The Penumbra Effect

Family-centred Public policy

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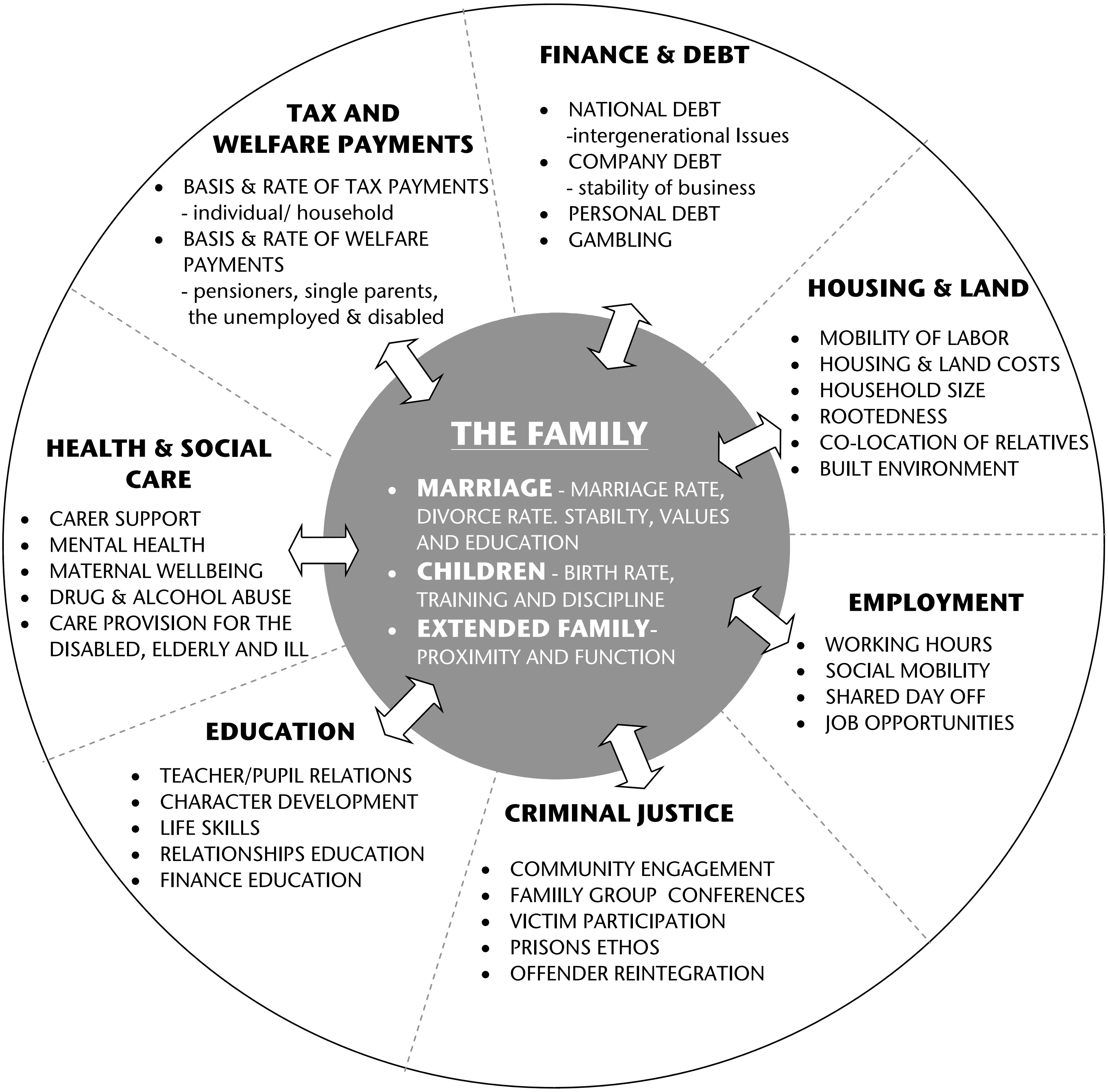
Issues in the public policy environment which impact on the strength of family and community relationships



FAMILY/COMMUNITY AND PUBLIC POLICY IMPACT ON EACH OTHER
- THE ARROWS SHOW THIS TWO WAY INTERACTION

Preface

This piece of work was commissioned by the Office of International Diplomacy and was produced by the Relationships Foundation, a Cambridge based think tank. It provides a guide to a family centred approach to public policy.

Relatives and extended family have a vital role to play in our ever-changing world. Many Western governments have abandoned intentional policy from a family perspective despite its critical importance to children, the elderly and the vulnerable. We believe this trend can be reversed and does not have to be followed by other countries.

What is clear, even from this short work, is that almost all areas of public policy impact on the family whether intentionally or otherwise. This is captured strikingly in the penumbra diagram, which precedes this preface. During a total eclipse the darkest part of the shadow is known as the umbra. The penumbra is the fringe region or partial shadow surrounding the umbra. This report sets out the core family issues found within the umbra, before moving to discuss the issues, which fall within the penumbra. The penumbra reflects areas in which the family has a positive role to play – places in which family relationships can build capacity, exert influence and give support; but also issues that can put pressure on families – causing or exacerbating friction in relationships.

Inevitably, with such a short document, it takes a broad-brush approach. It benefits from brevity, though a tight word limit has prevented the inclusion of detailed academic arguments. Nonetheless a wide variety of sources have been included, resulting in a robust report.

It has been a privilege to undertake this work of behalf of the Office of International Diplomacy. We trust that readers from many different backgrounds and cultures will find it useful and challenging.

Michael Schluter
Chairman, Relationships Foundation International
Cambridge
December 2008

The Penumbra Effect – Family-centred Public Policy

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Article 16 (3) The family is the natural and fundamental group unit of society and is entitled to protection by society and the State.

UN Declaration of Human Rights

Introduction

During a total eclipse the darkest part of the shadow is known as the umbra. The penumbra is the fringe region or partial shadow surrounding the umbra. This report sets out the core family issues found within the umbra, before moving to discuss the issues shown in the diagram, which fall within the penumbra. These are areas in which the family has a positive role to play – places in which family relationships can build capacity, exert influence and give support. Families are a primary source of care in times of ill-health and during old age, the means by which children establish a sense of identity and self-esteem, and a source of contacts for employment and finance when economic times are tough. But, penumbra issues can also put pressure on families. Employment mobility or a lack of suitable housing can force families to live apart, whilst government welfare can undermine the supportive role of the family.

Debt is a typical example of the penumbra affect. Debt is the number one cause of marriage argument in the UK and often leads to relational breakdown. Debt is often also a product of broken relationships, as family supports are weakened. Debt can be both the cause and the outcome of relational breakdown. Each of the penumbra issues can and does impact on the family. Family issues cannot properly be addressed without recognising the two-way impact of a host of surrounding issues. Strengthening the family will require policy that facilitates family financial arrangements, whilst preventing debt from choking a struggling marriage.

This report will outline the wider policy agenda required to create the context for family life. It will begin by looking at the core issues, which must be addressed in strengthening families – marriage, children and extended family relations. From there it will look at a range of associated penumbra issues that impact the family. These include:

- Taxation and welfare
- Finance and debt
- Housing and land
- Employment and work
- Criminal justice
- Education
- Health

This report should be seen as no more than 'the end of the beginning', plotting a course for further research. In part this is because each country currently has different roles and policy with regard to families. Much of the research cited is from the UK, where the research team is based, but it reflects global trends. Each section identifies the positive role the family can play and the negative pressures it is under. It offers a range of policy objectives that should be appropriate to any country, before suggesting specific policies that may be adapted to different jurisdictions. Sections conclude with questions or suggestions for further research. In such a short publication it is only possible to give the briefest overview of the issues. There is no opportunity to do more than outline the key arguments and answer major objections. Despite the brevity we trust that readers will be struck by the penumbra of issues where the family has a positive role to play, but which can also squeeze the family.

Family relationships are key to our wellbeing – there is a vital need to understand the proper nature of these relationships, recognise their importance and value them accordingly. They are under pressure. The choice before us is whether to create a social order that sustains these key relationships, or to risk their continuing erosion.

Family foundations

Charles Habib Malik, the Secretary of the Commission on Human Rights when the Declaration was adopted, explained the appeal to the natural family in the Declaration. 'The family is the cradle of all human rights and liberties. It is in the family that everyone learns to know his rights and duties and it would be inexplicable if everything is mentioned except the family's right to existence'.[1]

As the UN Declaration notes, the family is the fundamental group unit in our society. It is founded on the voluntary union of a man and a woman, through life long commitment to marriage. In marriage two extended families come together to support the couple as well as future children and grandchildren. This network of family relationships forms the primary social care institution in any society. It creates the ideal secure space for children to be born, to grow, to develop and to receive education, but also for adults to be cared for as they age, and to die naturally.

The family is the repository and conduit of a received and valued way of life, whose persistence and welfare is basic to national identity and interests. It is the key link in the chain mediating between the individual and other institutions, the glue that holds society together. The failure of societies to value families and communities is felt by many to be a key indicator that such civilisations are in decline.[2]

Family Critiques

One of the earliest critics of families was Plato. He sought the abolition of families for the ruling class, so they would only serve reason and would treat all citizens as their family. More recent arguments against the family have focused on the abuse of male power, with women and children often the victims. Dominant families can limit the abilities of their members, often the women, to socialise. Some families have such strong internal or bonding capital that they struggle to generate external or bridging capital.

[1] http://www.profam.org/docs/acc/thc.acc.globalizing.040112.htm (Accessed on 28/7/08)
[2] See, eg, J Jacobs, *Dark Age Ahead* (New York: Random House, 2004).

Many feminists support the family unit, while others see it as a mechanism to subjugate women. Research has demonstrated how women's role in parenting constrains their ability to pursue careers and compete for demanding jobs.[3] As a result, many women find themselves economically dependent on their male partners, and vulnerable to poverty were the relationship to end. This economic dependency can leave women subject to physical, sexual or psychological abuse by their partners.[4] Economist Amartya Sen has commented that the asymmetric ability of women to exit marriages gives men considerably more power and bargaining advantage within the marriage.[5] One study found that ex-husbands' standard of living rose by 42% the year after their divorce, while ex-wives' standard of living was reduced by 78%.[6]

However, much of the critique is not of the family itself, but of flawed versions of the family. Supporters of the family also reject abuse, instead seeing the family as a place of nurture and protection. Rejecting the family because some have chosen to misuse it would have a devastating effect on society. Recent attacks have seen the family undermined by policy and suffering breakdown. This has impacted the wellbeing of individuals as well as wider society, leading to a loss of trust, and reduced human and social capital. A dysfunctional society reduces family support and welfare, and increases transaction costs, negatively impacting the economy. It also places significant demands on public expenditure which has to be financed through the tax system.

There is an urgent need to strengthen families and to build social capital, which in turn strengthens society as a whole. This is beneficial in and of itself, but has the added benefit of reducing the costs of welfare and bolstering the economy.

Changing families

Some have argued that the central place and nature of the family has changed since the UN Declaration was originally adopted in 1948. Families are changing. In mature economies, falling birth rates have led to smaller families. At the same time, improved health care means family members are living longer. This has led to long 'skinny' families with an increasing number of four- or five- generation families, with fewer people in each generation. These 'beanpole' families have more vertical than horizontal linkages – intergenerational bonds are becoming more important. Gary Becker has noted other changes – increasing divorce rates, plummeting birth rates, though they have risen among unmarried women, the growing role of women in the labour force, and elderly people no longer residing with their children, but living independently.[7] Despite these changes, the third annual *HSBC Future of Retirement Survey* in 2007 shows that the concept and nature of the family is still chosen by the overwhelming majority of survey respondents around the world as defining 'who they are'.[8]

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[3] B Bergmann, *The Economic Emergence of Women* (New York: Basic Books, 1986).
[4] Global Fund for Women Report, *Ending Violence Against Women: A Resource Guide* (Menlo Park, CA, 1992).
[5] A Sen, 'Gender and Cooperative Conflict', in *Persistent Inequalities*, ed. Irene Tinker (NY: Oxford University Press, 1989), pp 123-49.
[6] L Weitzman, *The Divorce Revolution: The Unexpected Social and Economic Consequences for Women and Children in America* (NY: Free Press, 1985).
[7] G Becker, 'The Role of the Family in Modern Economic Life' in Volume 1 of *The Family in the New Millenium: World Voices Supporting the 'Natural' Clan.* Edited by A Scott Loveless and Thomas B Holman, (Westport CT: Praeger Press, 2007).
[8] http://www.hsbc.ca/1/PA_1_1_S5/content/canada2/assets/news_releases/2007/052207_Future_of_Retirement_EN.pdf (Accessed on 10/04/08)

People all over the globe continue to have considerable contact with family members, and they feel responsible for the welfare of other members of their family.

As the main source of economic and social welfare for its members, the family is the first building block in the generation of social capital for the larger society.[9] Ann Bookman, the executive director of MIT's Workplace Center says, 'If our country can create private sector and public policies that support working families, we will not only advance the wellbeing of children and families, but will also — in the long-run — build a more productive workforce and a stronger economy'.[10] As families fragment, society as a whole breaks down and the economy suffers as a consequence. Society and the economy are dependent on the family. Integrated public policy must focus on the family, reducing unnecessary stresses on families and actively supporting extended family networks.

Families and social capital

James Coleman places families centre-stage as a 'primordial organisation ... that has its origins in the relationships established by childbirth'.[11] He identifies social capital as a resource within 'the family' that inheres in the structure of intergenerational relationships, especially between parents and children. Parents invest in their children. They do so because they love their children and desire to see them do well, because their parents invested in them, but also due to an awareness that their children will in turn support them in later life. Such an investment enables children to increase their human capital (education) and social capital (relational networks), which enables them to gain greater economic rewards, equipping them in turn to care for their parents in later life. This establishes the norm of reciprocity; if middle-aged children take care of aging parents, it models for their own children that taking care of parents is a normal and expected phase of human life. These are sociological norms that seem to be universal across human societies.

The process of social capital generation is enhanced where parents have multiplex relations within the community. Extended families rooted within a local community give rise to a broad and deep reserve of social capital from which family members can draw. This might include contacts or friends who can help secure employment, or emotional support and advice when a problem arises. Measures to strengthen the role of the extended family, rather than focusing on nuclear or single-parent families are necessary to prevent the current decline in social capital.

Strong, stable and caring extended families do more to prevent social problems than all other supportive agencies combined, no matter how valuable and effective government, religious and community preventive organisations might be. Recent reports have estimated that family breakdown costs $112bn each year in the US, and £37 billion each year in the

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[9] Bubolz (1998), Hogan (1998) cited at http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTSOCIALDEVELOPMENT/EXTTSOCIALCAPITAL/0,,contentMDK:20185244~isCURL:Y~menuPK:418213~pagePK:148956~piPK:216618~theSitePK:401015,00.html (Accessed on 21/01/08)
[10] http://spectrum.mit.edu/issue/2005-spring/work-and-family/ (Accessed 3/12/08)
[11] J Coleman and P Bourdieu, *Social Theory for a Changing Society* (Boulder CO: Westview Press, 1991), p 1.

UK.[12] Failing to support and protect family relationships is costly, even in solely economic terms.

The facts

This report is not about moralising or lecturing, it is about what works. The facts speak for themselves. The facts (from the UK):

- Almost 50% of cohabiting parents split up before their child's fifth birthday, compared to one in twelve married parents.
- Three-quarters of family breakdown affecting our young children now involves unmarried parents.
- If you have experienced family breakdown, you are 75% more likely to fail at school, 70% more likely to be a drug addict and 50% more likely to have alcohol problems.[13]
- Lone parents are 2.5 times more likely to be in poverty than couple parents.

There are three key elements of relationship breakdown - dissolution, dysfunction and 'dad-lessness'.[14] This broader understanding of breakdown resists limiting the discussion to divorce. Dysfunctional families are characterised by emotional disadvantage within the family, and relationships that can range from neglectful and unsupportive, overwhelmingly protective or hostile, to physically or sexually abusive. Dissolution, dysfunction and 'dad-lessness' limit the amount of social capital available. Social capital is derived from the wide range of connections accessible through extended family members. In lone parent families, children not only have restricted access to one parent, but relationships with half their extended family can suffer. It is not simply that two parents offer more resources than one; it is the potential of an entire extended family that is often lost to a child.

Family breakdown is becoming more prevalent worldwide and its effects are wide-ranging. The impact is felt by the individuals involved, the wider family, and society at large. The effects are largely negative for children, young people and adults alike. Many governments have responded by focusing on politically safe child-centred rather than family-centred policy. This is a mistake, and the failure to take the family seriously has had, and will continue to have, serious consequences. A new approach championing family relationships is needed.

> Perhaps the greatest social service that can be rendered by anybody to this country and to mankind is to bring up a family.

George Bernard Shaw

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[12] US figures are produced by the Institute for American Values and are found at
<http://ent.groundspring.org/EmailNow/pub.php?module=URLTracker&cmd=track&j=204091836&u=2088711>
UK figures are produced by Relationships Foundation in their report entitled *When Relationships Go Wrong* found at http://www.relationshipsfoundation.org/rightandwrong (Accessed 3/12/08)
[13] *Breakthrough Britain*, (London: Social Justice Policy Group, July 2007), p 10 found at http://www.centreforsocialjustice.org.uk/default.asp?pageRef=226 (Accessed 3/12/08)
[14] *Breakdown Britain*, (London: Social Justice Policy Group, 2006).

The Strategy

Family benefits - encouraging capacity building

Families are key to learning, capacity building, acquiring skills and providing welfare. Given the positive benefits of families, policy should encourage a culture that values and creates opportunity for extended family relationships. This allows the core to positively influence the penumbra. Governments must be intentional in relation to families. As the late US Senator Daniel Patrick Moynihan noted,

> *'A nation without a conscious family policy leaves to chance and mischance an area of social reality of the utmost importance, which in consequence will be exposed to the untrammeled and frequently thoroughly undesirable impact of policies arising in other areas'.*[15]

The first step to treating families seriously is for governments to adopt specific family policies. For example, taxation and welfare systems should be based on families or households, not individuals.

Policy can enable strong and stable family relationships and the exercise of responsibility within them. Families can be incentivised to take on greater welfare and social care responsibilities if members:

- Share financial interests and responsibilities
  - Families, in particular family businesses, are major economic units generating turnover in excess of £1 trillion in the UK each year and employing over 9.5 million people.[16] Britons have lent their family members of £25bn.[17]

- Have time to spend together
  - Families are also major welfare units, providing social care and support worth over £50 billion a year in the UK.[18] This represents millions of unpaid hours spent caring for family members.

- Are located near each other
  - Singapore and Hong Kong use their housing policy to enable elderly relatives to live near other family members, resulting in 85% of elderly people in Singapore co-residing with their children.[19]

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[15] http://www.worldcongress.org/wcf2_spkrs/wcf2_andrews.htm (Accessed 3/12/08)
[16] 'The UK Family Business Sector' (Institute for Family Business, February 2008), p 2.
[17] Research by Skipton Building Society found at http://www.skipton.co.uk/press_office/publicity_campaigns/inter-family_debt/ (Accessed 22/07/08)
[18] *Future of Retirement Studies* (HSBC, 2007).
[19] http://www.idrc.ca/en/ev-28474-201-1-DO_TOPIC.html (Accessed 3/12/08)

Family pressures – reducing the strain

Given the range of penumbra issues it is inevitable that some of these will put pressure on the family core. Planning can prevent penumbra policy inadvertently impacting the core. It can also support families by relieving pressure on relationships and helping people cope with their family responsibilities.

Financial worries and debt are a major cause of stress for families. Policies that limit easy credit whilst helping those in debt have the added benefit of supporting families. Those with more care relationships – for children, elderly relatives and disabled family members face added pressures. Policies offering flexible finance, funded care time and enabling family members to live close together can all support family relationships.

One way to ensure that policy does not inadvertently undermine families is to use Family Impact Statements. These are employed in Australia to assess the impact of any policy or piece of legislation upon families in terms of economic factors, access to services and infrastructure, impact upon affordability, access provision and quality of major services for families and family functioning etc. A simple pro-forma is used to assess policy, containing a rating sheet listing categories of family functioning against different types of family composition and other characteristics. Family functioning includes economic wellbeing, general wellbeing, family autonomy, family relationships, family structure and further sub-categories. The statement summarises the impact noting the number of people affected and the extent of the effects together with remedial measures to counter negative consequences.[20]

Conclusion

The triple bottom line approach, whether in business or government considers economic, environmental and social factors.[21] Families account for a large part of the social sector, and are too important to be left to chance. They fill the space between the individual and the state. They mediate between the private and the public sphere. They nurture their members from the weakness of total dependence, to the mature interdependence of people in relationship, whilst resisting the isolation of independence. Human beings are not autonomous individuals, nor an undifferentiated collective, but persons in (family) relationships.

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[20] M Clarke, 'Relational Impact Statements' in *Building a Relational Society: New Priorities for Pubic Policy*, edited by N Baker (Aldershot, England: Arena, 1996).

[21] *The Triple Test*, (The Relationships Foundation, November 2008). Available at www.relationshipsfoundation.org/thetripletest

2 Family – The Heart of the Matter

The family is 'an end in itself and the means to all the rest.'[22] The multifaceted functions performed by it, makes it a much needed institution in society. Its functions include reproducing new members and socialising them, and the provision of emotional and physical care for older persons and young. Everyone is part of a family in one way or another. It is here where we learn many of the fundamental skills of life. It is the most significant source of relational support – physical, financial, emotional and spiritual.

After studying over 250 multi-cultural societies George Peter Murdock, the noted anthropologist, defined family as a 'social group characterized by common residence, economic co-operation and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship and one or more children - own or adopted - of the sexually cohabiting adults.'[23] The 'household' is said to be the 'living arrangement' of such a family unit.

The Family is not without its detractors. Ruth Lea, the Director of a leading British think tank commented, 'For the old-time Left the nuclear family is a bourgeois construction and for the old-fashioned 1970s feminists it is an instrument of male oppression – women must be independent of men whatever the social costs and cost to the state'.[24] As noted earlier, criticism goes back as far as Plato, who proposed a communism of wives and children amongst the Guardians of the Republic. Frederick Engels and Marxism saw the monogamous bourgeois nuclear family as a device of capitalism to solve the problem of the inheritance of private property – men needed to know who their children were in order to pass on their property to their heirs. Radical feminists such as Andrea Dworkin argued that, 'Marriage as an institution developed from rape as a practice'.[25] Some gay-rights activists oppose the family, primarily in its nuclear form, though many within it now seek a redefinition to include same sex relationships. Existentialists are cautious about the limits marriage places on free liberated individuals; Jean-Paul Sartre and Simone de Beauvoir always expressed opposition to marriage.

In part because the objections outlined above, family stability has been in decline in the West for some time and is coming under mounting pressure in other parts of the world. There has been a reluctance by policy makers to 'grasp the nettle' of family breakdown. Family policy must rest on strongly normative foundations if it is to have any coherence. We live in an imperfect world, and family life today is far from the ideal of stable marriages and strong,

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[22] Eleanor Rathbone cited by Patricia Morgan in *The Daily Telegraph*. Available at http://www.telegraph.co.uk/htmlContent.jhtml?html=/archive/1996/07/30/ntax30.html (Accessed on 21/08/08)
[23] G P Murdock, *Social Structure* (New York: Macmillan, 1949).
[24] Ruth Lea, former Director of the Centre for Policy Studies in the introduction of David Cameron, *Social Responsibility: The Big Idea for Britain's Future* (Northampton: Belmont Press, 2007), p 18.
[25] Andrea Dworkin, *Letters From a War Zone* (Chicago: Lawrence Hill Books, 1993). See also Germaine Greer, *The Female Eunuch* (1970).

proximate extended family networks. We urgently need a relational template against which to set contemporary laws and family practice.

Thinking relationally is about choosing to value relationships. Five factors are critical to good relationships:[26]

- ***Directness*** – the quality of the communication process. A good relationship relies on both parties connecting with each other. The nature and degree of presence (physical and emotional) in a relationship, and how that presence is mediated by technology (eg, phone, email, video conference), time, or other people is important. A phone call to an elderly relative is not the same as a visit, when practical assistance can also be offered.

- ***Continuity*** – the amount of shared time over time. Time is the currency of relationships and so time use within a relationship, as well as overall length and stability of the relationship is important. High levels of relationship turnover break informational continuity, can reduce accountability, as people are not around when the consequences of an action come to light, and can disincentivise investment in relationships if they are expected to be short-lived. Frequent relocation can disrupt both extended family and community relationships as roots and belonging take time to develop.

- ***Multiplexity*** – the breadth of knowledge of a person's personal, family and work situations. A good relationship means knowing each other well. Limited knowledge can cause misunderstandings or missed opportunities. Not knowing the needs and circumstances of employees and their families may mean that companies do not act or respond appropriately. The impact of changes in working practices or times may be misunderstood, not only causing problems in staff relations, but also with unintended (and perhaps unrealised) consequences for family and community relationships.

- ***Parity*** – the use and abuse of power. A good relationship is one where both parties value each other. Parity recognises that there may be legitimate power differentials, but seeks the use of power in ways that build relationships by fostering participation and conveying respect. Consultation and participation in decision-making, equity in the distribution of risk and reward, and dignity and respect in the conduct of the relationship are all important aspects of parity.

- ***Commonality*** – working with similarity and difference. A good relationship shares common ground. Relationships benefit from diversity as long as it is in the context of unity, underpinned by shared identity and purpose. Commonality does not require people to be the same, rather it is concerned with the robustness of the unifying focus of the relationship. Within a complex system the unifying gravitational centre must be stronger than the other potential accountabilities that may pull the relationships apart.

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[26] M Schluter and D Lee, *The R Factor* (London: Hodder & Stoughton, 1993). See also www.relationshipsfoundation.org

Fulfilment of these conditions leads to relational proximity signified by trust, accountability, belonging and supportive relationships.

Do family relationships matter?

> Relationships are the missing piece of the political puzzle. As we struggle to adapt to the domination of the bottom line, the factor invariably omitted from the equation is human relationships.
>
> ***The Hon Lindsay Tanner MP, Minister of Finance & Deregulation, Australia***[27]

Many politicians and policy makers operate on the assumption that family relationships are a private affair and not the domain of public policy. However, even a moment's thought shows this view is mistaken. Taxation and welfare systems throughout the world acknowledge some role for families. The highly individualised tax system of the UK is offset by a welfare and benefits system, which presumes family and household support. Many countries acknowledge the role of the family by allowing joint filing by a married couple, 'income splitting' or household taxation.

Governments generally consider the likely economic impact of their policies, and more recently have started to take environmental impact into account. But relationships are the neglected dimension of government analysis; given their significance they are 'the elephant in the room'. To put it another way, governments make little effort to assess the social costs or capture the potential social dividends of their policy decisions. Relationships reflect a much deeper agenda of who we are, and what is important to us. A good society builds on good relationships, from family and community to public service and business.

The problem

The attack has been subtle. Abolishing marriage and in particular the family is not an easy task. Instead those involved have sought to undermine the social and legal need and support for the marriage contract. Rather than punitive sanctions they have advocated the removal of any privileges for marriage, thus putting all relationships on the same footing. Illegitimacy is abolished by giving all women, married or single, the right to give legitimacy to their children, regardless of ongoing male involvement. Welfare benefits and tax allowances are changed so they are based on individual need or contribution, regardless of the family unit.[28] Alleged neutrality and individualism are championed. By depriving the plant of light and water, and cutting off its roots, it is hoped that it will wither and die.

But the notion of everyone as an individual, fending for themselves, or looking to the State for their needs, is untenable. Emile Durkheim, Edmond Burke and Peter Berger have all noted that every society needs strong mediating institutions including the extended family,

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[27] L Tanner, *Crowded Lives* (Melbourne: Pluto Press Australia, 2003), p 10.
[28] B D Whitehead and D Popenoe, 'Defining Daddy Down: Has the fatherhood movement lost its way?' (American Enterprise institute for Public Policy 1999), p 31.

voluntary organisations, neighbourhoods and religious groups. Neutrality is a myth. Policy influences choices. It can support extended family relationships or undermine them, but it cannot deny the fact that married people live healthier, wealthier and happier lives and that on average children who live with both biological parents do better than those who live in stepfamilies or with cohabiting partners.

Partnership - Marriage

Article 16 (1) Men and women of full age, without any limitation due to race, nationality or religion, have the right to marry and to found a family. They are entitled to equal rights as to marriage, during marriage and at its dissolution.
(2) Marriage shall be entered into only with the free and full consent of the intending spouses.

UN Declaration of Human Rights

The first bond of society is marriage

Cicero

Research drawn from 95 different papers in various disciplines on the effects of marriage is striking: [29]

- Marriage makes people far less likely to suffer psychological illness.
- Married people live much longer.
- Marriage makes people healthier and happier.
- Both men and women benefit, though some investigators have found that men gain more.
- These gains are not merely because married people engage in less risky activities.
- Marriage quality and prior beliefs can influence the size of the gains.

The benefits are confined to those who are married rather than cohabiting, and they are large. In terms of health, for example, the longevity effect of marriage may even offset the consequences of smoking.[30] Compared to the married, unmarried people have significantly higher mortality rates: about 50% higher among women and 250% higher among men.[31]

Marriage is important because it offers relational support. Couples enjoy physical, emotional, financial and spiritual support, as do any children and other extended family members. Marriage is not simply about two people coming together, but about the commitment of two extended families. A resulting child does not simply have two parents,

[29] C M Wilson and A J Oswald, 'How does marriage affect physiological and psychological health? Evidence for longitudinal studies', Discussion paper No 1619, IZA, 2005. Available at http://ftp.iza.org/dp1619.pdf (Accessed 3/12/08)
[30] H Johns and P Ormerod, *Happiness, Economics and Public Policy* (Institute of Economics Affairs, 2007) p 48.
[31] C E Ross, J Mirowsky and K Goldsteen, 'The Impact of the Family on Health, A Decade in Review,' *Journal of Marriage and the Family,* Vol 52, No 4, (1990).

but potentially four grandparents and numerous aunts, uncles and cousins all of whom potentially provide relational support.

Marriage is threatened by:

- Changing cultural values – rising individualism has questioned the life long commitment to another entailed in marriage. There is much debate whether policy and law in areas such as divorce is the cause or effect of cultural changes.
- Liberal divorce laws - adopting no fault divorce laws can eliminate legal support for lifelong commitment and undermine social norms that encourage cooperative behaviour in marriage. They redefine marriage as a contingent, provisional arrangement. The state moves from the protector of marriage to the facilitator of divorce.
- Cohabitation - only 8% of married couples break up before their child is 5 compared with 62% of cohabiting parents.[32]
- Common-law marriage - conferring the rights of marriage on those who have not actively consented to the marriage union and undergone a public ceremony undermines social recognition of this union and the place of marriage as an institution in society.[33]
- Lack of relationship education – as breakdown increases there are fewer role models of successful marriage and more education will be needed.
- Long/atypical work hours as couples have difficulty finding time to spend together and with their children.
- Weak laws relating to rape, incest, pornography and forced marriages.

Parenting - Children

A father used to be seen as the male biological parent of a child, married to the mother living in the same house. Marriage tied a man's position in society to the proper performance of family duties. Now a father is not necessarily the biological parent, nor married to the mother, nor even needs to live in the same house. Men can have all the rights of fatherhood without providing for their children or being faithful to the mother.

Once the relationship with the mother is over many fathers see their children less. In one study 58% of absent fathers saw their child fewer than several times a year while only a quarter had contact once a week. Studies have also shown that contact diminishes over time.

Children suffer most as a result of breakdown. Children living with single mothers are five times more likely to be poor than children in two parent households. *Breakdown Britain* found that if you are not brought up in a two-parent family you are:

- 75% more likely to fail at school

[32] J Ermisch, *Trying Again: Repartnering after Dissolution of a Union*, ISER Working Paper No. 2002-19.
[33] Common-law marriage has no legal recognition in England and Wales but is valid in Israel and certain Canadian provinces amongst other places.

- 70% more likely to be a drug addict
- 50% more likely to have an alcohol problem
- 40% more likely to have serious debt problems
- 35% more likely to experience unemployment/ welfare dependency[34]

Children of single parents often lack a father figure/ male role model. They also lack a model of a successful marriage and are as a consequence more likely to become parents before they have the maturity to accept such responsibilities.

Issues related to children and childhood:

- Abortion
- Adoption/fostering
- IVF/sperm donation/genetic engineering or selection
- Child maintenance and access - Recent UK research finds strong evidence that the large child support liabilities, arising from the formation of the Child Support Agency in 1992, significantly reduced the risk of separation.[35] Indeed, the results are big enough to explain all of the approximately 15% fall in divorce rate for parents with dependent children that has occurred since 1992. The researchers believe this effect would have been even larger if the CSA had been more effective at achieving payment compliance from fathers.[36]

Intergenerational relations - Extended family

The extended family has traditionally been seen as a group connected by blood, marriage and adoption. The dominance of nuclear families began with the process of industrialization when large-scale migration from rural to urban areas occurred largely among young adults who left the remote villages and the extended family system, seeking employment in urban centres, thus blurring their memory of extended family. Large-scale occupational mobility of younger generations and the associated erosion of the extended family system, has led to a variety of social problems. The classic three-generation family under one roof is almost extinct in places such as the UK, though contact between generations remains high, especially between mother and daughter.

The importance of extended family is shown by the following statistics:

- Older extended family members increase the college education probabilities and test scores of their younger relations.[37]
- In China one child is often responsible for two older couples as well as their own child. They have no sibling to share the responsibility with.

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[34] *Breakdown Britain*, op cit.
[35] Walker and Zhu, 'Child Support and Partnership Dissolution,' *Economic Journal,* Vol 116, No 510, pp C93-C109, (March 2006).
[36] *Breakthrough Britain*, op cit, p 85.
[37] L Datcher Loury, All in the Extended Family: Grandparents, Aunts and Uncles and Educational Attainment, Tufts University Economic Department Working Paper 2006.

- 8% or 5.6 million children in the US live with their grandparents. 3.7 million of these live in their grandparents home, 1.8 million live in their parents home.
- 31% of people in Riyadh in Saudi Arabia live in extended families. This compares with 13% in South Africa, 11.7% in Argentina, 4% in Australia and 1% in the UK.
- 30% of Germans live within 15 minutes of their three generation family.[38]

Issues related to the extended family:

- Care provision for the elderly and disabled
- Child care
- Suitable housing for extended families
- Support for family businesses
- Legislation surrounding euthanasia and death

Policy Objectives

The extended family should be given as great a role as possible to ensure its long-term cohesion. This should include economic and welfare functions, as well the provision of moral, social, material and other forms of help to members and the wider community. Policy-making should take into consideration the needs of the family at the grass roots level, avoiding a 'top down' approach, instead tending towards a 'bottom up' approach to planning, recognising the dynamics of family life in policy making.

Policy should aim to:

- Strengthen and where necessary reactivate the extended family and wider kinship networks so as to provide care for the old, the young and the vulnerable.

- Protect, and if necessary, restore the legal, fiscal, social and linguistic supports for the family.

- Support two-parent family formation.

- Recognise and reward marriage.

- Offer relationship education and support to build relational competence. Young couples no longer have role models of permanence and exclusivity for marriage.

- Offer parenting education and support.

- Seek to prevent intergenerational transmission of family breakdown.

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[38] L Chisholm L, A de Lillo, C Leccardi and R Richter (eds), *Family Forms and the Young Generation in Europe. Report on the Annual Seminar 2001*, Milan, Italy, 20–22 September 2001 (Austrian Institute for Family Studies, Demography and Family, 2001), p 50.

- Facilitate family stability and minimise family breakdown by encouraging healthy family relationships.

- Curtail excessive State intervention into family life.

- Discourage citizens' over-dependence on the State.

Policies

- Relationship education - Research shows that marriage education workshops make a real difference in helping married couples stay together and encouraging unmarried couples who are living together to form a more lasting bond.

- Recognition of marriage and extended family relationships in the taxation and welfare system.

- Reverse the trend towards easy no-fault divorce laws.

- Increase parental responsibility. Two people contribute to the birth of any child, and should contribute to their upbringing.

- Treat extended families as a form of economic unit.

- Ensure parents have time to spend with their children. This may include restrictions on long/ atypical working hours, ensuring a shared weekend day off and parental leave.

- Strong laws against patterns of behaviour which create stress in relationships such as rape, incest, pornography and forced marriages.

Further Research

- Cohabitation and marriage – there are clear disadvantages to equating cohabitation with marriage; however countries will have to decide whether to give any special rights to those who choose to live together.

- Abortion and euthanasia – further work needs to be done to show how these issues do not just impact on individuals, but affect whole families.

- Gender issues – failure to pursue gender equality undermines marriage and parenting in the long term.

3 Taxation and Welfare

> The basic ties of the family at the heart of our society are the very nursery of civic virtue. It is on the family that we in government build our own policies for welfare, education and care.
>
> **Margaret Thatcher, former Prime Minister UK**

The Issues

Taxation

People must be motivated to value and pursue those relationships that contribute to wellbeing. A consistent tax and benefit system, which actively supports extended family relationships is essential. Unfortunately many Western countries have moved over the past half-century from family based tax systems to individual ones.

Individualisation, as championed by Anthony Giddens and others, has emerged as an influential characterisation of contemporary Western society. It rejects tradition and the central role of the family, instead seeing the nature of decision-making by an individual engaged in 'a life of one's own'. Defamilisation, the degree to which individual adults can uphold a socially acceptable standard of living, independently of family relationships, either through paid work or social security provision, allows the State to usurp the family. The rise in individualisation and defamilisation undermine families and the moral fabric of society.

These trends have been raised in part under an equality or rights agenda. Increased gender equality is essential, but it does not have to be at the expense of the family. Ruth Lea, the former director of the Centre for Policy Studies in the UK, is critical of old-fashioned 1970s feminism, which sees the family as an instrument of male oppression and seeks to make women independent of men whatever the social costs, and the costs to the state.[39]

Putting family relationships at the core, and championing interdependence, enables policymakers to navigate the difficult course between crippling dependence and reckless independence. It takes seriously gender equality, without the state taking on parenting responsibilities.

The research is clear that children do better across a range of measures when raised in a stable couple environment – children of a single parent have a 70% higher failure rate at school, a 35% higher rate of unemployment and a 40% higher chance of getting into debt than those whose parents stay together. Marriage has better outcomes in relation to health happiness and longevity than cohabiting or single living, leading to public expenditure

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[39] R Lea, quoted in *Social Responsibility: The Big Idea for Britain's Future* by David Cameron (Northampton: Belmont Press, 2007), p 18.

savings in the long-term. Given this, steps should be taken to encourage and incentivise couples to remain together, re-establishing the social norm of stable couple relationships.

Welfare

> The family is the place where we can care for each other, where we practise consideration for each other. Caring families are the basis of a society that cares.
>
> **Jim Callaghan, former Prime Minister UK**

Families have always been the basic unit of welfare in all societies. The extended family historically has acted as a safety net for elderly members, members in poor health or suffering disability, and for younger members entering the labour force or starting their own families. Recent social and economic trends such as urbanisation, overcrowded living conditions, and the need to seek employment elsewhere, have weakened the support systems of many families. Looking at the family and the household, not just as individuals, but in their multiple roles, is essential to developing appropriate policy frameworks and programmes for increasing standards of living for families, especially the most vulnerable.

The experience of many western nations should act as a warning that once those family and community networks have been undermined by state services as a right, it is difficult to return to a family centred model. The West's experience also demonstrates that the knock-on effects of removing family and community welfare roles, on the values of society more generally are immense. State welfare services create an 'antibiotic resistance', negating the economic and social rationality of parents investing in their children, promoting 'free rider' norms, and depreciating social capital. The willingness of the state to take on the responsibilities of paying for the upbringing of children where parents choose not to take on those responsibilities themselves is at least partly responsible for undermining self-supporting family structures.[40]

High-income countries need to gradually transition back towards greater emphasis on the role of the extended family. For this to happen families must become rooted in local communities, they should be encouraged to co-locate and should be facilitated in developing shared financial arrangements. Special care must be taken of those who find themselves without family and community support, especially in old age. Those countries that still have strong family networks urgently need to take steps to protect and support them.

The tax and benefit system should recognise relational responsibility, can influence choices and does establish social norms.

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[40] Patricia Morgan, *The War Between the State and the Family* (Institute of Economic Affairs, 2007), p 13.

Policy Objectives

- Consistency – between welfare systems (that presume family support) and taxation systems (that often ignore it).

- Fairness – recognising the responsibilities families bear. There should be horizontal equity between those with, and those without, the responsibility for raising children. Taxation should take into account both the level of income and the number of dependents.

- Moving from individual taxation towards a more family/household based tax system.

- Maintaining family/household self-reliance.

- Maintaining or introducing the presumption of family support in the benefit system.

Policies

- **Tax equity by recognising family relationships**
  Countries should move towards, or maintain family/household based taxation systems. Options include:

  - Transferable Couple Allowance – this would allow couples to transfer their tax-free allowance between each other. This measure means it is less costly for one parent to remain at home and look after the children.
  - Dependant Relative's Allowance - this would acknowledge some of the costs and responsibilities in caring for children and elderly relatives. Why tax income that is going to the care of children, the elderly and the disabled? The tax relief would be offset significantly by savings in the costs of old peoples homes, hospitals, and childcare centres.
  - Joint filing – countries including the US and Ireland allow couples to file joint returns. Households choose which members earn their income, without pressure from government towards becoming a double income family.
  - Household Quotient – the French operate a tax system based on family units. The family's total income is divided by the 'family quotient' (based on 1 for an adult and 0.5 for a child). A couple with two children would divide their total income by 3, calculate the tax and this figure and then multiply the tax by 3 to give their total tax burden. Under most tax systems the family would have a significantly lower overall taxation burden reflecting the increased family responsibilities they have.

- **The primacy of family in welfare**

  - Welfare payments should presume family support. Young and single people should receive limited benefits and should instead to encouraged to remain in, or return to, family units.
  - Whilst the welfare system should encourage work, this should not be done at the expense of parents caring for their own children when they are young.
  - Welfare or social housing should enable family groups to co-locate so they can support and assist each other.

<u>Further Research</u>

- The fair treatment of single people within a family based tax system.

4 Finance and Debt

> Debt has been sold to us so aggressively, so loudly, and so often that to imagine living without debt requires myth-busting.
>
> **Dave Ramsey, The Total Money Makeover**[41]

The Issues

Finance problems threaten economic and social stability. Debt is rampant and has a massive detrimental impact on family relationships. Money worries are the top cause of arguments between couples. Yet most of the world economy relies on debt from government borrowing and leveraged buyouts, to various forms of consumer debt. Debt has become normal and acceptable. Governments are faced with a difficult decision – if they want to help people better manage their personal debt, they will have to intervene to limit the supply of reckless credit. The market is not working efficiently because the financial services industry do not have to pay the full costs when things go wrong – the government, or more accurately society, does. There needs to be better education to help people understand finance, and more advice and counselling for those in trouble.

There is an urgent need for limits on the availability of debt, usually known as credit. Debt providers have been shrewd in re-branding debt, which is perceived as negative, into credit, which is viewed positively. A credit card is in reality a device to allow its holder to take on debt.

Recent research in the UK found that 10.7 million people suffer relationship problems due to money worries, that over a quarter of couples regularly argue about finances and a third are kept awake worrying about money.[42] Debt problems can bring about ill health, relationship breakdown and loss of employment. The financial, social and relational costs are enormous.

Debt comes in different forms:

- National debt
  The increasing burden of national debts and their prominence in the media, send a signal to people that debt doesn't matter. If the government is borrowing from tomorrow to pay for today, then why shouldn't the voters? Excessive national debt encumbers the next generation and will in time build resentment. The behaviour of politicians runs counter to the values of families who tend to save to pass money on to the next generation. (Thus the resentment of many to inheritance tax or death duties)

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[41] Dave Ramsey, *The Total Money Makeover* (Nashville: Tennessee, 2003).
[42] *Breakdown Britain*, op cit, p 19; www.creditaction.org.uk/assets/PDF/stats/2008/apr.pdf (Accessed 3/12/08)

- Company debt
  Limited liability companies are constructed so that the liability of shareholders for the outstanding debts of a company are capped at the person's share in the company capital. These companies can leverage large amounts of money with only a limited risk to their shareholders. By restricting liability, shareholders are made more willing to invest, but borrowing has also increased, as shareholders are not personally liable to repay any debt in case of default. There is a lack of accountability and liability which means that much greater risks are taken as companies grow larger and shareholders become ever more remote from each other and the company managers. Family businesses, which are much more cautious about taking on debt, can be squeezed out of the market.

- Personal debt
  The UK has over £1.45 trillion in personal debt of which £238 billion is unsecured.[43] Low-income families are among the most vulnerable, though most households have some debt. Debt is often interdependent with other social problems in terms of cause and effect. Those who leave school early, who come from single parent families or whose parents were unemployed are more likely to be in debt.[44] Alcohol and gambling are also associated with debt. In contrast, those with access to a diverse mix of social capital, which is often acquired within families, tend to be more 'hired, housed, healthy and happy.'

Though debt is the source of many relational conflicts, money used positively can also be the social glue that holds families together. The extended family is a place of interdependence and social responsibility – parents raising and educating kids, adult children looking after elderly relatives, grandparents minding their grandchildren or giving them money to buy their first car. Extended families generate and distribute financial and social capital. Encouraging families to come together to save and to provide welfare for one another strengthens society.[45]

The UK economy is built on family businesses, which employ over 9.5 million people and turn over in excess of £1 trillion. Family businesses consistently outperform their rivals, as families tend to draw smaller salaries and allow more of the profits to be re-invested.[46] Families are often the primary source of finance. Intra-family loans in Britain exceed £25 billion. Over half (55%) of parents have given or loaned money to their children or grandchildren. The average amount given by parents to their offspring is £12,610.[47] Family relationships can be strengthened by creating common financial interests, enabling greater welfare provision within the extended family.

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[43] http://www.creditaction.org.uk/assets/PDF/stats/2008/november.pdf (Accessed 20/11/08)
[44] *Breakthrough Britain*, op cit, p 50.
[45] The Relationships Foundation has written in more detail about Family Associations, which are a commercial means of enhancing privately funded welfare provision through group savings within the extended family. Further information is contained at p 42-47 of *Investing in Relationships* found at http://www.relationshipsfoundation.org/download.php?id=218 (Accessed at 15/08/08)
[46] *The UK Family Business Sector* (Institute for Family Business, February 2008). Family business performance figures found in Newsweek Article 'Best of the Best,' published on 12th April 2005.
[47] http://www.creditaction.org.uk/assets/PDF/stats/2008/august.pdf (Accessed 15/08/08)

Policy Objectives

- To raise awareness of the impact of debt on family relationships.
- To limit the easy availability of debt.
- To increase financial understanding and capability within families.

Policies

- **Financial education**
  Prevention is better than cure. Education has to prepare young people for the real world outside the school gates, and financial literacy is a skill everyone needs to function effectively in society. The vulnerable will benefit most from this education, as the poorest are often raised in households where debt is commonplace. Their families are least likely to have the time and skills to provide financial education. We acknowledge that school curricula are already under pressure to include a range of worthy subjects, nonetheless the benefits of a financially literate population outweigh the costs. In implementing this policy governments must be careful not to supplant or undermine those families which do provide financial education at home.

- **Financial advice**
  Financial education should be expanded in the form of advice to adults. Policymakers must identify the critical moments when people are most inclined to improve their financial understanding and direct them towards appropriate guidance at these times. These critical life stages include starting a new job, getting married, becoming a new parent, moving to a new city, or starting to save for a house. Education and advice should be available to people when they need it, in a form that does not impose any formal commitment or informal pressure to buy specific products as a result. Financial capability programmes must be delivered coherently across the life cycle. Financial education in schools, seminars in the workplace, advice regarding retirement and so on, should be seen as integrated building blocks which reinforce key messages and behaviours and have continuity of content. The financial and social benefits of offering such a service outweigh the costs.[48]

- **Debt Counselling**
  Debt causes relationship stress. Debt counselling works. After 12 months of counselling respondents in one study reduced their debt by more than a third on average, 84% felt more in control of their finances and 39% felt their problems had been completely sorted out.[49] Debt counselling is best offered at a local level. Under the 'polluter pays' principle, lenders who are most responsible for the problem

[48] *Thoresen Review of Generic Financial Advice: Final Report*, p 27. Available at http://www.hm-treasury.gov.uk/media/8/3/thoresenreview_final.pdf
[49] K Williams and A Sansom, 'Twelve Months later: does advice help? The impact of debt advice – advice agency clients study', Ministry of Justice Research Series 6/07.

should pay more towards the solution. This could be implemented through a levy on lending bodies, based on the level of their bad debt write off each year. The more reckless the lending, the more the lenders should pay to fix the problem.

- **Credit card discipline**
  Credit card usage is widespread. Those who use them wisely benefit from cheap and easy credit. However, for most people they are more accurately debt cards. Almost three quarters of credit cards in Britain bear interest at an average rate 12.5% above base. The following policy options would give more power to the borrower:

  - Banks must have a written agreement to increase borrowing limits. In many countries lenders can chose to increase credit limits whenever they want. Requiring the customer's written consent means the customer must take positive action before their limit is increased.
  - Minimum repayment levels should at least cover the monthly interest payment. Many credit card companies have a minimum payment level below the rate of interest to encourage customers to allow the debt to grow. Bringing credit cards into line with mortgages and other loans, by requiring at least the interest to be paid each month, would prevent debts growing out of control.
  - Customers should be able to use technology to impose their own borrowing limits. Customers could limit their daily or weekly spending, trigger e-mails to themselves when the card is used, or set up an automatic transfer to a saving or charity account every time the card is used.
  - Tighter lending rules would force both the lender and the borrower to properly assess a potential customer's income and outgoings. Making it illegal to knowingly over-indebt a borrower, and therefore making such a debt irrecoverable places the obligation on the lender to act responsibly.
  - Better data sharing among financial institutions, so borrowers and lenders can both see a potential customer's total liabilities before any new credit/debt is offered.

- **Set up or strengthen Credit Unions**
  A credit union is a cooperative financial institution that is owned and controlled by its members to promote thrift and to provide credit and other financial services at reasonable rates. Credit union membership in Ireland is 50%, in the US and Australia it is about 30%, in mainland UK it is about 1%. There are more than 42,000 credit unions worldwide, with over 160 million members. They provide a safer source of credit for customers who cannot, or choose not to, access mainstream credit. Recent reforms in New Zealand provide a useful framework for use in other countries.

- **Interest Rates Caps**
  The need for, and rate of any cap will vary depending on the country. The lack of any interest-rate ceiling can legitimise exorbitant interest rate charges. However, caps can have negative effects, seriously distorting the market by causing legitimate lenders to withdraw from the riskier low-income end of the market. As a consequence they can encourage illegal lending. Careful consideration of the full

consequences of such a cap is always required, but such a policy should not be dismissed out of hand.

Further Research

- Student/education debt – this is becoming more common with the knock-on effect that people are saddled with debt for longer and delay taking on a mortgage or paying into a pension until later in life.

- The debt-based economy – today in the UK 95% of new money is not issued by the government as cash (coins and banknotes), but by commercial banks printing credit entries into the bank accounts of their customers in the form of interest-bearing loans. Research suggests that the UK taxpayer has forgone £47 billion a year in seigniorage revenue.[50] Whilst this figure is disputed it is clear that most economies rely on debt and must grow each year just to meet interest payments. A distinction must be drawn between good debt, which facilitates investment, and bad debt which fuels spending beyond our means. The three major world religions raise questions about debt and prohibit interest in certain circumstances. Countries should not be afraid to examine the role of debt in their cultural and religious heritage.

[50] Joseph Huber and James Robertson, *Creating New Money: A Monetary Reform for the Information Age* (New Economics Foundation, 2000). Accessible at http://www.neweconomics.org/gen/uploads/CreatingNewMoney.pdf

Appendix - Gambling

Gambling should not be seen as just another leisure activity or as 'harmless fun'. It is addictive and harmful, fuelling crime, poverty and family breakdown. It has serious consequences for individuals, families and society as a whole. It generally involves the movement of money from those who are poor to those who are rich (the owners and managers of the gambling industry). Gambling includes slot machines, casinos, sports betting, football pools, spread betting, bingo, betting in card games, and lotteries. The rise in online gambling is of particular concern given the lack of controls over internet activities.

Why is gambling a problem?

- It destroys families. Addictive gambling leads to absenteeism, stress, depression, job loss, poor health, financial hardship, imprisonment, relationship breakdown and domestic violence. It is more prevalent among low-income males whose parents had problems with gambling.[51]

- It exploits the poor. Research in the UK and the US has shown that problem gambling is more prevalent among those on lower incomes.[52]

- It can lead to addiction. The Royal College of Psychiatrists states, 'vulnerability to pathological gambling is inherent in the very activity of gambling'.[53] Problem gambling affects 0.6-0.8% of the UK population, or around 300,000 people.

- It leads to crime. Research shows that those who gamble are more likely to commit criminal offences than those who do not. Also, gambling has a long history of association with organised crime and money laundering.[54]

Responses

Legislation – prohibit or limit opportunities to gamble, particularly slot machines and scratch cards, which appeal to the poorest in society.

Education – raise awareness about the dangers of gambling among health practitioners and the wider public.

Treatment – introduce support and treatment options for those who are addicted.

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[51] http://www.addictions.co.uk/statistics.asp (Accessed 3/12/08)
[52] K Sproston, B Erens and J Orford, *Gambling Behaviour in Britain: Results from the British Gambling Prevalence Survey*, National Centre for Social Research, 2000, Table 6.7, p 71. *Final Report*, National Gambling Impact Study Commission (USA, June 1999).
[53] Memorandum from the Royal College of Psychiatrists, House of Lords, House of Commons Joint Committee on the Draft Gambling Bill, Report, vol II, HL 63-II/HC 139-II, April 2007, EV 45, para 4.
[54] *Gambling Bill: Regulatory Impact Assessment,* 2004, para 4.25, p 45.

5 Housing and Land

Article 17 (1) Everyone has the right to own property alone as well as in association with others.
(2) No one shall be arbitrarily deprived of his property.

UN Declaration of Human Rights

Home is an invention on which no one has yet improved.

Ann Douglas

The Issues

Land is a scarce resource. In agricultural societies it is often the source of employment and welfare. In such societies families without land are destined to poverty and dependence on others. In industrialised nations land and housing has become commodified; people think of themselves as buying and selling houses, rather than setting up a home and investing in a community.

In urban societies, housing costs are frequently a significant contributor to financial strains on relationships, as well as requiring long work hours and often dual incomes that impact on time for relationships with family and friends. Costs are likely to carry on rising as population growth continues, land becomes more scarce, people live longer, and average household size falls. There are not enough houses to continue living the way we live (in smaller and smaller units). A significant influence on housing demand is the move away from living in extended family units. Two key factors are young people living alone for longer periods as they delay forming relationships, and relationship breakdown. Yet if families are to provide more welfare, it helps to live close to each other. As family structures change and welfare needs increase, extended families will want to, and should be encouraged to, live near each other.

Rising house prices unfairly redistribute wealth from asset-poor to asset-rich, and from young to old. Shared living can lower housing costs and increase relational support for vulnerable family members. Extended families living close to each other are also better able to provide welfare. Policies and financial incentives favouring co-location, could lead to significant long-term savings in government spending.

Average household size (AHS) in low and middle income countries is just above 5, ranging from a high of 5.6 in the Near East/North Africa to a low of 4.8 in Latin America.[55] According to convergence theory, households become less extended, more nuclear, and smaller as

[55] I De Silva, *Demographic and social trends affecting families in the South and Central Asian Region*. Archived at http://www.un.org/esa/socdev/family/Publications/mtdesilva.pdf (Accessed 3/12/08)

societies industrialize and urbanize. These trends have indeed been observed in European and North American societies, where over the past 150 years household size has declined from between 4 and 6 in the mid-nineteenth century to between 2 and 3 today, with the nuclear household now being dominant. Household size is found to be positively associated with the level of fertility and the mean age at marriage, and inversely associated with the level of marital disruption. An analysis of trends and differentials in household size suggests that convergence to smaller and predominantly nuclear households is also proceeding slowly in low-income countries today.

Housing plans should take into account the constructive role of the family in welfare, business and in the design, development and management of settlements. Society should facilitate, as appropriate, all necessary conditions for the family's integration, reunification, preservation, improvement, and protection within adequate shelter and with access to basic services and a sustainable livelihood.

Policy Objectives

- To ensure that every family unit has a stake in the land, normally in the form of property ownership. This enables each family to set up home and/or farm.
- To ensure that stake can be transferred to future generations.
- To enable and encourage extended family units to live on the same site or close to each other.
- To ensure the protection of property rights.
- To avoid land, and housing in particular, becoming just another commodity.

Policies

- **Co-location**
  - Countries such as Singapore and Hong Kong use their housing policy to enable elderly relatives to live near other family members. This has resulted in more than 85% of elderly people in Singapore co-residing with their children.[56] The schemes are open to children who are married or shortly to be married, or to elderly parents. The property must be within 2km or in the same town as the parents, or married children. Successful applicants are required to maintain residence in the same flat or the same estate for a period of five years from the date of taking possession of the new flat. The rationale for these schemes is that the government saves in social service costs as family members assist one another, particularly in the care of aged parents. Schemes could involve grants

[56] http://www.idrc.ca/en/ev-28474-201-1-DO_TOPIC.html (Accessed 3/12/08)

or priority listing with respect to public housing. Incentives such as reduced stamp duty or property taxes could be used in the private sector.

  - Co-location will often be easier in a rural environment as families can expand on land close to the core household. It is more difficult in an urban environment where expansion often involves moving as there is no surplus land to develop.

  - Multi-generational living – this is the ultimate form of co-location, which allows related family groups to live in the same property.

  - Employers, including those in the public sector, can facilitate co-location through transfers and job swaps. Some large multi-site employers in the UK, including the John Lewis Partnership and Asda, already include this option in their portfolio of flexible working policies.

- **Property Tax Reform**
  Many local taxes are based on income, or property value. Basing local taxes on the value, size and occupancy level of a property could incentivise increased average household size, which is more efficient, more environmentally friendly and increases relational connection. Eg,
  Tax = (Value x Multiplier) x (Sq Footage/ personal Sq Footage allowance x No of occupants)

- **Houses as Homes**
  To enable greater home ownership, taxation should be used to penalise vacant possession of houses, speculative house buying and owning more than one house.

- **Ownership options**
  Ownership is a binary concept – you own a property or you don't. Co-ownership and co-operatives broadens the range of ownership options allowing more people to acquire a stake in the land.

- **Property rights**
  Ownership of family homes should be difficult to usurp. Mortgage insurance or protection schemes ensure that those affected by financial difficulties do not immediately lose their home. Limiting business and personal loans against the family home would also give family members added protection.

Further Research

- Inheritance – An unfettered right to transfer assets to the next generation allows for the entrenching of inequality. In setting inheritance tax or death duty limits, policymakers need to balance the right and responsibility of family members to provide for their kin whist preventing the entrenchment of inequality. In France, for example, a significant proportion of the deceased's estate is reserved for specified family members regardless of the testator’s wishes. Alternatively a ‘life interest’ would enable parents to pass ownership of a property to their children, but allow them to remain in the property till their death.

6 Employment

Article 23 (1) Everyone has the right to work, to free choice of employment, to just and favourable conditions of work and to protection against unemployment.
(2) Everyone, without any discrimination, has the right to equal pay for equal work.
(3) Everyone who works has the right to just and favourable remuneration ensuring for himself and his family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection.

UN Declaration of Human Rights

Having kids has been a fantastic thing for me. It's meant that I'm a little more balanced. In my twenties I worked massively, hardly took vacation at all. Now, I, with the help of my wife, I'm always making sure I've got a good balance of how I spend my time.

Bill Gates

The Issues

The family and the world of work interact in many and different ways. First, the family continues to be an important employer of its members, paid or unpaid.

- Family firms comprise 80% to 90% of all business enterprises in North America.[57]
- They contribute 64% of the GDP or nearly $6 trillion, and employ 62% of the U.S. workforce.
- Australian family businesses make up 67% of all private sector firms, and employ more than 50% of the workforce.
- Family-owned firms represent 70% of the largest Brazilian business groups. There are roughly 4.1 million family-owned farming enterprises, which employ 77% of the rural workforce and comprise 84% of the rural enterprises in the country.[58]
- At the end of 1999, family firms accounted for almost 80% of all Finnish companies
- The Italian Association of Family Businesses estimates that 93% of the businesses in Italy are family run.
- UK Family firms employ 9.5 million people and turnover in excess of £1 trillion.

Family businesses can support family relationships by creating a shared financial interest, strong commitment and reasons for interaction. Family businesses tend to be stable, with the average length of service of a Chief Executive being 35 years. Family based start-ups are

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[57] J H Astrachan and M C Shanker, 'Family Businesses' Contribution to the U.S. Economy: A Closer Look,' *Family Business Review*, September 2003.
[58] Information from the Family Firm Institute. Available at http://www.ffi.org/genTemplate.asp?cid=186#us (Accessed on 15/08/08)

often better funded. There is evidence that families tend to draw smaller salaries and dividends, allowing more profits to be re-invested back into the business.[59] They tend to offer more flexible working practices and take corporate responsibility more seriously, with strong local relationships.[60]

As family size, structure, age-profile, internal arrangement of relationships and obligations, member skills and available resources all change, the family's collective ability to generate work opportunities and income changes. Some changes relate to the way that individual family members, and society at large, are altering their view of their functions within or outside the family, in both their social and economic roles. Others relate to the structural changes in economies and the limitations they impose on the family and its individual members, or the new opportunities created and the resultant changes in the balance in relationships within the family.

The family is a social institution providing support and care to its members, with the crucial function of socialising children, including their preparation to enter successfully the world of work. Of primary importance among family firm wealth-holders is transferring not only their financial wealth, but also their values surrounding their wealth, to subsequent generations. Primary values taught include encouraging children to earn their own money, philanthropy, charitable giving, and volunteering.[61]

Working Time

Time is the currency of relationships. A key factor in strengthening families, especially relationships within households, is to increase the amount of time family members can spend together. There are a number of key time factors:

- Length – hours worked
  Over a third of dual earner couples in America with a child under 5 have one spouse working late or rotating shifts.[62] The average American work week has not changed much for the last 30 years, nor have the hours worked by single mothers. However, there are more single mothers and many more dual income households, so changing family type is influencing working time. In the 1970s most couple families in the US had mothers at home, with the time devoted to paid work (by fathers) averaging 45 hours per week. Now, dual-earner families are most common and the time devoted to paid work by both parents combined averages 82 hours per week.[63]

- Commuting – time spent travelling to and from work
  Although time spent travelling is highly variable on an individual level, on average a person spends 5% of their daily lives travelling. On average residents in African

[59] Mark Evans, *Coutts 2005 Family Business Survey: Are Family businesses better prepared than other businesses to compete in the future?* Available at http://www.coutts.com/files/family-business-survey-master.pdf (Accessed 3/12/08)
[60] *The UK Family Business Sector* (Institute for Family Business, February, 2008), p 17.
[61] *Wealth with Responsibility Study/2000* (Bankers Trust Private Banking, Deutsche Bank Group). Available at http://www.bc.edu/research/cwp/meta-elements/pdf/wwr.pdf (Accessed 3/12/08)
[62] H B Presser, *Working in a 24/7 Economy: Challenges for American Families* (New York: Russell Sage Foundation, 2003).
[63] J Jacobs and K Gerson, *The Time Divide*, (Cambridge, MA: Harvard University Press, 2004).

villages, the Palestinian Territories, and the suburbs of Lima spend between 60 and 90 minutes per day travelling, the same as for people living in the automobile dependent societies of Japan, Western Europe, and the United States.[64] Our lives and families are far too complex to suggest simply that the more a person travels the worse their family life will be, though Robert Putnam has commented, 'I was shocked to find how robust a predictor of social isolation commuting is... there's a simple rule of thumb: Every ten minutes of commuting results in ten per cent fewer social connections. Commuting is connected to social isolation, which causes unhappiness'.[65] A stable family life contributes enormously to our wellbeing but demands time and regular or long-distance travel devours that time, and can weaken family ties and our wellbeing accordingly.

- When – shifts and weekend work
  In the UK 40% of couples are now working regularly at weekends.[66] There is evidence that those who work late and rotating schedules are at higher risk of cardiovascular disease, breast cancer, miscarriage, preterm birth and giving birth to underweight babies.[67] Nightshift working can lead to chronic sleep deprivation and the resulting fatigue and stress reduce productivity and increase accidents and injuries.[68]

- Flexibility and Holidays
  Family friendly provisions such as family/carer's leave, parental leave, part-time work, job sharing, home based work and childcare and flexible hours provisions such as time-off-in-lieu, hours averaged over an extended period, and flexible start/finish times can ease pressure on families. After controlling for other factors, family-friendly policies were found to be associated with improvements in employee commitment in private sector but not public sector establishments.[69]

Policy Objectives

- Employability - human resource development. Policy should promote education of children over their immediate employment.

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[64] A Schafer, *Long-term Trends in Global Passenger Mobility*. Available at http://www.nea.edu/nea/bridgecom.nsf/weblinks/MKEZ-6WHQ3Q?OpenDocument (Accessed on 15/08/08)
[65] N Paumgarten, 'There and Back Again', *The Newyorker*, April 16, 2007. Available at http://www.newyorker.com/reporting/2007/04/16/070416fa_fact_paumgarten?printable=true (Accessed 15/08/08)
[66] C Bryson and M Barnes, 'Keep time for children: the incidence of weekend working' (NatCen, 2004).
[67] U.S. Congress, Office of Technology Assessment, *Biological Rhythms: Implications for the worker* (OTA-BA-463), (Washington, DC: U.S. Government Printing Office, 1991). Boggild and Knutsson, Shift work, risk factors, and cardiovascular disease. *Scandanavian Journal of Work and Environmental Health*, 25(2), 1999, pp 85-99. Wedderburn, 'Shiftwork and Health', Special Issue of *Bulletin of European Studies on Time*, Volume 1, 2000. (Luxembourg: Office for Official Publications of the European Communities). Available at http://www.eurofound.eu.int/themes/health/hwin4_3.html. Schernhammer et al, 'Rotating night shifts and risk of breast cancer in women participating in the Nurses Health Study', *Journal of the National Cancer Institute*, 93(20), 2001, pp 1563-1568.
[68] D I Tepas and J M Price, 'What is stress and what is fatigue?' in P A Hancock and P A Desmond (eds) *Stress, Workload and Fatigue.* (Mahway, NJ: Lawrence Erlllbaum, 2001), pp 607-622.
[69] S Dex and C Smith, *The nature and pattern of family-friendly employment policies in Britain* (Joseph Rowntree Foundation, May 2002). Available at http://www.jrf.org.uk/knowledge/findings/socialpolicy/5112.asp (Accessed 3/12/08)

- Equality of opportunity - to provide appropriate training and jobs for everyone.

- Entrepreneurship – to create an environment in which business can thrive. Particular support should be given to family businesses, which are central to the economy.

- Adaptability – to encourage social mobility over and above the geographical mobility of labour. Investment is required in secondary cities, towns and rural areas, not just in major cities which tend to attract mobile labour away from family roots.

- Self-employment - a quarter of families with children in the UK include at least one self-employed parent and 60% of UK entrepreneurs involve family members in their business in some capacity. Such working arrangements strengthen many family relationships but put pressure on others. Regulation needs to facilitate such business whilst curbing excessive hours and providing a safety net for those which fail.

- To support rural employment, small and micro-enterprises, and the informal sector.

Policies

- Shared day off – working parents should be entitled to a day off when their children are not at school. This will usually be Friday, Saturday or Sunday depending on the dominant religion.

- Flexible working for all employees with school age children or care responsibilities.

- Working time regulation – limits on the total number of hours employees can work during any particular period.

- Urban planning priorities and transport infrastructure investment targeted to reduce travel to work both by rail and car.

- Only 10% of family businesses make it to the third generation. Governments have a role to play in raising awareness about the need for succession planning and could facilitate such a process through the tax system and information seminars.

Further Research

- The particulars of encouraging social mobility without the necessity for geographical mobility in different countries.

- The employment generating potential of agriculture in both high and low income societies.

- Ensuring working time regulations improve the lives of employees without reducing potential competitive advantage.

7 Criminal Justice

Article10 Everyone is entitled in full equality to a fair and public hearing by an independent and impartial tribunal, in the determination of his rights and obligations and of any criminal charge against him.

Article 11 (1) Everyone charged with a penal offence has the right to be presumed innocent until proved guilty according to law in a public trial at which he has had all the guarantees necessary for his defence.
(2) No one shall be held guilty of any penal offence on account of any act or omission which did not constitute a penal offence, under national or international law, at the time when it was committed. Nor shall a heavier penalty be imposed than the one that was applicable at the time the penal offence was committed.

UN Declaration of Human Rights

A society should be judged not by how it treats its outstanding citizens but by how it treats its criminals.

Fyodor Dostoevsky

The Issues

A US survey of over 12,000 prisoners found that 55% were single and had never been married, 19% were divorced, 17% were currently married, 6% were separated for reasons other than incarceration, and 3% were widowed. 65% of female prisoners and 56% of male prisoners had at least one minor child.[70]

The same survey noted that the distance prisoners were held from their homes influenced the extent to which they saw family and friends. Of those imprisoned less than 50 miles from home 54% had some visitors, compared with 44% who lived from 50 to 100 miles, 30% who lived 101 to 500 miles and only 16% who lived over 500 miles away. 60% of female prisoners in the UK are held in prisons outside their home region.[71]

Research by the UK Home Office has found that 66% of women prisoners are mothers, and each year it is estimated that more than 17,700 children are separated from their mother by imprisonment.[72] During their time at school 7% of children experience their father's

[70] C F Hairston, J Rollin and & H J Jo, *Family Connections During Imprisonment and Prisoners' Community Reentry*, 2004. Available at http://www.uic.edu/jaddams/college/familyconnections.pdf (Accessed on 20/08/08)
[71] Hansard, House of Commons written answers, June 19, 2007.
[72] Hansard, House of Commons written answers, May 16, 2003.

imprisonment.[73] In 2006, more children were affected by the imprisonment of a parent than saw their parents divorce that year.[74]

Further prison and family figures:

- Less than half of parents with minor children (46%) had seen any of their children since they had been incarcerated (US).
- Research by the Citizen's Advice Bureau in the UK found that on average, prisoners interviewed had been moved four times, disrupting links to family and the continuity of work and training in prison.[75]
- Just 5% of women prisoners' children remain in their own home once their mother has been sentenced.[76] Children of prisoners are sacrificed to the system and become the hidden victims of crime.
- 25% of boys and young men in young offender institutions are, or are shortly to become, fathers.[77]
- 65% of boys with a convicted parent go on to offend.[78]
- During their sentence 45% of prisoners lose contact with their families and many separate from their partners.[79]
- Prisoners who had at least one visit from family or partners were twice as likely to have an employment, education or training place arranged on release and three times more likely to have accommodation arranged as those who did not receive any visits. The frequency of visits also increased the likelihood of having a job or accommodation.[80]
- 27% of the prison population in the UK were taken into care as a child.[81]

Family Group Conferences

The criminal justice process must involve the victim and the offender as well as their respective families. Too often the victim is excluded, which has negative consequences for their recovery. Family Group Conferences are used in countries such as New Zealand to force the offender to confront the victim and allow the offender's family and the victim's family to have a voice in any sentencing options. Family members of both parties are also part of the process as both are affected by the crime. The discussions are led by a trained facilitator, and only come before a judge if there is no agreed course of action. They can suggest a wide range of sentencing options as long as the parties agree to them. Punishments are often less severe than those administered by a court, but have proven to be more effective.

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[73] Department for Education and Skills, *Every Child Matters*, (London: Stationery Office, 2003).
[74] Action for Prisoners' Families, CLINKS, Pact, Prison Reform Trust, *The children and families of prisoners: recommendations for government*, Parliamentary briefing, 5 December 2007. Available at https://www.prisonersfamilies.org.uk/uploadedFiles/News_and_events/Agenda%20for%20Action%20Final.pdf (Accessed 3/12/08)
[75] *Locked Out: CAB evidence on prisoners and ex-offenders* (Citizens' Advice Bureau, March 2007).
[76] *Justice for Women: The Need for Reform* (London: Prison Reform Trust, 2000).
[77] *Children of Offenders Review* (Ministry of Justice and Department for Children, Schools and Families, June 2007).
[78] *Reducing re-offending by ex-prisoners* (London: Social Exclusion Unit, 2002).
[79] *The Forgotten Majority* (London: Nacro, 2000).
[80] S Niven and D Stewart, *Resettlement outcomes on release from prison*, Home Office Findings 248 (London: Home Office, 2005).
[81] *Reducing re-offending by ex-prisoners* (Social Exclusion Unit Report, July 2002).

Policy Objectives

- To strengthen the family to reduce crime.
- To ensure a fair legal process.
- To involve victims, offenders and their families in the justice process through the use of Family Group Conferences and Community Group Conferences.
- To reduce the number of prison sentences.
- To reduce the time spent in prison.
- To imprison offenders near to family, when a custodial sentence is necessary.
- To recognise the importance of family roles and relationships in re-entry planning post prison.
- To increase the use and effectiveness of community sentencing options.

Policies

- Victims and the families and communities of all involved in a crime should be given a stronger role in the criminal justice system. Criminality often reflects or leads to broken relationships. Family Group Conferences are an important tool in restoring and strengthening relationships after a crime has been committed.
- Families of prisoners require extra support as they are often innocent victims. Investment should be made in prisoners' children given that they are more likely to end up in prison themselves. Prevention is better than cure.
- More use could be made of non-custodial sentences, particularly for non-violent crime. House arrest, tagging, curfews, and community service all allow the offender to remain within the family unit.
- When prison is necessary, the location of prisoners' families should be a factor considered in determining where they are imprisoned. Geographical distance determines both the frequency of prison visitation and the relative ease with which community agencies can make transitional services available to returning prisoners.
- Prisons should be situated close to the major urban centres from which large portions of the prison population come. Prison should be seen as a last resort, in particular for female offenders. Female prisoners should be housed in smaller local units when a custodial sentence is deemed absolutely necessary.

- Prisoners should have visitation rights and telephone access to family and friends at a reasonable cost.

- Re-entry programs should address the realities of prisoners' family roles and obligations and their family and friendship networks.

Further Research

- What forms of family support have the greatest impact on reducing offending and anti-social behaviour?

- How can social norms and informal social control best be fostered as an alternative to reliance on police?

- What alternative forms of punishment can best achieve the goals of the justice system without further weakening an offender's family relationships?

8 Education

Article 26 (1) Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.
(2) Education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms. It shall promote understanding, tolerance and friendship among all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace.
(3) Parents have a prior right to choose the kind of education that shall be given to their children.

UN Declaration of Human Rights

There never was a society throughout all of history . . . without a family as the central unit for launching the education of children, for character formation, and as the moral agent of society.

Amitai Etzoni[82]

The family seems to be the most effective and economical system for fostering and sustaining the child's development. Without family involvement, intervention is likely to be unsuccessful, and what few effects are achieved are likely to disappear once the intervention is discontinued.

Urie Bronfenbrenner, The Harvard Family Research Project[83]

The Issues[84]

Education should be seen as a universal, relational, community-rooted process for the acquisition of wisdom, to live long and well, and to celebrate life to the full. This is far from the world of exams and tests, paperwork and targets. A broader understanding of education stresses that learning is not confined to schools. Being taught formally may be an integral part of, but is not the same thing as, being educated. The reality in many countries is that 'teachers have become social workers as a result of the breakdown of the nuclear family,

[82] A Etzoni, 'Broken Families: Overview and Effect on Children', Testimony before the U.S. Senate Sub-committee on Family and Human Services, March 22, 1983.
[83] U Bronfenbrenner, Is early intervention effective? *Teachers College Record*, 76(2), 1974, pp 279–303.
[84] The material in this chapter draws from N Spencer, *Votewise* (London: SPCK, 2004), Ch 5.

which has left many parents unwilling or unable to support or help their children.'[85] Families and communities need to take responsibility for schools and engage in the educational process, and schools need to be integrated into their appropriate local contexts. Teachers cannot be expected to be official agents of social welfare or surrogate parents as well as formal educators.

A larger understanding of education advises against a narrowly utilitarian vision for schools. Education is not simply preparation for employment. Wisdom, rather than grades, is its objective. Examinations play a vital role in education but their present ubiquity and supreme importance is unhelpful. Similarly, there is much to recommend lower levels of bureaucracy, fewer centrally-set compliance requirements, and a willingness to devolve responsibility to local levels. Questions should also be asked about the determination that a certain percentage of young people should enter university-type higher education, and there is a need to emphasise the importance of the humanities as against more obviously employable subjects.

There is an urgent need to promote a fuller view of education – in terms of time via lifelong learning, and space via non-school environments that encourage active development. The role of parents in pre-school learning is vital, as are, at later stages, youth organisations, sports, music and book clubs, public meetings, discussion groups, and adult education courses.

Vision and values

A broader vision of education encourages the need for moral and relational education, both inside and beyond the classroom. This can foster a sense of national identity, a meaningful concept of citizenship, democratic participation, public health, a respect for cultural diversity, and the value of cultural cohesion, as well as develop relationship skills, and qualities of sacrifice, forgiveness, respect, and discipline.

Education then is about character building. Character involves a sense of personal agency, the acceptance of personal responsibility and self control, the ability to resist temptation or delay gratification.[86] Traditional families make the best 'character factories'. Julia Margo of the IPPR think tank comments, 'The ideal sort of family for character development is two adult parents and older siblings who are well behaved. Then there are opportunities for purposeful activities: a family holiday with joint activities, or regularly playing football in the park. Family mealtimes, and having meaningful conversations with parents, are particularly important.'[87]

Ultimately, the vision and values of a society will shape its education system. A libertarian, materialist and relativist society will breed libertarian, materialist and relativist schools and students. A society that is rounded, relational and guided by the principle of wisdom will shape like-minded schools and students, and although achieving such a goal will be beyond

[85] R Smithers, 'Disruptive pupils leave teachers battling to find a way to teach', The Guardian, May 27, 2004.
[86] R Reeves, 'A Question of Character' *Prospect Magazine*, August 2008. Available at http://www.prospect-magazine.co.uk/article_details.php?id=10283
[87] Ibid.

any one government's ability, education policy can, at least, help create an infrastructure that promotes such goals.

Families and Education

There are three broad areas of family involvement in education: parenting, home–school relationships, and responsibility for learning outcomes.[88] Parenting refers to the attitudes, values, and practices of parents in raising children. Home–school relationships are the formal and informal connections between the family and educational setting. Responsibility for learning is an aspect of parenting that places emphasis on activities in the home and community that promote learning skills in the young child.[89] Children largely inherit their families socio-economic status. Education and early investment in children and families are crucial as they are major contributors to intergenerational income mobility.[90]

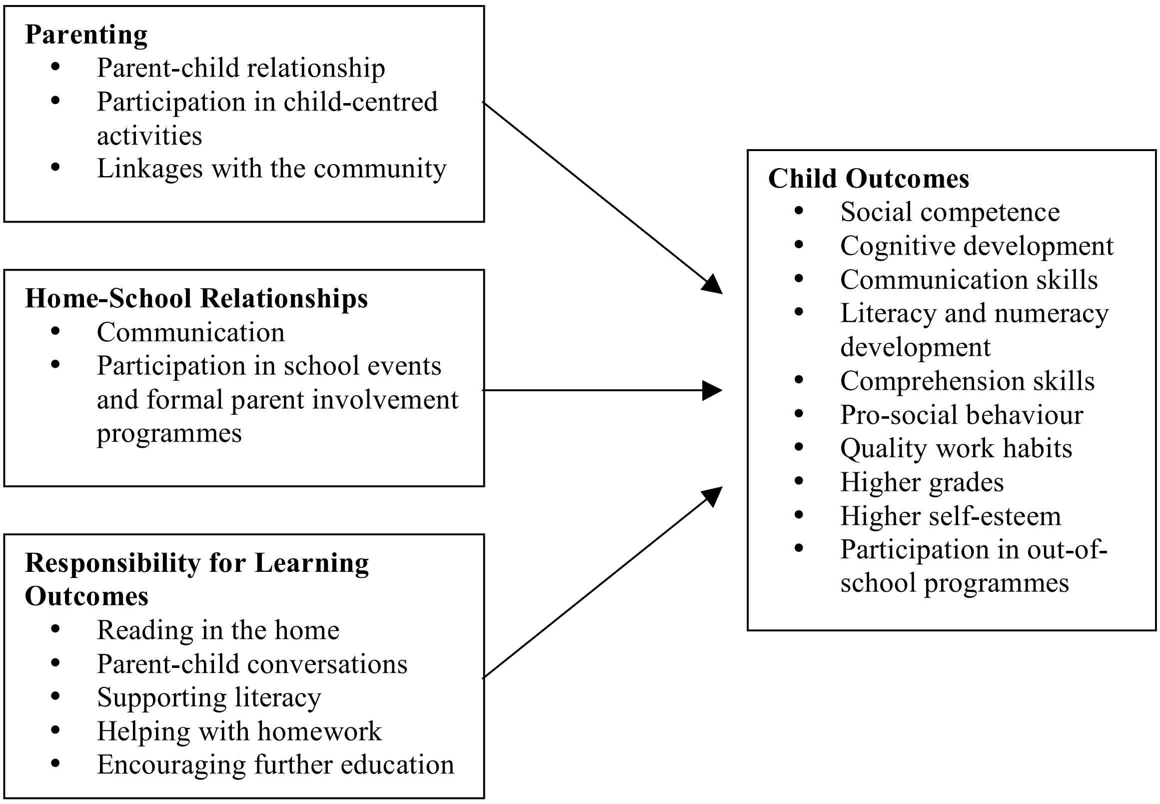

Figure adapted from *Family Involvement makes a Difference*, The Harvard Research Project No 1, Spring 2006.[91]

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[88] The Harvard Family Research Project. See http://www.hfrp.org/

[89] *Family Involvement makes a Difference*, The Harvard Research Project No.1 Spring 2006. Available at http://www.hfrp.org/publications-resources/browse-our-publications/family-involvement-in-early-childhood-education

[90] A C d'Addio, *Intergenerational Transmission of Disadvantage: Mobility or Immobility across Generations? A Review of the Evidence for OECD Countries*. Available at http://www.oecd.org/dataoecd/27/28/38335410.pdf (Accessed 20/08/08)

[91] Available at http://www.hfrp.org/publications-resources/browse-our-publications/family-involvement-in-early-childhood-education (Accessed 3/12/08)

The range of educational costs associated with family breakdown include:

- Employing special needs teachers.
- Sick leave for teachers suffering stress. Estimates have suggested that as much as 60-70% of stress among teachers is caused by family breakdown.[92]
- Training teachers to cope with specific behavioural problems.
- Special education units.
- Following up truancy.
- Paperwork and administration related to temporary and permanent exclusions.
- Damage to buildings and equipment due to vandalism.

Policy Objectives

- Education should be available to all. Denying any family member access to education and productive work weakens the family unit. When females are given less educational opportunities than males, then families, communities and nations suffer relational, cultural and economic loss as well as failing to address a fundamental human injustice.

- Education should not be confined to formal schooling and should not only be provided during childhood, and thus should not divide families.

- Education should be concerned with preparation for life.

- The role of the state in education should be to support and augment other institutions such as the family, rather than usurping them.

- Families should bear the primary responsibility for education. Policy should seek to enhance family involvement from birth through to adolescence, recognising that this will change as children mature. Family involvement occurs in all the contexts where children live and learn, not only in homes and schools but also in out-of-school-time programs and many other settings. To succeed in school and in life, young people need access to multiple supports for learning. Families are central in providing these supports and connecting them in an intentional and systematic way.

Policies

- Provide opportunities and encouragement for those of all ages to participate in education. The education of older family members positively impacts the education of their younger relatives.[93]

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[92] D Lindsay, *The Cost of Family Breakdown* (Family Matters, 2000).
[93] L Datcher Loury, *All in the Extended Family: Grandparents, Aunts and Uncles and Educational Attainment*, Tufts University Economic Department Working Paper 2006.

- Good education for everyone, but especially those from poorer backgrounds is essential. Human capital is the main asset of 90% of any population.[94]

- The role of religion in education has been and will remain hotly contested. Questions of faith are best dealt with by the extended family. Schools should teach about religion, without indoctrinating children.

- Relationship and sex education is best done in the context of family, but schools have a role to play.

- Development of relational skills should be recognised as an educational outcome.

Further Research

- The effectiveness of home schooling in various situations.

- The extent to which and means by which schools can compensate for chaotic and dysfunctional family backgrounds.

[94] G Becker, 'The Role of the Family in Modern Economic Life', in *The Family in the Millennium: The Place of Family in Human Society*, Vol 1, edited by A S Loveless and T B Holman (Westport CT: Praeger, 2007), p 10.

9 Health and Social Care

Article 25 (1) Everyone has the right to a standard of living adequate for the health and wellbeing of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
(2) Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

UN Declaration of Human Rights

> I've been practicing in the same area, seeing the same patients for 25 or 30 years, and I think I'm probably one of the more stable elements in most families. They divorce, they break up, they go away, they come back...I think that stability is important.

Dr. John O'Connor, Canadian Family Physician of the Year 1996[95]

The Issues

The WHO has defined health as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity.[96] This broader definition of health to include wellbeing has stood since 1948, and demonstrates the interconnections discussed in this paper. Evidence suggests that social connections including marriage, good friends, close extended family, friendly neighbours and supportive co-workers are among the most robust correlates of wellbeing. In fact most of the penumbra issues raised in this report affect wellbeing and therefore health. The WHO definition of health not only encourages the involvement and treatment of the person rather than the 'wound', but also advises that the root causes of some physical ailments are in fact social, psychological or relational.

Care must be taken to avoid a reductionist understanding of health, which naturally leads to the medicalisation of life and an excessive demand on the healthcare provider. If my problems are in fact my body's problems, the solution lies not with me but in my doctor's hands. While there can be no questioning the organic reality of disease, a narrowly biomedical approach can miss the wood for the trees, analysing (and spending considerable

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[95] Janice Robinson Gibbs, 'John F, O'Connor: 1996 Family Physician of the Year,' *Canadian Family Physician*, Mississauga: CFPC, May 1996, pp 1035-37.
[96] Preamble to the Constitution of the World Health Organization as adopted by the International Health Conference, New York, 19-22 June, 1946; signed on 22 July 1946 by the representatives of 61 States (Official Records of the World Health Organization, No 2, p 100) and entered into force on 7 April 1948.

sums of money treating) effects (such as liver cirrhosis) rather than causes (such as alcohol abuse resulting from loneliness or depression). Seeing health in terms of wellbeing leads to a more holistic approach covering the mental, physical and spiritual aspects of life.

Care Relationships

Health services are often the largest single consumers of government budgets. However, in the UK the value of unpaid support that carers provide is now estimated at £87 billion a year, equalling the annual budget of the NHS. There are an estimated 5.7 million carers in the UK or almost 10% of the population, caring mainly for family members. 3.2 million families contain and care for a disabled child, a disabled adult or both. Close to half the elderly people who need care are tended to by their spouses whilst just under half are looked after by their children. The rest rely on the state, but as divorce and family breakdown increase the numbers turning to the state will grow. The costs involved make this untenable for any country in the long-term. In many low-income countries the family provides meals and basic nursing care to members in hospital. Without family support, healthcare costs would at least double in many countries.

Whilst acknowledging the benefits of care relationships, it is important to note the tremendous strain they can put on other relationships within a family. Members are often exhausted, stressed and lack the time or energy to invest in their other relationships. A survey of parents of disabled children found that whilst a quarter felt it had strengthened their relationship, half felt it caused at least some problems and 9% said it had led to parental separation.[97] The extra finance required to care for elderly relatives often requires family members to work long and irregular hours putting added stress on relationships. Two thirds of carers worry about finances and the two thirds of these believe the worry affects their health.[98]

Marriage and Children

We have noted earlier in this report the health benefits of marriage. Married men and women show better emotional health than those who are not married, on average, reporting less depression, less anxiety, and lower levels of other types of psychological distress.[99] Marriage also appears to discourage unhealthy behaviours such as heavy drinking or smoking and tends to increase income, which leads to better health outcomes.

Each year nearly 10 million young children in low and middle-income countries die before they reach their fifth birthday. Three-quarters of child deaths occur in Africa and South-east Asia. Almost all of these children could survive and thrive with access to simple, affordable interventions. The health and wellbeing of parents, particularly mothers, has the largest impact on the health and wellbeing of children.[100] There is now broad agreement amongst

[97] G Preston and M Robertson, *Out of Reach: benefits for disabled children* (Child Poverty Action Group & Contact a Family, 2006).
[98] Ibid.
[99] J Mirowsky and C Ross, *Social causes psychological distress* (New York: Aldine De Gruyter, 2003).
[100] *Diversity, Complexity and Change in Parenting* (Joseph Rowntree Foundation, July 2008).

researchers that children do best when raised by their married, biological parents who have a low conflict relationship.[101] They are less likely to die as infants, have better health during childhood and have better mental health than children whose parents experience divorce.[102]

Alcohol

In the UK almost 1 million children live in a home where one or both parents misuse alcohol. The NSPCC found that parental misuse of alcohol was a factor in 23% of child neglect cases. Heavy drinking by parents is a factor in over 50% of child protection case conferences.[103]

By the age of 15 young people in families with a problem-drinking parent have rates of psychiatric disorder between 2.2 and 3.9 times higher than other young people. The children of such parents also have higher rates of alcohol use and men have double the risk of becoming an alcoholic by the age of 30 if their parents drank heavily.[104] Before the age of 18, approximately one in four children in the US is exposed to family alcoholism or addiction, or alcohol abuse.[105] Research has found that 60 to 70% of men who assault their partners do so when under the influence of alcohol.[106] The total cost to the NHS of alcohol related incidents was estimated at £1.7 billion in 2003, with alcohol accounting for 40% of A&E admissions.[107] Research also suggests that marriages where there are alcohol problems are twice as likely to end in divorce.[108] The same research notes that binge drinking is linked to up to 22,000 premature deaths each year in the UK, and is costing the country up to £20 billion a year.

General

Governments must not only provide care for those who are ill, but also promote healthy lifestyles. Public health education can encourage people not to take drugs, to give up smoking, to exercise more regularly, eat more healthily, drink more sensibly and even promote marriage, which has been clearly shown to benefit health. A broad programme of relationships education would help build strong and stable relationships thereby promoting health.

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[101] M Parke, *Are married parents really better for children? What research says about the effects of family structure on child wellbeing*, Policy Brief No 3 (Washington, DC: Centre for Law and Social Policy, 2003).
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Policy Objectives

- Healthcare should promote a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity.

- Healthcare should be available to all.

- The role of the state in social care should be to support and augment other institutions such as the family, rather than usurping them.

- Families should bear the primary responsibility for health and social care.

Policies

- Legislation strengthening family responsibility. In Singapore, the Maintenance of Parents Act 1995, obliges adult children to care for their elderly parents. There was public endorsement for the policy to impose a legal obligation on children to maintain their parents. Almost 70% of parents in Singapore live with their children, making the obligation to care for them more realistic. This is a reminder of the integrated nature of the policies proposed in this paper.

- Creative ways of delivering respite care such as offering financial assistance to pay relatives and trusted friends to care for disabled relatives allowing the main carer to take a break.

- Assigning family nurses to young and vulnerable mothers to help them through pregnancy and early parenthood. This would improve the outcome for both the mother and the child.

- Offer relationships education. Opportunities to learn about the nature of marriage, family and relationships should be offered at school and through the community to those of all ages.

Further Research

- Should strengthening family relationships be given greater prominence in public health promotion strategies, as opposed to focussing on obesity, smoking etc?

10 Conclusion – It's All Relatives

Call it a clan, call it a network, call it a tribe, call it a family. Whatever you call it, whoever you are, you need one.

Jane Howard, writer

The facts and the figures speak for themselves. The family has been, is, and will continue to be the most important single source of wellbeing for the majority of people. 'It's all relative' has been a central tenet of post modernity – in a world without absolutes, everything is relative. This report seeks to subvert that basic proposition. In a world of change, family remains. In times of transition, we turn to our extended families and relatives. Relative means dependent on or interconnected with something else. It also refers to a person connected with another by blood or affinity. The extended family brings these meanings together to conclude this report. The centrality of family to all aspects of society enables us to proclaim, 'It's all relatives'.

We have seen that family is both cause and effect. Coherent family policy will reduce the demand for healthcare and welfare, improve education and employment outcomes. Conversely housing and taxation policy can facilitate or squeeze families. The penumbra diagram shows the interconnection between the family core and the surrounding issues.

This brief report has sought to highlight a broad range of issues, though many have been excluded for reasons of space. Military and defence policy for example, whilst not discussed in this report, raises issues of participation and accountability as well as the practical question of separating personnel from their families for long periods. Information, communication and technology can enable families to remain in contact whilst spatially separated, though there are questions as to the quality of the interactions. The benefits and potential conflicts associated with resources such as electricity and water have not been discussed. Transport and time have been mentioned briefly in relation to employment, but transport plans must take account of the needs of families travelling to work and school, and keeping in contact with other members. Those responsible for the environment, leisure, tourism and agriculture all need to consider the family as a factor when formulating policy.

The first step for many countries wishing to strengthen families might be the adoption of Family Impact Statements. When a government department considers a new policy, they begin by assessing the economic cost. Increasingly, due to legal requirements, the environmental impact or cost is considered. Sadly, there is currently little obligation to assess the impact of a new idea on family relationships. When there is a proposal to change business opening hours, little or no consideration is given to the effect this will have on the time workers have with their families. When the government decides to encourage both parents to work, it does not have to assess the relational impact, to check whether the cost to families might outweigh the financial benefits. Ignoring the relational costs has facilitated the family breakdown found in many countries. Governments and international bodies must factor the relational costs into their policy planning. Families are important both socially and economically and the costs of ignoring them are high for individuals and governments.

This report acknowledges that economics remains important, but moves to address the related social issues. It seeks to build a narrative around families that brings together a number of important strands. It argues for a coherent approach to policy that sees extended family relationships as central. Such an approach is not counter to economic growth, but rather integrates economic, social and environmental concerns. In fact, the development of mature family relationships is likely to have a long-term positive economic impact as well as reducing pressures on natural resources.

Family relationships are key to our wellbeing – there is a vital need to understand the proper nature of these relationships, recognise their importance and value them accordingly. The penumbra reflects areas in which the family has a positive role to play – places in which family relationships can build capacity, exert influence and give support; but also issues that can also put pressure on families – causing or exacerbating friction in relationships. Ignoring this two-way interaction has serious negative implications for individuals, families, communities, and nations. Recognising the penumbra effect in public policy decisions ensures a long-term integrated approach in the interest of all citizens. The politician with the vision and leadership to embrace the penumbra effect can establish an enduring relationship with the voters, shaping the political landscape for the next generation.

The choice before us is whether to create a social order that sustains the family, or risk its continuing erosion.