29		30-34	
	Men	Women	Men	Women	Men	Women	Men	Women
France	19.1	13.5	67.8	59.5	93.1	82.3	96.2	81.4
Germany	34.7	28.3	74.3	67.9	87.0	77.4	94.5	78.0

Table 2 - Labour force participation rates by gender and age group, 2009

Source: OECD

In the two countries, activity rates are higher for the 25-29 age group but with variations according to gender and education. With a high level of education, around 90% of men and women in the two countries are in the labour force whereas with a low level of education, only 46.4% of women in Germany and 62.4% in France are in the labour force, compared to 88.5% and 90.6% of men. The gender gap is higher for low-educated young adults in Germany than in France whereas it is the reverse for young adults with a medium level of education. For the higher educated aged 25 to 29, the gender gap is lower in the two countries (around 5 percentage points). The gender gap for low-educated young people in Germany is the highest in EU member states whereas it is closer to the average in France (Eurostat, 2009).

In the two countries, the risk of being unemployed is higher for young people than for other age groups. However, the unemployment risk is higher in France than in Germany for all young age groups. The risk is also higher for women than for men in France while the opposite is observed in Germany, except for the 15-19 age groups (table 3). In general, young men and women are more concerned by unemployment and precarious forms of employment in France than in Germany. They

seem to be more insecure economically (there is also more involuntary part-time work among young French women).

	15-19		20-24		25-29		30-34	
	Men	Women	Men	Women	Men	Women	Men	Women
France	26.9	34.1	22.6	19.3	11.5	11.9	7.9	9.3
Germany	10.7	11.9	12.5	9.1	10.7	7.8	7.8	7.4

Table 3 - Unemployment rates by sex and age, 2009

Source: OECD

For decades, youth unemployment has been a structural problem for the French labour market. This is reflected in unemployment rates by sex and age groups. Table 3 shows a substantial variation in the unemployment rates between France and Germany, especially in the youngest age groups. For the 15-24 age group, the unemployment rate was 23.3% in France (24.6% and 22.5% for men and women respectively) compared to 10.4% in Germany (11.9% and 8.9% for men and women respectively) where it was notably lower. In 2009, one third of the age group 15-19 years was unemployed in France and almost 30% of the 20-24 age groups. Between 25 and 29, one on four people is still unemployed compared to unemployment rates lower than 10% for the age groups older than 35 years. Youth unemployment is particularly sensitive to the economic context.

While highly skilled workers are more likely than other categories to find a job, transitions from education to work remain erratic for the lower educated in France despite a common trend in the two countries of a decrease in young adults' unemployment from the mid-1990s (Klammer and Ahles, 2010).

In addition to high unemployment risk, young adults are also more concerned than other age groups by precarious employment characterized by high number of short term labour contracts, involuntary parttime work and poor working conditions. These emblematic forms of insecurity prevent from making plans for the future and notably plan regarding family formation. The French model of transition from education to work makes it difficult for young adults to become autonomous from parents support, and to emancipate. This model of transition characterized by the high incidence of unemployment and economic insecurity highly values the diploma as well as the "status" of employment. It is based on a linear conceptualization of the transitions from education to work. So, the French model highly values the open-ended labour contract as a step into adulthood because it opens the way to economic security. The trajectory is however long and uncertain, as shown by the longitudinal survey carried by the CEREQ on "entry into working life". According to the last results of the survey, three years after school leaving, 55% of the young adults did not lived with their parents, 34% lived in couple and 21% lived alone. The 45% who lived with their parents were mostly men with insecure job. In addition to "decohabitation", access to autonomy requires time: less than half of the young men are autonomous three years after school leaving, compared to two thirds of young women. In fact, more often than young men, young women live in couple (44% compared to 24% whatever the age and level of education). The survey also shows that the "decohabitation" from the parents and the formation of a couple highly depends on the employment situation. Both young men and women tend to leave parents' home as soon as they have a job, but among those young people who have a job, almost half of men live separately from the parents compared to 29% of the young girls. The survey indicates that access to autonomy is highly correlated with the "statut d'emploi" that is having an open-ended labour contract (CEREQ, 2012).

The French model of transition to adulthood is intermediary between the Nordic model (early autonomy) and the Mediterranean model (late emancipation from parental support): young adults leave parental home relatively early (around 20) but this autonomy does not mean "independency" since they continue to be supported, at least partly by their parents (for instance for paying their renting). Parents continue to provide a safety net even after decohabitation. The French model allows for experiencing adult life and especially life in couple (Galland, 2009). However, the French system of education remains rigid, traditional and linear, giving few opportunities for a second chance. By contrast the German education system works differently. Not only less importance is put on the diploma to get a social status but it is also less rigid giving to individuals the possibility to come back

into education. The German model of transition is also more gendered than the French.

Finally, there is a sort of paradox resulting from the comparison of the transitions into adulthood between the two countries. Although economic insecurity seems to be higher in France than in Germany, implications on family formation and on final fertility seem to be lower than in West Germany. This apparent paradox calls for more investigations on how young adult in the two countries deal with economic insecurity and how they make up their reproductive decisions. The first hypothesis concerns the perception of insecurity: perception may vary according to family arrangements on one hand, and on availability of policies aimed at securing transitions on the other hand. The second hypothesis concerns the gender dimension of the perception of insecurity: perception may be higher for men than for women in strong male breadwinner regimes than in modified male breadwinner regimes. Exploring the implications of economic insecurity on family formation in West and East Germany, Laura Bernardi and al highlights the contrasted perceptions of what is a stable job on decisions to begin a family (Bernardi, Klärner and Von Lippe, 2008). Similarly, a research on Norway underlines the role of social norms about the meaning of children on family formation, and notably norms related to motherhood and fatherhood (Ellingsaeter and Pedersen, forthcoming 2012). Young people's child environment on fertility decisions have also been explored by A-M Jensen (Jensen, forthcoming 2012) and by Sylvia Keim and al. (Keim, Klärner and Bernardi, 2009) who underline the effect of social networks and especially the role of the peers in fertility decisions. Focus here is firstly on the perception of economic insecurity and the arrangements produced by couples, and secondly on the normative system of men and women vis-à-vis parenthood that shape the conflict between working and mothering in various contexts.

Main findings

The content analysis of the interviews results in three main findings relatively to the implications of economic insecurity on the family formation, and beyond on fertility variations in the two countries. The first finding highlights the gender perspective on the perceived economic insecurity and its implications. The second finding is related to the different perception of what a child costs to parents, directly and indirectly, economically and in terms of social status. The third finding highlights women's different expectations regarding work and employment.

Agency work and short term contracts that are considered as emblematic of precarious employment in France may not be perceived as such by young people, at least until they make plans for the future. For several respondents, the perception has been changing as far as reproductive projects have emerged. Whereas short term work contracts are accepted during a period of time, they become unacceptable as far as intentions to have a child comes on the agenda. Aspirations to stable and secure work however differ whether you are a man or a woman: they are rather similar for men and women in France where both are concerned, while it is more a men's concern in Germany.

Part-time work may also be a good example of how perceptions of insecurity vary across countries: In France, part-time work is wide spread among young age groups, being generally involuntary. It is one of the major forms of precarious employment on young people, meaning low and insecure income. As far as family formation is intended, part-time work is no longer acceptable. A full time job, preferably with an open ended labour contract is expected. In West Germany, part-time work is less often associated to precarious employment since this form of work is primarily viewed as a mean of reconciling work and family life for mothers (chart 2). The proportion of part-timers among working women is notably higher in Germany than in France, especially at the age of childrearing. In addition, with at least a child less than six years old, 64,9% of mothers work part-time in Germany compared to 36% in France. With a child aged between 6 and 11 years old, figures are 69,9% and 35,2% respectively. And with a child aged 12 and more, figures are 57,9% and 30,5% (Eurostat, 2012). Part-time work is a right for workers in Germany, aimed at improving the work-life balance for parents with young children. As a consequence, part-time work is more often voluntary than in France, and highly gendered.

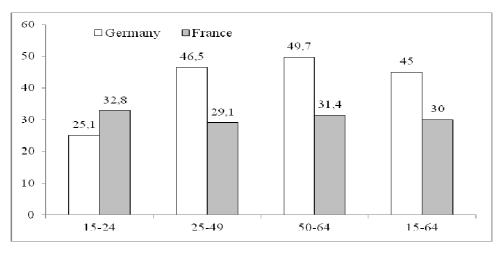


Chart 2: Proportion of women working part-time in France and Germany (%)

The perception of insecurity is also framed by policies aimed at securing transitions on the labour market. Economic insecurity cannot be only measured by indicators like unemployment rate or percentage of short-term contracts because these indicators do not say anything about the perceptions and the arrangements made by the individuals to cope with insecurity.

Source: Eurostat 2012.

1. A gender "clivage" higher in Germany than in France,

Implications of perceived insecurity on decisions to have children differ for men and women according to the overall context and to norms regarding children education and parenthood.

In the two countries, family formation depends on education achievement and on having a stable job, but economic security is perceived as being more important for men than for women in Germany. Gender roles are more specialized in Germany than in France: education and childcare are still perceived mainly as a mother's duty. Most respondents argue that the care of children is mother's work and mother's responsibility, as Stefan says: "(children) *are under the responsibility of the mother, otherwise, you should not have a child if you give up so quickly with your responsibility*". Therefore, pressure for security is more on men than on women, especially with regard to the providing of the family income. For instance, Amelie says: "It is important for a man to have a stable job" because as Tillman argue "the family depends on one person" (Tilman). Martin also says "A man should be able to support the family (...) and the woman to participate (...)". These assumptions are common in the German narratives. They clearly show that the perception of economic insecurity is gendered. Men's low fertility intentions in Germany can be explained by the burden that is on their shoulders making them hesitant to have several children.

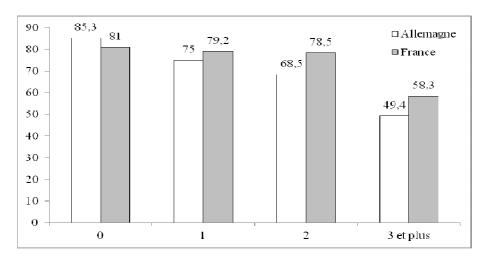
Whereas emphasis is put on the responsibility of the male breadwinner as the main economic provider in Germany and on women as the main carer, economic security is perceived as being as important for men than for women by the French respondents. Economic security is a precondition to realize family projects but for some respondents no matter whether it is the man or the woman: *"Important is that one or the other has a stable job that can bring economic security to the household"* (Frank). Etienne says: *"At least one of the two should have a stable job, no matter whether it is me or she"*. By contrast with Germany, fertility intentions in France are comparable for men and women (Régnier-Loilier, 2007).

2. Different perceptions of the costs of raising a child in the two countries

Having children is perceived as being more risky in Germany than in France, for at least three main reasons:

- The partial loss of mother's salary resulting from work interruption for childrearing and shift to part-time after resuming work in Germany while in France, not all mothers take up a parental leave and most mothers resume work full time, at least after the first child and to a lesser extent after the second one. As shown on chart 3, there is nearly no difference in the labour force participation of mothers with one or two children in France whereas the difference among German mothers is substantial, especially with regard to part-time work. (Chart 3).

Chart 3: Women's labour force participation according to the number of children, France and Germany, 2010 (%)



Source: Eurostat 2012

- Not surprisingly, public support is perceived as being too limited in Germany for compensating the decrease in mothers' earnings. "*If you have a child, you are socially downgraded. You have less money each month, you have no place in kindergarten, you are in fact punished*" (Julia). Most respondents consider that there is not enough support for parents to raise correctly their children.
- In addition, expectations in terms of child well-being are high in Germany, at least in terms referred to consumption. The bedroom of Melanie's son, for example, is nearly 30 m2 big; it is bigger than the living room, because she "believes that a child needs space, and he also needs toys, and he needs to be safe that there will always be somebody there for him". Bärbel also underlines that "children are expensive. I can see it with the riding lesson of my daughter, the sports school of my son, etc., holidays. Children also want to go on holidays. Our son will be eight years old. He would like to have CDs and Play station, this is expensive. And we want to give to our children a good school education which is also expensive".

Finally, having a child requires a very good financial situation for most German respondents. Financial and economic arguments tend to prevail on other arguments whereas these arguments are less often developed by French respondents who focus more on the emotional value of children, and on access to childcare services. In France, 28% of children less than 3 years old are not cared for within the family, compared to 9% in Germany. And 99% of children from 3 to 6 years old are attending the "école maternelle", the re-school system in France compared to 78% of children attending a kindergarten in Germany, but generally half day.

French respondents are less worried than the German about the costs of raising children, but more about childcare facilities in terms of access, availability and quality. One reason might be the prevalence of the dual earner family model with a high proportion of women working full time.

"Going to work also means having a social life I couldn't do without. As far as I'm concerned, I'm not willing to dispense with everything just in order to take care of my child, because it wouldn't be good for the child... Having a working mother also means cutting a little bit the ombilical cord between mother and child an helping him grow up, acquire his autonomy... But besides, I couldn't go without the social life and the contacts you can have with people by means of your work" (Ariane).

This argumentation contrasts with arguments developed by German women. Consequently, French respondents have high expectations from public policies to support working and mothering combination. The issue of childcare and policy support to parenthood comes immediately on the fore front in the course of the interviews whereas German expects a higher support from the family members and the kin. In general, childcare by professionals is highly supported by the two parents in France.

As a consequence, having a child is described by the German respondents as "*a sacrifice*" which is not estimated at its right value by the State and the society. Having a child is also a "*social risk*" (Dorothea, Inge) that result in a "*social downfall*" (Arno) because parents cannot keep the same standard of living, nor the same social life. In general, costs of raising a child are an argument that is often developed in Germany compared to France where the argument is not so much pushed forward. Consequently, public support to parents is considered as being too limited by the German respondents, that is to say that public support does not compensate for the loss of income for the family. Resulting from this is a feeling of rather widespread that the "sacrifice" consented by parents is not rewarded, nor honoured (Dienel, 2003). Interviews reveal that there are high expectations for recognition by the state of the importance of the "sacrifice". There is indeed a great disappointment regarding policies that are considered neither generous, nor grateful to parents.

3. Different women expectations regarding work and employment

Women respondents **in France** (and also men) give a high value to job security as a precondition to have a child. For women, **Security** means a long term labour contract (CDI), full time, providing a secure salary and a substantial contribution to the family income. The economic security is expected from a secure job and good working conditions, for women as well as for men.

« If we have had a position earlier, I am sure I would have had children earlier. We have been waiting for a stable job but otherwise we would have had children earlier because we really wanted having children » (Camille)

« Agency work was a choice for me. But at 30, one has to think about it... Perhaps more women than men, because of the biological constraints that we have, I would say. And now, I have realized that I need to have a secure job (CDI) before building a family (Justine)

By contrast, **in Germany**, women tend to adjust their working conditions and their job to family responsibilities. For most women respondents, preconditions to have a child are not primarily related to women's employment security but rather to men's employment security and to flexible working arrangements for women. As a consequence, part-time work is highly expected by women as a mean for combining work and care responsibilities. So, it is not job security that is expected first, but the possibility for **flexible working arrangements**, even at the detriment of a career. As a consequence, a high proportion of women tend to change their job after childbearing in order to have a less demanding job. Some women take up a lower qualified job, often part-time, even a very short part-time (a mini job). Some others anticipate the conflict by opting for a shorter training and a lower

qualified job instead of high education. Therefore, career-oriented women tend to remain childless because of the work and care conflict as illustrated by Anja:

"In 20 years, I will be almost 50 years old. There are now two possibilities for me. Either I will be Human Resources Manager with a good job. I would be devoted to my job while being in love with my boy-friend (e. g without being partnered or married). Or, my children would be almost grown up and I would be able to return to work but not as a manager, and more probably as a clerk, and this will be also good" (Anja).

So, the primary aim for mothers with a young child is to shift to working arrangements easily compatible with care responsibilities, that is a flexible job as illustrated by Christine : "My plan was to study, to get a job where I could work part time, in order to take care of my children and nevertheless earn my own money" (Christine). It is also to have a job with little requirements in terms of responsibilities: "I always thought, one day it's family, and in this case it isn't worth studying and afterwards not being able to work in your job." (Britta). Such an attitude results in women often working part-time, often in jobs requiring low qualification like most of the mini jobs that are common for women in Germany⁵. A reflect of this attitude is in this justification from Inge: ""The easiest thing, if a woman wants to have a family, is to do a trainee, to work two or three years to have a little bit professional experience and then you can think about having children." (Inge). As a consequence of this attitude, the salary is not a major criterion for choosing a job since most women have integrated that the job will only provide complementary earnings to the household, being only for pocket money as illustrated by Melanie: "I would like to have some pocket money, I would also like to be a little bit independent" (Melanie). Another argument supporting the "intense motherhood" in Germany is the high proportion of mothers taking up the parental leave after child birth whereas the take up is more limited in France, especially for high educated women who generally resume work after the maternity leave.

By contrast with the French women respondents, German respondents neither pay attention to labour contracts (CDI or temporary work) nor to security provided by a sustainable wage on their own. Whereas, French mothers expressed their wishes in terms of "autonomy" provided by a job, or in terms of "social life", or even in terms of "self realization", these references are rarely mentioned by German women respondents.

The contrast between French and German women regarding what should come first, job security or job flexibility, has to be connected with the prevalence of the male breadwinner family model in the two countries. A comparison of the gender-work arrangements in families in the two countries indicate that although 52% of the couples aged between 20 and 49 years (of whom at least one member is participating in the labour market) are composed of two full time earners, compared to 37% in Germany (E+W). The proportion of couples composed of one earner and a half (man full time and woman part-time) was 28% in Germany compared to 16% in France in the mid 2000 (Aliaga for Eurostat). The proportion of one earner couples (the man) was almost similar in Germany (26%) and France (25%). Only 7% of couples were composed of one earner (the woman) in Germany, compared to 5% in France.

For German respondents, the focus is less on the employment situation of women than that of men whereas in France, both are important. This point has two implications:

⁵ Two thirds of the mini jobs holders are women (mini job as a main job and not as a secondary job). .

- Precarious employment of men has a negative impact on family formation in Germany (the breadwinner should earn a decent wage to provide his family with decent well being) whereas in France, precariousness and economic insecurity are viewed as being bad for both men and women, especially regarding fertility decisions. But, at least, one has to have a secure job to decide to have a child, whatever the man or the woman. The breadwinner may be the woman. It is a sort of arrangement.
- This responsibility on men in Germany can explain why men have the lowest fertility intentions in this country. Men continue to be the main breadwinner for the family: the economic burden is on their shoulders.

This point may be connected with the wage gap between men and women that is larger in Germany than in France: 23,2% in Germany compared to 19,2% in France (crude average wage). It can also be connected to the lower proportion of births outside wed locks in Germany (30% compared to 50% in France) since marriage is still a protection for the family, and notably for the mother.

Conclusion

As most German families live upon one (or 1 ½) salary, the impact of economic insecurity on fertility decision is perceived as being more important than in France, despite higher unemployment rate. The impact of economic insecurity is highly connected to the family model as also to norms regarding parenthood, gender relations, and education of children. The comparison also shows the role of the institutional and cultural context on the perception of economic insecurity.

The qualitative and comparative perspective highlights the incidence of gender relations on family formation. It shows that values about parenthood differ in the two countries, with consequences firstly on aspirations towards work: importance of job security (and labour contract) in France vs. flexible work arrangements for women in Germany and financial security for men, and secondly on the importance of access to childcare in France allowing high full time women employment Vs a split between women in Germany (High qualified women tend to remain childless in Germany while lower qualified women tend to partly withdraw from the labour market).

The stronger impact of economic insecurity on fertility intentions and realization in Germany might be explained by both cultural and institutional factors and notably by high expectations on motherhood and child's well-being. In Germany, it is difficult to reconcile work and family life, and children are cared for primarily by their parents, thereby restricting mothers' career opportunities. Levels of financial support and tax breaks are much lower than in France, so a birth has a high cost for parents. It is hardly surprising, therefore, that having a child is seen as a life-changing event in Germany – but much less so in France.

First, the gender dimension is much stronger in Germany than in France: men are the main breadwinners. An insufficient income from the male partner is a major obstacle to fertility realization. This is less the case in France where it is the couple's joint income that counts. This breadwinner status certainly explains why it is above all men in Germany who want to limit family size, rather than women. Here again, the situation is different in France. This gender dimension can be explained by two main factors. First, it reflects the idea, still strongly anchored in Germany culture, that the mother

is the main responsible for the child. Second, it arises from the limited provision of external preschool childcare and short school opening hours which oblige one of the parents – generally the mother – to limit her working hours to look after the child. In France, the public authorities take the place of the parents in the daytime by offering extensive childcare provision and keeping children in school during working hours.

It is clear that the impact of economic insecurity is higher if the financial burden of a child is placed principally on the shoulders of a male breadwinner. It is not surprising, therefore, that the family and employment situations weigh more heavily on fertility decisions in Germany than in France.

Second, we note that socioeconomic status has a larger impact in Germany. While the working classes tend to have more children despite a lower income, the middle and higher social groups tend to limit their family size. Although this is also partly true in France, the impact is smaller. The difference between the two countries is also explained to a certain extent by their institutional framework. Given that women are expected to give up any career ambitions when they have children, and that it is more difficult to reconcile work and family life in Germany, the opportunity costs of children are high. Therefore many women in higher social groups remain childless to be able to pursue a career. Thanks to government support, there is less conflict between work and family in The analysis from the interviews also emphasizes the role of policies and institutional frameworks on fertility decisions, and the role of values and social norms regarding gender roles in parental responsibilities, as well as child well-being and education. All in all, both the macro-economic data and the qualitative survey reveal remarkable differences in the way that economic insecurity affects fertility intentions and realizations in the two countries. Despite high youth unemployment and a depressed economic climate in recent years, fertility in France is among the highest in Europe. By contrast, while the crisis in Germany was short-lived, and youth unemployment much lower than in France, the total fertility rate is far below the TFR of France and most other countries in Europe. Likewise, the interviews clearly show that an insecure occupational and financial situation has only a limited impact on fertility intentions and realizations in France, while these reasons are often given by the German respondents to justify a smaller desired family size, especially among respondents who already have a child.

Thirdly, another difference between the two countries concerns the much more chaotic trajectories towards stable employment in Germany than in France. This clearly plays a role in the impact of economic insecurity on fertility decisions. The transition from end of schooling to first stable job is much longer in Germany, due notably to career changes or education "gap years". For example, some respondents opted for a gap year before beginning a training course, some abandoned one training course to take up another, and some resigned from their job to return to education and improve their level of qualification. In fact, although aged around 30, many of the German respondents were still students. This is much less frequently the case in France where trajectories are more linear. German students obtain their first degree very late, at age 27.5 years on average, and this also applies for technical qualifications. After obtaining their high school diploma, students often decide to switch between tracks to obtain technical or vocational qualifications, resulting in more years spent in education. Many of the German respondents had taken this option. There is no doubt that the precarious family situation of many of the German respondents has a negative impact on fertility realizations, its first consequence being a postponement of family formation. For the German respondents, the decision to delay childbearing is explained above all by their desire to establish a secure financial and occupational situation before having a child, whose perceived cost is high, especially in a context where aspirations for personal well-being are also high. This postponement is also explained by the German respondents' demanding requirements with respect to the child's

upbringing. They believe that they must be able to offer a high standard of living to the child, and that neither the child nor they should be obliged to make sacrifices. This strong aspiration to be able satisfying all the child's wishes, combined with a sometimes precarious financial situation, also provides a clear explanation for the desire of many German respondents to limit their family size.

Last, we observe a fundamental difference in the transitions to first and second child. The German respondents do not give the same reasons for choosing to have no children or just one. Those who want to remain childless do not use financial or professional arguments to justify their position, but their desire to remain free, to not burden themselves with a child who represents a major investment in time and money. By contrast, for respondents who plan to have just one child – or who have given up the idea of a second child, albeit with regret – financial and professional reasons provide the main justification for their choice. In both cases, however, the respondents plan to limit their family size or remain childless because the child is perceived as an obstacle to their freedom. This attitude can be largely explained by the strong constraints imposed upon parents. They are almost solely responsible for caring for the child throughout its childhood, including years in school, and financial support (notably tax breaks) is less generous than in France. The financial impact of a birth is more limited for French respondents, their main concern being to obtain a satisfactory childcare solution.

These differences reveal the decisive impact of the institutional and cultural framework, not only on the occupational and financial situation of families, but also on the production of social norms and, in turn, on fertility and family formation decisions. So the implications of labour market uncertainty on family formation of the young people cannot be understood without keeping in mind the institutional and cultural differences between the two countries.

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