From:
The Future of Families to 2030

Access the complete publication at:
http://dx.doi.org/10.1787/9789264168367-en

The future of families to 2030: an overview of projections, policy challenges and policy options

Barrie Stevens, Pierre-Alain Schieb

Please cite this chapter as:

Stevens, Barrie and Pierre-Alain Schieb (2011), "The future of families to 2030: an overview of projections, policy challenges and policy options", in OECD, *The Future of Families to 2030*, OECD Publishing.
http://dx.doi.org/10.1787/9789264168367-3-en

Chapter 1

The future of families to 2030: an overview of projections, policy challenges and policy options

by
Barrie Stevens
and Pierre-Alain Schieb[1]

This chapter provides an introduction and overview of the main findings of the project on the "Future of Families to 2030". It explores probable future changes in family and household structures in OECD member countries; identifies what appear to be the main forces shaping the family landscape between now and 2030; draws on projections and scenarios to discuss the longer term challenges for policy arising from those expected changes; and based on the three subsequent thematic chapters, suggests policy options for managing the challenges on a sustainable basis.

Introduction

Since the 1960s the family has undergone significant transformation across the OECD. In many countries, the extended family has all but disappeared and the traditional family consisting of a married couple with children has become much less widespread as divorce rates, cohabitation, couples "living together apart", single parenthood and same-sex partnerships have all increased. With rising migration, cultures and values have become more diverse. Families have seen more mothers take up work in the labour market (and many of them earn more than their male partners). Adolescents spend longer and longer in education and training, and the elderly members of the family live longer and, increasingly, alone. The repercussions of these changes on housing, pensions, health and long-term care, labour markets, education and public finances, have been remarkable.

Doing Better for Families (OECD, 2011a) tracks these and other societal changes that have occurred over the last few decades. It takes stock of their implications for families, analyses in a comprehensive fashion the family and child policies OECD member countries have put in place in recent years to address them, and reviews the policies that have worked well and those that have worked less well.

But what about the future? What sort of changes can we expect over the next 20 years or so – the space of a generation – and how will those changes challenge policy makers?

Social structures tend to change slowly. Many of the gradual changes that have been taking place in OECD member countries are likely to continue and in some cases intensify: higher rates of female participation in the labour market, higher divorce rates, more single parents, rising and longer enrolment in education, growing numbers of elderly, higher numbers of foreign-born population, ethnic diversity, and so forth. But this does not necessarily mean "business as usual" for policy making since the cumulative effect of all these trends will be to put an even greater strain on the traditional social fabric. Are there thresholds and "tipping points" in these developments beyond which situations take on critical proportions? For example, will the continuing fragmentation of the family, in addition to an increasing number of elderly singles, lead to chronic housing shortages and overstretched long-term care facilities for the elderly?

Of course, on a more positive note, time may see family relations reconfiguring on new foundations. We may increasingly see networks of loosely connected family members from different marriages, partnerships and generations emerging, who devise fresh approaches to cohesion and solidarity. Intergenerational transfers could take on a new, different life, with important consequences for social services, welfare and fiscal management. Growing, better-integrated ethnic communities may help to instil their family values into mainstream society. And medical progress, such as in remote health monitoring, may help alleviate the strains on families of caring for elderly dependants.

But beyond the steady trends, we should also be alert to new, potentially disruptive factors. By way of illustration, information and communication technologies (ICT) and especially the Internet are now firmly embedded in everyday life. However, these are fast-moving technologies and recent innovations in social networking give an idea of their power to revolutionise social interaction, particularly among young people but also among other generations. It remains to be seen how these technologies will play out in the future in shaping people's involvement in education, work and, more generally, society.

Finally, just as changes within society will affect government policies, so will government policies affect families. While it is always difficult to predict how policies on housing, education and training, taxation, social benefits, employment, health, media and entertainment, etc. will influence family formation and outcomes for young people, the experience of the welfare state over the last 50 years may have useful pointers to offer for the future. Moreover, recent years have witnessed a plethora of new initiatives taken by governments to deal with population groups considered to be particularly at risk. These range from carefully defined sector-based measures to help children, teenagers, the elderly and families, to broader holistic approaches to policy making at various levels of government targeting particularly vulnerable segments of society.

This chapter provides a synthetic view of some of the key findings of the "Families to 2030" project. It explores probable future changes in family and household structures in OECD member countries, identifies what appear to be the main forces shaping the family landscape between now and 2030, discusses some of the longer term policy challenges arising from expected changes, and puts forward a set of cross-cutting policy options for managing those challenges on a sustainable basis.

Future changes in family and household composition

Linking household and family structures to wider social outcomes

Taking stock of today's situation in statistical terms is a useful step before looking ahead. The average household size in OECD member countries fell from 2.8 persons in the mid-1980s to 2.6 in the mid-2000s. Today, there are no children in over half of the households in almost all OECD member countries. Over the same period, marriage rates fell from over 8 marriages per 1 000 people in 1970 to 5 in 2009, and the average divorce rate doubled to 2.4 divorces per 1 000 people. The number of children born outside marriage tripled, from 11% in 1980 to almost 33% in 2007. Almost 10% of all children now live in reconstituted households, and nearly 15% in single-parent households. One in 15 children live with their grandparents.

It is important to track changes in family and household structures because they are highly relevant to shaping socio-economic outcomes. They are not the most important factor – indeed, employment opportunities, earnings, taxes and transfers may play a more significant role. But different family and household structures are associated with different kinds of outcomes.

- Family structure is linked, for example, to poverty. The risk of poverty is higher among cohabiting couples than among married couples; divorce and separation are linked to movements into poverty, especially for women; single-parent families with a working adult generally have higher poverty rates than two-parent households in which only one parent is in employment; young people living with their parents face a substantially lower poverty risk; and children in single-parent families face an elevated risk of poverty (Harkness, 2011). Indeed, in most OECD member countries the last 20 years have witnessed a shift in poverty risks towards families with children (OECD, 2011a).
- Changes in family structures and family relations have an important effect on informal support networks for elderly people: having no children may mean greater recourse to professional care in old age; and divorced, separated and

remarried parents have greater difficulties sustaining long-lasting relationships with their children, leading to less informal care capacity within the family network (Haberkern, 2011).

- Family characteristics are associated with take-up of extended educational facilities, for example, children from lower income families, from single-parent families or from an ethnic minority background participate less in out-of-school hours services such as study support, music, arts and crafts (OECD, 2011a).
- Family structures have important consequences for housing, both the type of accommodation and the housing stock. For example, not so long ago, planners thought primarily in terms of the needs and preferences of families with children. Now they have to take on board the needs and preferences of several different types of household. Similarly, the growth in the number of single-person households – many of them elderly people – has led to much higher demand for smaller living units.

It follows that the way family and household structures are likely to evolve in the future will have important consequences for forward planning in a wide range of policy areas, including childcare, education, housing, elderly care, and even urban planning. But what can be said concretely about future changes in family and household structures?

Projecting changes in household structures to 2025-2030

Projections are not predictions or forecasts. Rather they serve to illustrate the growth and change in population that would occur if certain assumptions about future levels of fertility, mortality, internal migration and overseas migration were to prevail over the projection period.

For instance, in Australia, the three main series of population projections used (Series A, B and C) have been selected from a possible 72 combinations of the various assumptions. Series B largely reflects current trends in fertility, life expectancy at birth, net overseas migration and net interstate migration, whereas Series A and C are based on high and low assumptions for each of these variables respectively.

Consequently, statisticians' population projections are largely determined by past and current trends in life expectancy, fertility and migration patterns (and consequently in the age structure of the population). In some countries changes in migration represent the biggest uncertainty and could have the biggest impact on overall household numbers, while life expectancy and fertility rates (over the next 20 years) are expected to change only slowly. Nevertheless, changes might have a significant impact: for instance fertility rates could rise in countries where work-family life reconciliation policies are dramatically enhanced. On the other hand, major breakthroughs in gene therapy could raise life expectancy significantly within 20 years if they are introduced quickly enough.

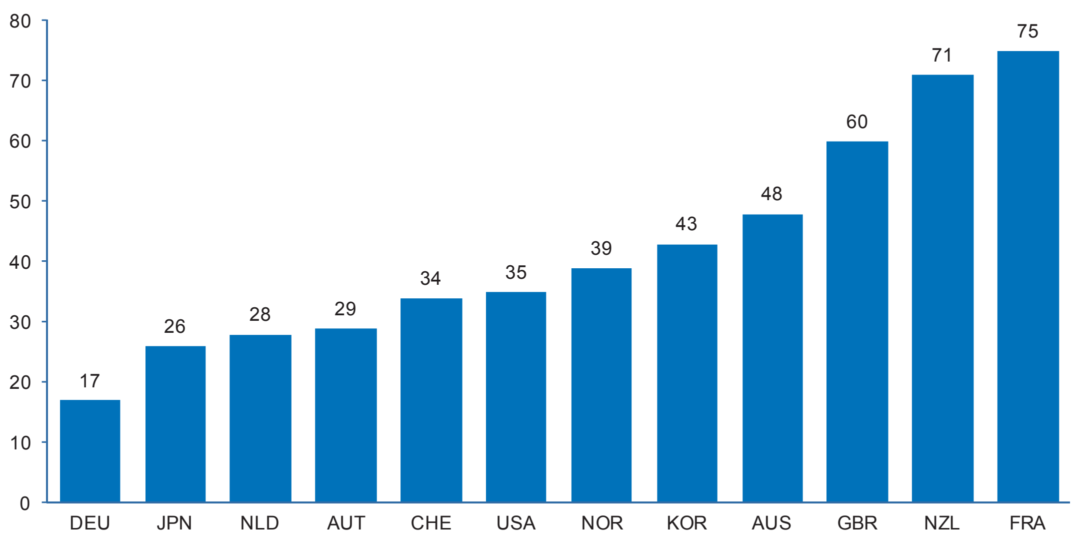
Projections for household and family structures are often made on the assumption that recently observed trends will continue: results are therefore sensitive to the hypotheses underlying these projections. These projections are more uncertain than those pertaining to population because they are conditioned not only by the same factors that affect population but also by social and economic factors such as decisions about marriage, divorce, further education, work, values, etc. To get around this problem, statisticians look at census results from previous years or decades that contain observations about family/household composition and living arrangements and make assumptions about future trends before applying them to overall population projections.

About one-third of OECD member countries have produced or commissioned relatively detailed projections to 2025-2030 on various aspects of household and family structure, notably one-person households, single-parent households, and households with or without children. The start dates, time horizons and methods used vary from study to study, making precise comparisons between countries difficult. Nonetheless, the projections reveal strong similarities among many OECD member countries with respect to underlying trends.

Largely as a consequence of ageing populations, the number of one-person households is expected to grow in all the OECD member countries for which projections are available. The largest increases are expected in Korea (43%), Australia (Scenario B, 48%), England (60%), New Zealand (71%), and the "high" scenario for France (75%).

Figure 1.1. **One-person households**

Projected % increase in selected OECD member countries
(early-mid-2000s to 2025-2030*)



*. The periods over which changes are projected are as follows: Australia (2006-2026), Austria (2007-2030), France (2005-2030), Germany (2007-2025), Japan (2005-2030), Korea (2007-2030), Netherlands (2009-2030), New Zealand (2006-2031), Norway (2002-2030), Switzerland (2005-2030), United Kingdom (2006-2031) and United States (2000-2025).

Sources: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

Data are also available on sole-parent households for most countries that have published projections. The consistency of the upward trend across these OECD member countries is remarkable, with the bulk of projections to 2025-2030 suggesting that numbers are likely to increase by between 22% and 29%. Austria, the Netherlands, Switzerland and the United States are the countries expecting the lowest increases in sole-parent families (8-10%). Germany stands out as the one exception with a projected decrease in sole-parent numbers of 16% by 2025 – the effect of a rise in divorce and separations being unlikely to substantially mitigate that of declining numbers of children.

Figure 1.2. **Single-parent families**

Projected % increase in selected OECD member countries
(early-mid-2000s to 2025-2030*)

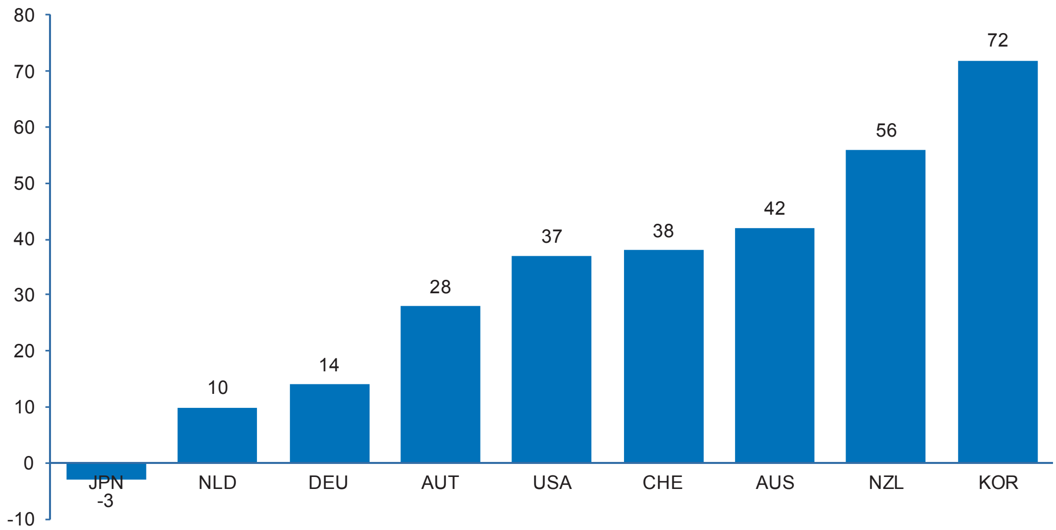
*. The periods over which changes are predicted are as follows: Australia (2006-2026), Austria (2007-2030), France (2005-2030), Germany (2003-2025), Japan (2005-2030, Netherlands (2009-2030), New Zealand (2006-2031), Norway (2002-2030), Switzerland (2005-2030), United Kingdom (2006-2031), United States (2000-2025).

Source: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

In the light of past and current fertility rates and increases in life expectancy, it comes as no surprise that almost all the OECD member countries for which projections exist are expected to show significant increases to 2025-2030 in the numbers of couples without children. These increases range between 37% and 72% for Australia, Korea, New Zealand, Switzerland and the United States. Germany is projected to see the slowest increase (14%) while Japan could in fact experience a decrease in the number of childless couples.

Figure 1.3. **Couples without children**

Projected % increase in selected OECD member countries
(early-mid-2000s to 2025-2030*)



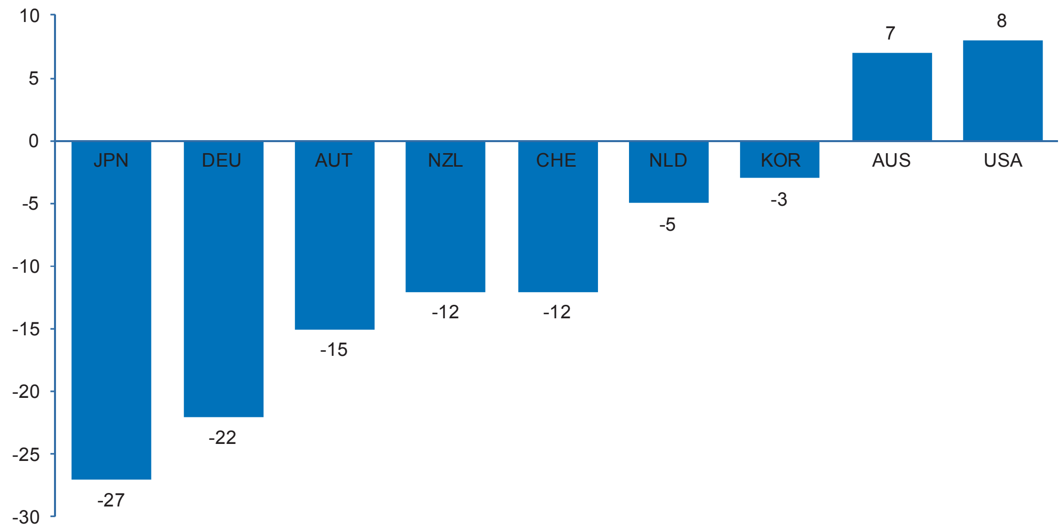
*. The periods over which changes are predicted are as follows: Australia (2006-2026), Austria (2007-2030), Germany (2007-2025), Japan (2005-2030), Korea (2007-2030), Netherlands (2009-2030), New Zealand (2006-2031), United States (2000-2025).

Source: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

In contrast, most of these countries expect to see declines in the number of couples with children to 2025-2030. The largest decreases are projected for Austria, Germany and Japan (between 15% and 27%), the lowest for Korea and the Netherlands. Meanwhile, Australia and the United States could see increases in the number of couples with children.

Figure 1.4. **Couples with children**

Projected % increase in selected OECD member countries
(early-mid-2000s to 2025-2030*)



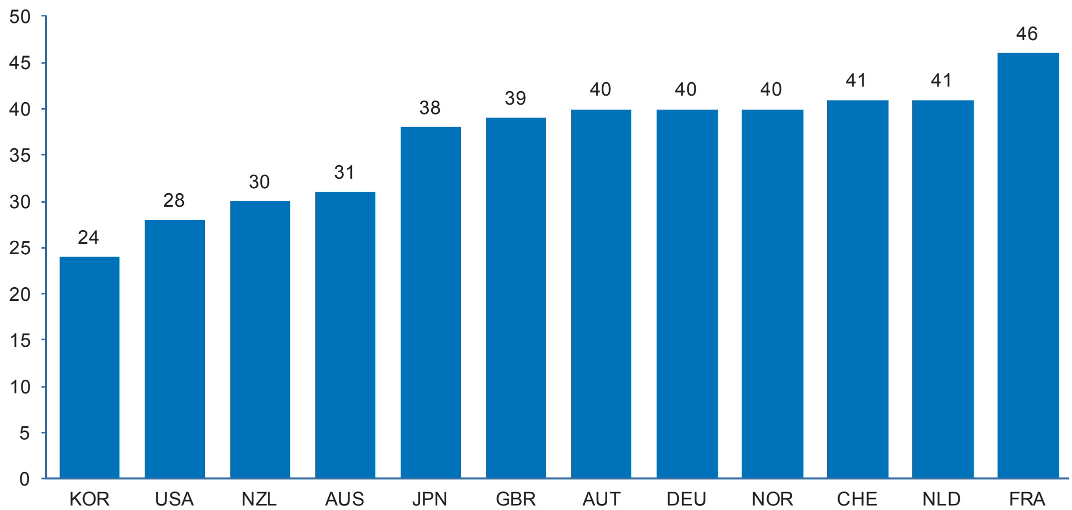
*. The periods over which changes are predicted are as follows: Australia (2006-2026), Austria (2007-2030), Germany (2007-2025), Japan (2005-2030), Korea (2007-2030), Netherlands (2009-2030), New Zealand (2006-2031), Switzerland (2005-2030) and United States (2000-2025).

Source: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

Equally important from a policy perspective is that the general direction of changes in these household and family categories holds both for absolute numbers and for shares in households or families as a whole. For example, single-person households look set to increase their share of total households in all the OECD member countries for which projections could be obtained. By 2025-2030 single-person households will make up around 40% or more of all households in Austria, France, Germany, the Netherlands, Norway, Switzerland and England.

Figure 1.5. **One-person households**

Projected share as a % of all households (2025-2030)*



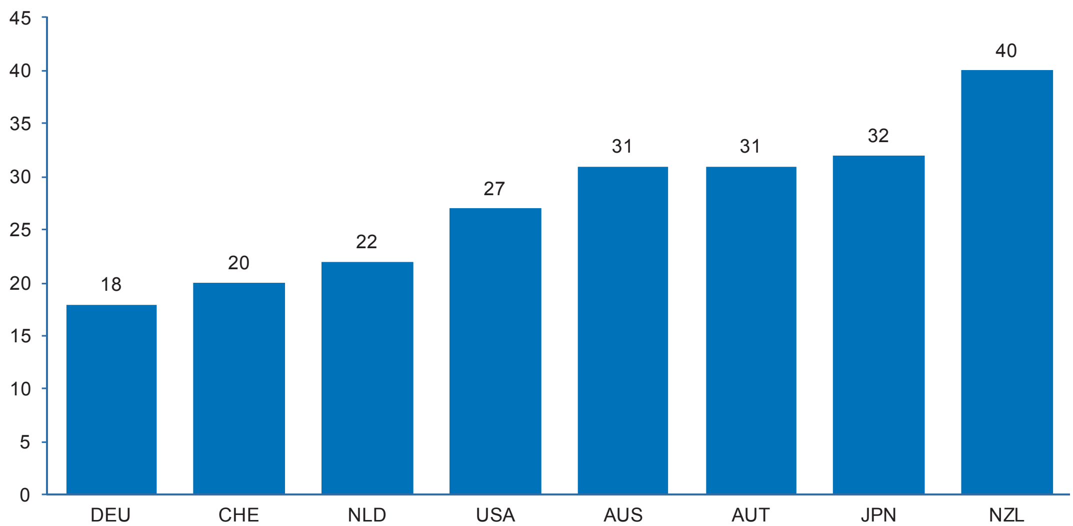
*. The periods over which changes are projected are as follows: Australia (2006-2026), Austria (2007-2030), France (2005-2030), Germany (2007-2025), Japan (2005-2030), Korea (2007-2030), Netherlands (2009-2030), New Zealand (2006-2031), Norway (2002-2030), Switzerland (2005-2030), United Kingdom (2006-2031) and United States (2000-2025).

Source: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

Similarly, sole-parent families are also set to increase as a proportion of all family households with children. Indeed, by 2025-2030 their share is expected to rise in all the OECD member countries for which projections are available. However, the effect is likely to be felt more in some countries than in others. For example in Australia, Austria, Japan and New Zealand, sole-parent families' share of all family households with children could reach between 30% and 40% (up from 28%, 26%, 22% and 31% respectively in the mid-2000s). In contrast, in Germany and Switzerland shares are expected to range between 17% and 20%, showing little change since the mid-2000s.

Figure 1.6. **Single-parent households**

Projected share as a % of all households with children (2025-2030)*



*. The periods over which changes are predicted are as follows: Australia (2006-2026), Austria (2007-2030), Germany (2007-2025), Japan (2005-2030), Netherlands (2009-2030), New Zealand (2006-2031), Switzerland (2005-2030) and United States (2000-2025).

Source: OECD calculations based on data from: Alho, Juha and Nico Keilman (2009); Australian Bureau of Statistics (2004); Institut für Mobilitätsforschung (ed)/DIW Berlin (2008); Institut national de la statistique et des études économiques (2007); Japan National Institute of Population and Social Security Research (2008); Statistics Korea (2007); Riche, Martha Farnsworth (2003); Statistics Netherlands (2009); Statistics New Zealand (2008); Statistisches Bundesamt Deutschland (2007); Statistik Austria (2008); Swiss Federal Statistical Office (BFS) (2008); UK Department for Communities and Local Government (2009).

The data suggest that the next 20 years are likely to see a continuation and even acceleration of changes in household and family structures. It must be borne in mind, of course, that these are projections and not predictions. Since they are based on assumptions about societal values, behavioural patterns, economic conditions, unchanged policy, etc. they cannot be deemed certain. On the other hand, many of the forces shaping those structures – such as fertility rates, ageing of the population, and indeed certain underlying values – are slow-moving and unlikely to bring about radical changes over a 15-20 year period.

A priori, and if the underlying associations continue to apply, the projected changes in household and family structure suggest quite significant challenges in the future. For example:

- The expected increase in single-parent families, the numbers of cohabiting couples and reconstituted families could lead to more such families facing a higher risk of poverty.
- The rising number of single-adult households coupled with growing numbers of elderly people implies that the significant proportion of elderly people among society's poor will persist in coming years.
- The increase in childless couple households, divorce rates, remarriages and step-families may weaken family ties and undermine capacity for informal family care.
- Growing numbers of single-adult households will put increased pressure on housing.
- The increase in the share of households in which women are in some form of employment diminishes their potential to provide informal care.

However, outcomes are unlikely to be quite so straightforward, since they also depend on other factors. Indeed, over the next two decades a multitude of such factors will shape the family landscape and the socio-economic environment in which families develop.

Factors shaping the family landscape to 2030

Changing family and household structures in most OECD member countries over the next two decades will interact with other developments in the socio-economic environment. Some of these may mitigate the impacts outlined above; some may on the contrary exacerbate them.

Demographic changes

The last few decades have experienced social change on a remarkable scale. In particular, there have been extraordinary gains in longevity in developed countries, with average life expectancy at birth rising from 66 years in 1950 to just over 76 years in 2007 (United Nations, 2007a). This has had, and will continue to have, far-reaching implications for the composition of families.

Meanwhile, the last few decades have also seen significant falls in fertility rates. Birth rates have declined sharply across developed countries generally. In 1950, the total fertility rate (TFR), i.e. the average number of children being born per woman, was 2.8, but by 2007 the TFR had fallen to 1.6, leaving many OECD member countries well below the fertility rate of 2.1 per woman needed to replace the population at a constant level.

Population projections

Not surprisingly therefore, projections for the developed world suggest that the population is likely to increase only slightly to 2050, from 1 217 million to 1 236 million (United Nations, 2007a). There are of course important regional and country differences.

For example, the population of Japan is already in decline and is expected to fall further in the coming decades, while that of the United States is forecast to expand from around 300 million today to about 440 million in 2050. The total population of the EU-25 is projected to increase slightly (by 1.1%) between 2010 and 2030, but then to actually decline through to 2050, after reaching a turning point in around 2025. However, the absolute numbers of young people are forecast to decline between now and 2030, in some cases quite sharply, as is their share of the overall population: for children up to 14 years of age by 8.5%, for young people aged 15-24 by 12%, and for young adults aged 25-39 by 15.6%. In contrast, the numbers and share of the elderly will rise dramatically, the 65-79 age group increasing by 37% and the 80 and above category by 54% (Commission of the European Communities, 2006).

The three fundamental variables that could potentially affect these projections are fertility, life expectancy and migration.

Fertility

Evidence from recent observations of fertility trends indicates that the much-feared "fertility implosion" would appear not to have occurred. In fact, for a number of countries fertility rates seem to have bottomed out and are beginning to rise again, at least until the onset of the financial crisis. Hence, a slight overall improvement in fertility in developed countries to 1.8 is projected by 2050 (United Nations, 2007a).

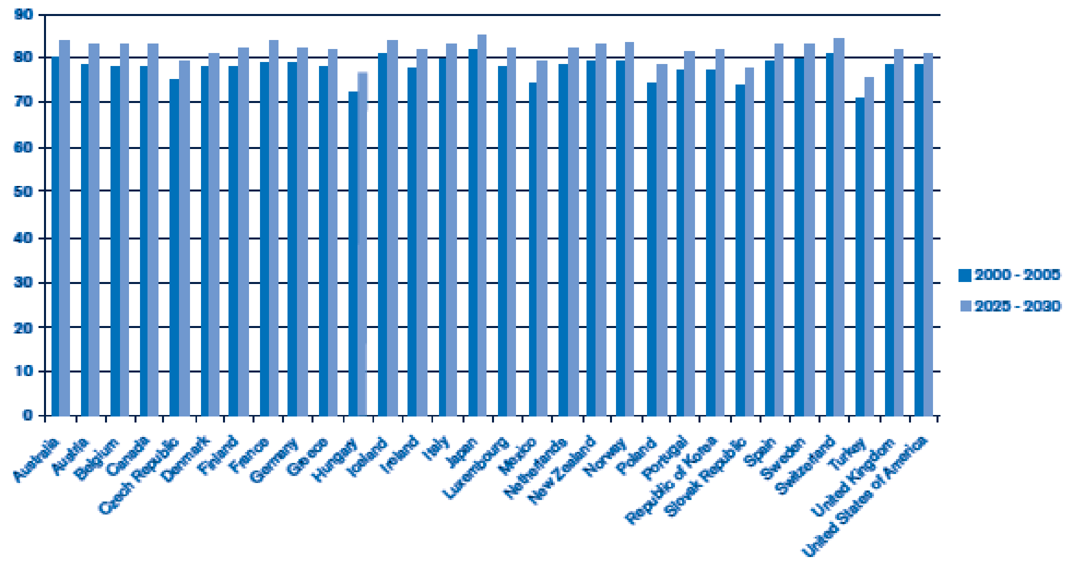
How solid is the trend? Two factors emerge from the examination of fertility trends in the not-too-distant past of developed countries: firstly, the events that change fertility behaviour are infrequent, but secondly, they often exert a lasting influence (Le Bras, 2008). As examples from France, Germany, Eastern Europe and Scandinavian countries demonstrate, such events include war, revolutionary medical advances (contraception), and radical policy measures (e.g. pro-birth legislation with large incentives). In the absence of such events, however, it seems fair to say that fertility rates are unlikely to exhibit very significant changes over the next couple of decades.

Life expectancy

The gains in longevity achieved in recent decades are generally expected to continue into the future. Life expectancy at birth could continue to rise by at least a further six years by 2050, leading to a big increase in the number of people living to 80 and 90 years of age. This is a general change and all OECD member countries should benefit from it, albeit to differing degrees.

In the past, there have been notable instances of considerable volatility in mortality trends, mainly brought about by war, natural disasters and famine. But surges in life expectancy have also been experienced in more recent periods of peace time, such as the rapid upturn in life expectancy at 60 among French women from around 1950 onwards, and among men from the 1970s onwards. But could events occur in the future that alter these trends significantly? War and natural disasters aside, the single most important factor that could shift the trajectory of life expectancy would appear to be medical progress.

Figure 1.7. **Projected life expectancy rates for OECD member countries**



Source: United Nations (2009), *World Population Prospects: The 2008 Revision*, Department of Economic and Social Affairs, United Nations, New York, NY.

Immigration

Historically, immigration has been an important determinant of many a country's national family profile, and given the prospect of continuing global migratory flows in the decades ahead, it will in all probability remain so.

In 2006, "permanent-type" gross migration flows into OECD member countries rose by some 5% from 2005 to about 4 million people (OECD, 2008a). There are many reasons for assuming that, for several decades to come, migration flows into developed countries will continue at least at their present levels and very probably increase, shifting the balance from migration from rich countries to inflows from poor countries. The drivers behind these probable trends are many and diverse: ageing populations and shrinking workforces in the western world versus burgeoning young populations in the developing regions; persistent and substantial income differences between developed and developing economies; the pull of existing migrant population networks in OECD member countries; the attractions of quality education in Europe, North America and Oceania; and the prospect of environmental disasters, adverse climate change and less security in several developing regions of the world.

Given the complexity of these drivers, attempts to project future migration volumes are rare, and those that do exist tend to be highly speculative, not least because political events, such as the fall of the Berlin wall, and the immigration policies of the receiving states play a decisive role and are particularly hard to foresee. The many examples of rapid developments in immigration patterns in developed countries therefore come as no surprise.

Nonetheless, interesting examples of existing projections give an idea of how migrant population levels might evolve in the future under certain, reasoned assumptions. Coleman performs projections for a number of European countries (Austria, Denmark, England and Wales, Germany, Netherlands, Norway, Sweden), which indicate that the proportion of foreign-born people can be expected to grow to a much higher level than today, to between 15% and 32% of the total population in these countries by 2050. As the proportion of foreign-born people of western origin declines, so that of non-western citizens grows, and their number and fertility levels rise. Similarly, for the United States, minorities – currently about one-third of the US population – are expected to become the majority in 2042; and by 2023 over half of all children will be from minorities.

Borgy and Chojnicki (2009) examine the migration prospects for Europe and neighbouring regions to 2030-2050. Their model indicates significant migrant inflows into Europe over the periods in question, leading to substantial changes in national age structures and improving dependency ratios, although these are in no way large enough to stabilise working-age populations.

While these trends could be rendered obsolete by, for example, zero-rate immigration policies, they do point to a number of implications for the family of the future, including rising levels of immigrant populations.

Firstly, there is the relative youthfulness of the foreign-born populations. For example, in Coleman's overall projection for Britain, by 2031 all minorities taken together would account for 27% of the total population but 36% among the under-14 age group. This could have a powerful influence on perceptions and assumptions among today's young people at school and college – tomorrow's future families. For example, in contrast to white British households, Pakistanis, Bangladeshis and Indians tend to have stronger extended family traditions, with the older nurturing the young and the young in turn caring for the old. While it has been observed that Asian families in Britain are moving towards a looser structure in which several generations no longer necessarily share the same house, the ethos of caring for other generations remains and older family members retain their authority.

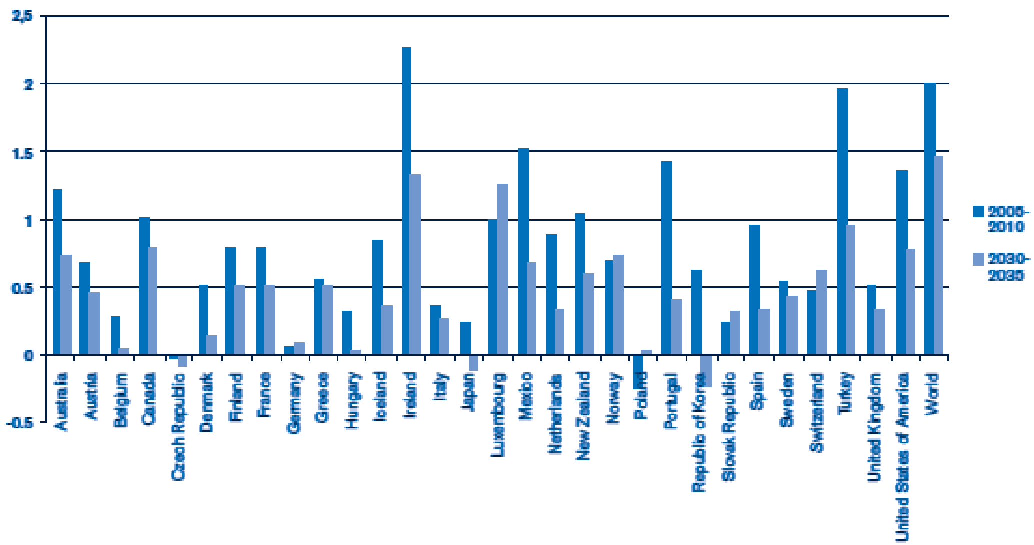
Secondly, immigrants may develop quite distinctive patterns of family living arrangements. In the Netherlands, for example, there are major differences between single-parent families of native and non-western origin. In the first place, the proportion of single-parent families of non-western origin is higher than those of Dutch origin. Single mothers in the indigenous population account for 3.5% of the total, while in the non-western population the figure stands at over 10%. The background to single parenthood is different in the two cases: it cannot be ascribed entirely to the younger age profile of the non-western population, but is also one of the consequences of migration. For example, the number of single mothers who have never married is traditionally high in Surinamese, Antillean and Aruban circles, while Turkish and Moroccan single mothers are relatively frequently married to a partner who lives elsewhere (Netherlands Institute for Social Research/SCP, 2008).

Thirdly, and in a similar vein, larger foreign-born population groups raise the potential for greater ethnic mix and new identities. Increasingly, it cannot be taken for granted that children of mixed unions decide in favour of one or the other parental group. Instead, many prefer to identify explicitly with a new mixed-race identity. In the United States, the children of parents of mixed origin mostly describe themselves as being of mixed origins. Indeed, according to the 2000 census, 2.6% of the population described themselves as such. In the British census of 2001, over 1% of the population voluntarily identified themselves as mixed, or were characterised as such by their parents. A simple probabilistic projection suggests that people of mixed origins could account for 8% of the British population by 2050, including 26% of infants (Coleman, 2006).

Urbanisation

Finally, the growing importance of urban life will probably continue to influence family life, to slow. With very few exceptions, OECD member countries will experience much slower rates of urban growth over the period from 2005 to 2030.

Figure 1.8. **Urban annual growth rate (%)**



Source: United Nations (2007), *World Population Prospects: The 2006 Revision*, Department of Economic and Social Affairs, United Nations, New York, NY; and United Nations (2007), *World Urbanization Prospects*, Department of Economic and Social Affairs, United Nations, New York, NY.

However, numbers alone may not quite capture other important trends occurring simultaneously. While urban growth (defined by towns and cities of a given size) may be slowing, the drift to suburbanisation in some continues apace. Switzerland is a case in point, where (by global standards) relatively small, quite widely dispersed urban centres are gradually integrating into large urban agglomerations as centres expand, and transport and other infrastructures tie them ever more closely together.

Society and social trends

Just as population trends over a 20-year period tend to move quite slowly (with notable exceptions such as immigration) and are not on the aggregate susceptible to abrupt major changes of direction, societal trends also tend to develop their own momentum and can prove quite difficult to deflect from past and current trajectories. The expansion of higher education, the growing participation of women in the labour market and the rising numbers of dependent elderly all seem set to become a permanent feature of the next couple of decades, although their combined effect on family formation, family interaction and intergenerational relations is hard to foresee. Conversely, future patterns of marriage and divorce or labour market participation among the elderly have the potential to spring some surprises in the years ahead.

Marriage and divorce

Reasoned projections of future trends in marriage are few and far between. To the extent that the decline in general marriage rates is quite widespread, it would seem plausible to hypothesise that they will continue to fall in the years ahead. On the other hand, it is equally plausible that they could stabilise or even be reversed, since in-built generational factors may come into play. For example, a US study of cohorts born in the 1950s and 1960s concludes that marriage will remain nearly universal for American women, so that general marriage rates may pick up again in the future once the effect of delaying marriage for educational purposes diminishes (Jiang and O'Neill, 2004).

The decline in the general marriage rate has been offset to some extent by the rise in non-marital cohabitation. In Scandinavia and some western European countries, cohabitation tends to be an alternative or substitute for marriage, reflected in the increasing number of couples who remain together without marrying. In the United States, cohabitation tends to be more of a prelude to marriage. These contrasting trends make projections over several decades particularly hazardous.

Divorce and cohabitation dissolution has resulted in the significant increase in the instability of unions, borne out by research in Canada, the United States and some European countries. This has become a widely shared trend, but one that is a social phenomenon whose pattern remains largely unpredictable one or two decades ahead.

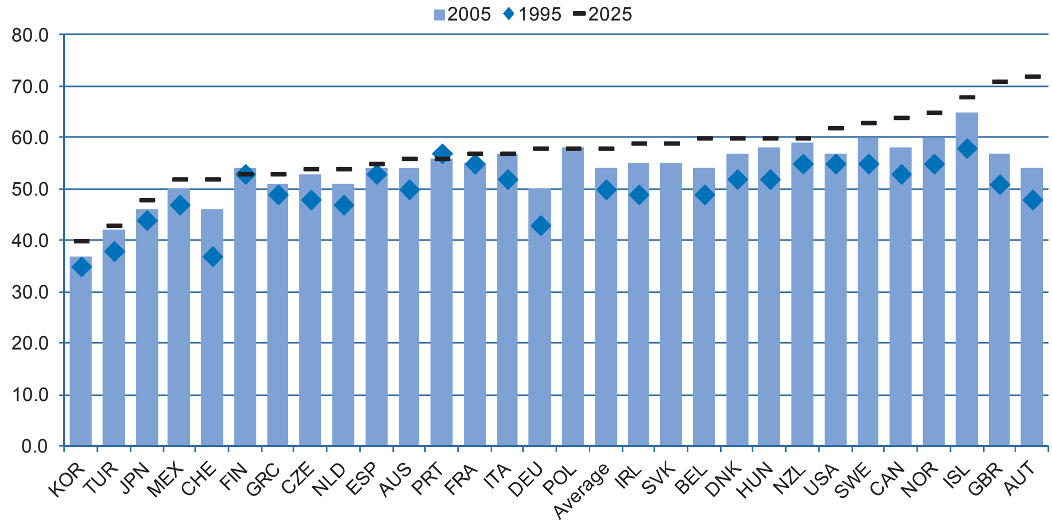
Some countries have nonetheless ventured into this difficult terrain. For England and Wales, for example, the latest 2003-based marital status projections assume that current trends, which span western societies, are set to continue. These involve less and later marriage, more cohabitation and a certain increase in partnership breakdown/divorce, although with some slowing in the rates of increase of earlier decades. Increased breakdown and the number of births occurring outside marriage point to more single-parent families. The trend will be fuelled by the rise in divorce and cohabitation, and the more complex arrangements such as reconstituted family households (Economic and Social Research Council – ESRC, 2007). However, society-wide patterns of marriage, divorce and cohabitation are to some degree sensitive to changes in government policy, for example to changes in taxation and benefits.

Education

The experience of recent decades has shown that education affects family life and structures in several ways, most importantly perhaps by delaying the age at which families are started and influencing the age at which young people begin work and become independent from the family home.

It would seem that as educational attainment among women has risen during recent decades, the mean age of childbirth – at least in most European countries – has increased considerably. And at least as concerns the United States, this correlation between education and childbearing appears to have strengthened over time. Hence the school-leaving age (whatever the level of education) and the timing of fertility have become more closely interlinked, not least because many people prefer to establish themselves on the job market before entering parenthood. Even in countries like Norway, where parental benefits make it easier to combine having children with being a student, enrolment in higher education strongly reduces the probability of childbearing (Lutz and Skirbekk, 2005).

Figure 1.9. **Share of women in tertiary education enrolments (1995, 2005 and projections)**



Source: OECD (2008), *Higher Education to 2030*, Vol. 1: Demography, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264040663-en*.

What is the future likely to bring in terms of tertiary education, where these findings seem to be particularly relevant? Women are already in the majority in most OECD member countries' higher education systems, and over the period to 2025 almost all member countries are likely see the female share rise yet further – in some countries such as Austria, Canada, Iceland, Norway, Sweden, the United Kingdom and the United States – to well over 60% (OECD, 2008b).

How far may recent expansionary trends in higher education enrolments reasonably be expected to continue over the next two decades? New scenarios produced by the OECD indicate that a number of trends and counter-trends are at work. On balance, however:

> …they suggest that systems will probably continue to expand… First, the political will to pursue the expansion of higher education systems exists in most countries. Many of them (such as Denmark, France, the United Kingdom or the United States) have set themselves the goal of broadening access or increasing the educational level of their adult population – often aiming to ensure that half an age group is either enrolled in or graduates from higher education. This stance is shaping the policies and strategies of higher education institutions, and suggests that the provision of higher education will not be rationed but encouraged by policy makers and the heads of institutions. Furthermore there is still significant potential for growth in participation rates in many countries. Finally, the demand for higher education will probably continue to increase. (OECD, 2008b)

Labour market potential and participation

Projections by the European Commission (2006) show that: firstly, the number of younger cohorts is declining and will continue to decline through to 2030 and 2050. Secondly, although the working-age population will begin to decline from 2010 onwards, the total number of people in work in the EU-25 will continue to increase until around 2017 before stabilising and then declining. Meanwhile, in the United States, the workforce will continue to grow through 2030, albeit at a lower rate than for the 1990-2010 period.

The participation of women and elderly workers in the job market will be key for this preview of future family roles and structures.

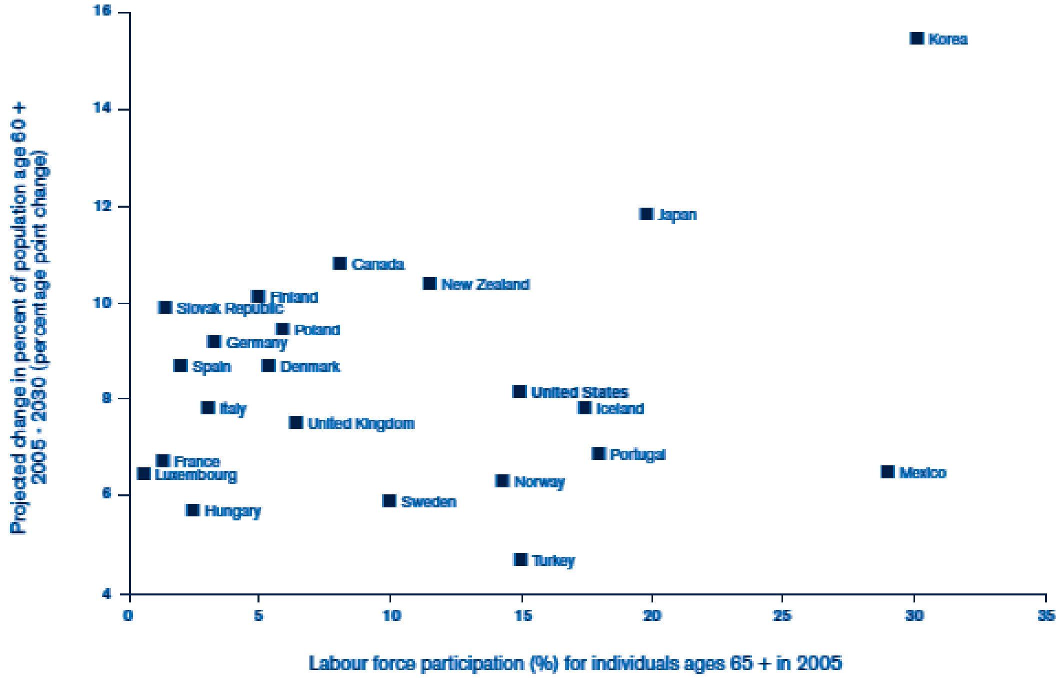
The last 50-60 years have seen a remarkable increase in women's participation in the job market in most OECD member countries, in some cases (such as the United States) doubling from some 50 years ago. In many countries, however, this increase has more recently been accompanied by the growth of less-secure jobs, especially for women. Precarious jobs have been developing rapidly in Europe and Asia, not only in the form of fixed-term contracts, but also in temporary agency work and in some cases involuntary part-time work. In Germany, Japan, Korea and Spain, these forms of employment are wide-spread among women and especially among married women and single mothers. Indeed, in Japan non-regular employment accounts for more than half of women's total employment. In the context of the ongoing shift to service-related activities in most OECD member countries, and in the absence of far-reaching policy changes, it seems unlikely that the future will bring a significant change in direction.

On average, therefore, it is generally expected that the rates of women's participation in the job market will continue to increase across the OECD. That, however, combined with delayed child-bearing, may also mean that the informal care providers, who are mostly women, will have to juggle with multiple responsibilities at work and at home, possibly reducing their time and inclination to look after their parent(s) as well. Increases in the number of reconstituted families and single-parent families may also limit the availability of informal care (Murphy et al., 2006).

Differences across OECD member countries really stand out in another area, that of the labour market participation of the population over 65. While in most European countries and Canada job market participation rates are quite low for this age group, they are considerably higher in Japan, Korea and the United States. Looking forward to 2030, these countries will also experience different degrees of ageing, with different implications for labour market adjustment. For example, in terms of population ageing, the United States occupies the middle ground internationally, with a relatively moderate change in participation by the elderly. Moreover, the United States has attained labour force participation rates among the population over 65, which are well above those of many other OECD member countries. Many European countries, in contrast, will experience moderate to high population ageing, but currently show very low rates of labour market participation among elderly persons (Maestas and Zissimopoulos, 2010).

It seems inevitable that participation rates in the 65 and over age group will have to rise. As labour markets tighten, employers will no doubt find it advantageous to hire older workers and devise ways of retaining them. And as pressures on pensions increase and the elderly enjoy an extended period of "healthy ageing", more workers will find it advantageous to seek employment beyond the official retirement age in order to support consumption over a longer lifespan.

Figure 1.10. **Population ageing and labour force participation in OECD member countries**



Note: Labour force participation rates are for men and women combined.

Source: OECD Employment and Labour Market Statistics; OECD (2010), "OECD Factbook Statistics 2008", *OECD Factbook Statistics (database)*, *http://dx.doi.org/10.1787/data-00376-en*.

On the other hand, and this could be a potential constraint on the older workforce of the future, the elderly may well be increasingly sensitive to the pull of family care-giving responsibilities (elderly parents, partners, grandchildren). Ultimately they will have to confront trade-offs similar to those often faced by younger married women and (albeit much less often) by younger married men.

Technology

New technologies can be expected to affect future family structures and interrelations in several ways. Firstly, progress in medical technologies has in the past made important contributions to extending people's lives, and further advances can be expected in the years ahead, pushing life expectancies to new heights and significantly increasing the numbers of elderly. Secondly, ICT has vast potential to enhance the lives of the sick, the infirm and the elderly by increasing or restoring their autonomy, particularly in the home, and enabling them to participate more actively in family life, not least in the role of carer and/or educator. Thirdly, distance working and distance learning are set to increase considerably in the coming years, as broadband availability and usage intensify and more companies, organisations and institutions avail themselves of the benefits offered by these technologies. As take-up increases so too will the opportunities for families to organise their working and learning lives more flexibly in ways that are better aligned to their needs. And finally, over the next 20 years the much anticipated expansion of social networking will almost certainly have consequences – often unexpected – for family interrelationships and interaction, in some cases enhancing them, in others perhaps hampering them.

Medical technologies and longevity

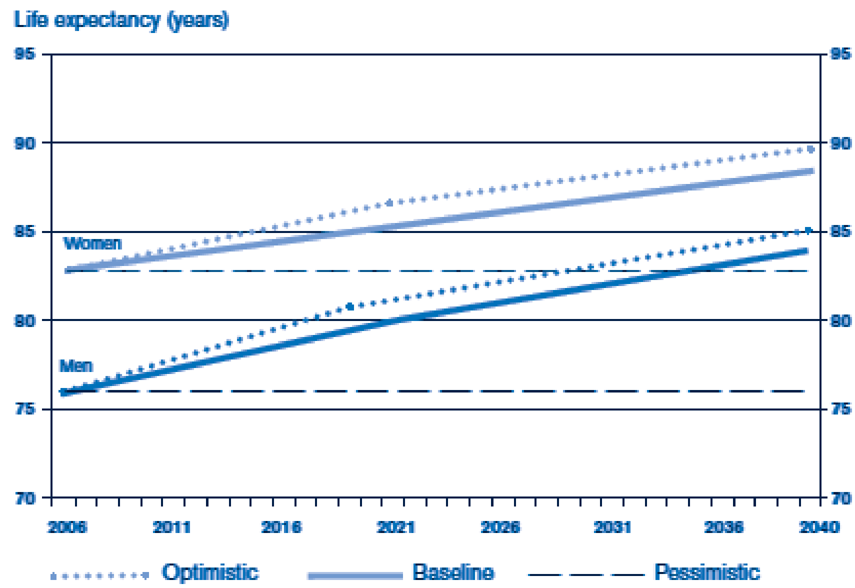
As indicated earlier, impressive gains have been made in the last few decades in life expectancy, largely as a result of improvements in diet and living conditions, but also due to technological progress particularly in the medical field. There is widespread agreement that such improvements in longevity will continue well into the future. In addition to important breakthroughs in surgical techniques, such as organ transplants, significant progress can also expected on the biotechnological front. The OECD's *Bioeconomy to 2030* (2009) estimates, quite conservatively, that numerous path-breaking biotechnological products and processes are very likely to reach the market by 2030. These include, *inter alia*:

- regenerative medicine providing replacement or repair of some types of damaged tissue and better management of certain diseases such as diabetes;
- many new pharmaceuticals and vaccines based in part on biotechnological knowledge;
- improved safety and efficacy of therapeutic treatments due to the linking of pharmaco-genetic data, prescribing data and long-term health outcomes;
- extensive screening for multiple genetic risk factors for common diseases (such as arthritis) in which genetics is a contributing cause;
- new nutraceuticals – food products providing both health and medical benefits;
- low-cost genetic testing of risk factors for chronic diseases such as Type 1 diabetes, heart disease, arthritis and some cancers. As recent scenario work in Finland shows, even relatively modest improvements in treating common diseases can have significant effects on overall life expectancy.

According to Statistics Finland, experts on leading causes of death have made the basic assumption that recent changes in mortality will continue in the near future. This trend, also based on calculations of the impacts of the elimination of certain causes of death, is taken as a baseline scenario. Figure 1.11 represents the outlook of life expectancy and the number of elderly according to this baseline scenario and to two other population projection scenarios.

The pessimistic scenario refers broadly to a situation where mortality in all age groups stabilises at the levels of 2006. Such a situation could be the result of a considerable increase in obesity, substance-related harm and their consequences. The optimistic scenario, on the other hand, assumes that mortality will take a more positive turn than predicted by Statistics Finland. The difference lies in the impact of eliminating approximately half of ischaemic heart disease deaths. Such a situation might arise if negative trends in obesity and substance-related harm could be at least partly turned into more positive ones, and if significant developments were seen in the prevention and/or treatment of certain key national health problems, such as diabetes, dementia, certain types of cancer, suicides and accidents.

Figure 1.11. **Life expectancy outlook in Finland based on calculations of the elimination of certain causes of death and on expert estimates concerning expected trends in national diseases**



Source: Finnish Prime Minister's Office (2009), *Ageing Report: Overall Assessment of the Effects of Ageing and the Adequacy of the Preparation for Demographic Changes*, 4/2009, Finnish Prime Minister's Office Publications, Helsinki.

ICT-enhanced autonomy

The ageing population profile in OECD member countries will tend to push telecommunications into new uses requiring augmented infrastructures. Trends in demand for support services and devices for the elderly and in healthcare are likely to generate completely new extensions of current infrastructures, especially in wireless – for the parts of life cellular mobile cannot reach. Some of the key applications will rely on various forms of sensor networks. Two major applications can be expected here: wireless local networks for healthcare and care for the elderly, including linkages for the use of near field communications (NFC) technologies in body area networks. One of the major technologies for future care of the frail will be communications that are ubiquitous and low cost. Novel radio technologies (NRTs) for many uses, be they body area networks over short ranges (centimetres) or long ranges (kilometres) will be the basis of many of these systems.

Perhaps the most intensive use of ICTs in the family of the future will lie in bringing the hospital into the home. Healthcare is advancing partly as a result of ICTs, especially the Internet, in many countries, for forming linked-up systems across the various care entities, e.g. in Canada and the Czech Republic, both for doctors' access to medical data, insurance processing, etc., as well as for hospital use for the logistics chain, for ordering and paying for medicine (OECD, 2009).

Telework

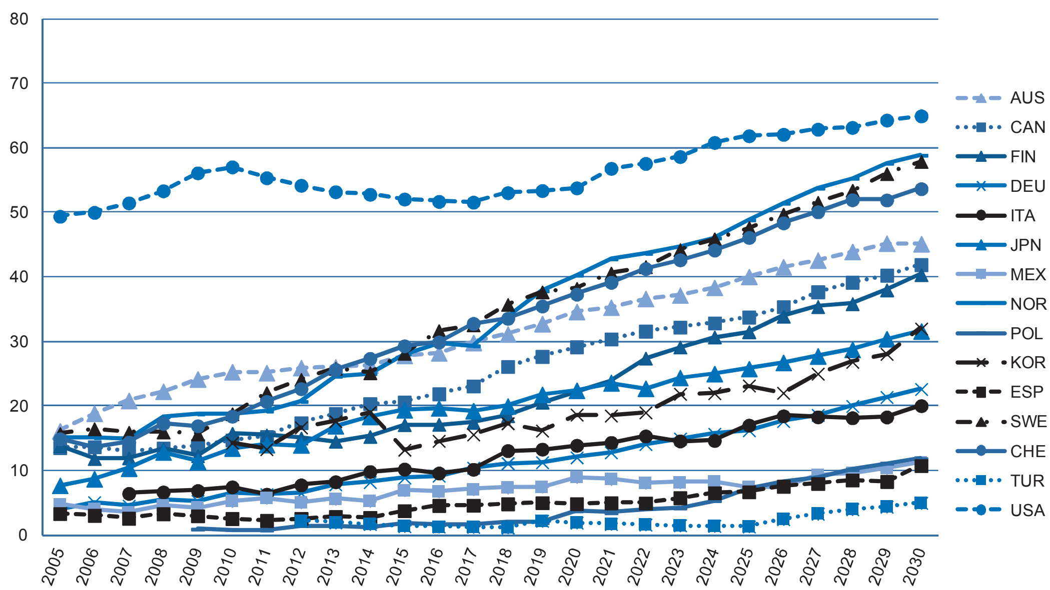
Recent years have seen teleworking and telecommuting expand significantly.

For the period for which data are available, the supply of telework has steadily increased in European countries. In 2006, around 23% of enterprises in the EU-15 employed teleworkers (any location, but predominantly from home), compared to 16% in 2003 and 18% in 2004. There are, however, considerable differences among OECD member countries in the share of companies offering telework arrangements.

In the United States, the number of people working for their employer from home, or remotely, rose from an estimated 12.4 million in 2006 to over 17 million in 2008, a two-year increase of almost 40%, up almost 75% over three years. Data from the United States Bureau of Labor Statistics for the period 2006-08 suggest the proportion of Americans teleworking at least once per month rose from 8% to 11% (Worldatwork, 2009).

A combination of factors appears to be at play: the proliferation of cheap high-speed and wireless Internet access, rising fuel and commuting costs, and the trend by employers to embrace work-life balance solutions.

Figure 1.12. **Internet use by persons aged 75 and older (2005-2030)**



Note: Projections based on Internet usage in younger age groups.

Source: Haberkern, K., based on World Values Survey, 2005, Official Data File v.20090901, 2009, World Values Survey Assocation.

The combination of rising rates of computer literacy over the coming years, further increases in broadband use, and continual adjustment to regulations and practices governing work schedules opens up huge potential for telework and telecommuting.

More generally, higher computer literacy rates and technology improvements will see Internet access and use increase for all kinds of purposes related to work, health, education and social interaction.

The economic outlook

The economy and the future economic setting remain perhaps the most critical factor in determining to a large extent which family and household groups are affected, and how. Long-term stable growth, ample employment opportunities, sound public finances, etc. will clearly affect family/household outcomes differently to a long-term unstable economy with high structural unemployment and poor public finances. In either case, some households and families will thrive while others will see their vulnerability grow. Policy can mitigate such inequalities and ease the situation especially of those who are the most in need. But just as the future economic setting will affect families/households differently, so it will also affect the scope and resources available for policy action.

What are the medium-term and long-term economic prospects?

According to the latest medium-term forecasts, most OECD member countries appear to be only beginning to emerge from one of the worst recessions in decades, the general expectation being that over the next few years recovery will be slow and growth modest. Indeed, it seems unlikely that GDP growth will be back on pre-2007 track before 2015. In addition to the slow recovery, two broad factors will shape the macroeconomic environment in ways that could impact heavily on families.

Firstly, many OECD member countries face a period of quite severe fiscal retrenchment as they tackle the fall-out from the financial crisis and rein in the stimulus packages and other deficit-spending items introduced to mitigate the effects of the downturn. Almost all OECD member countries will find themselves in fiscal deficit in 2011, some even with double-digit deficits in terms of GDP. In many cases, deficits are such that consolidation of between 6% and 10% of GDP is required, implying many years of effort to stabilise debt over the long term.

The second broad trend is rising unemployment rates. The OECD's stylised medium-term scenario sees unemployment climbing in all OECD member countries in 2011 and beyond. Although jobless rates will subsequently recede significantly by 2015, for many OECD member countries they are expected to stabilise at levels well above 2007 rates.

Over the longer term, to 2030 and beyond, the prospects are mixed.

Assuming there are no major changes in policy, growth rates for OECD member countries look set to remain healthy but modest. However, population ageing and an accelerating pace of retirements will constitute a negative context for growth prospects across the OECD. In nearly all countries, decreasing demographic support ratios are expected to begin to slow per capita growth down within the next ten years. By 2020-2025, at the height of the demographic effect, the drag on potential output per capita could stand at around one quarter of a percentage point.

Moreover, growing pressures could have far-reaching implications for public finances across the OECD area. Driven partly by ageing populations and partly by technological and social change, public spending on pensions, health and long-term care could increase dramatically in the decades ahead. "On the basis of unchanged policies and generally conservative assumptions, increases in public spending on healthcare, long-term care and pensions over the next 15 years are estimated to amount to between 1% and 6% of GDP in the OECD area, largely as a result of ageing… In the typical OECD country, about two-thirds of the change is coming from health and long-term care expenditures" (OECD, 2011b).

In addition, spending pressures will come from other policy issues, such as climate change, security, transport and other physical infrastructures. This would seem to be a clear signal that competition for public resources, not least in the social arena, could intensify in the years ahead.

However, even such modest and slowing growth prospects in many OECD member countries should go hand in hand with increasing absolute levels of per capita incomes. Even on the basis of conservative projections, G7 countries should see per capita incomes surge significantly to 2030 and, in the case of Japan and the United States, roughly double by 2050.

Two key questions for the family landscape in 2030 emerge from this outlook. Firstly, how will those higher national per capita incomes be spread across public and private consumption and investment functions, and among the different segments of society?

Income inequalities have been on the increase across the OECD since at least the mid-1980s. The widening has affected most countries, with big increases recently in Canada, Germany and the United States, for example, but decreases in Australia, Greece, Mexico and the United Kingdom. On the whole therefore, the observed increase, while widespread and significant, has not been particularly significant (OECD, 2008c). This suggests that shifts in income distribution, given the complexity of the drivers behind it, are slow-moving, and so for the relatively short period that the next 20 years represent, major changes are unlikely to occur.

Secondly, how will the expected modest growth rates translate into jobs, and what kind of jobs? Long-term employment projections are rare. One exception is the United States Bureau of Labor Statistics' ten-year labour projections, which have been produced on a regular basis for some 60 years now.

The latest report (2009) for the period 2008-2018 indicates that economic growth will stand at around 2.4% over the ten-year period, i.e. slightly slower than for the previous decade, and that total employment will increase from 151 million to 166 million. Almost all of the additional 15 million jobs created by 2018 will be in services, led by gains in professional and business services, healthcare and social assistance. Schools, leisure activities and tourism will also generate large numbers of jobs. Moreover, the steady increase in labour force participation rates of individuals aged 55 years and over observed since the early 1990s looks set to continue. Between 2008 and 2018 the rates for men in this age group are likely to increase by 2% and those for women by 5.6%. In both cases, even the older age group of 65-74 year-olds is expected to show large increases. This continuing shift to service-related jobs coupled with increasing rates of employment of the elderly holds important implications for incomes, work patterns and practices, and the interface between the world of work and family life.

Conclusion

On the basis of this overview, the family landscape in OECD member countries to 2030 is likely to change quite markedly. Of course, a level of uncertainty attaches to all the drivers, although to differing degrees. In the absence of extreme events, population ageing, urbanisation, life expectancy, union formation and dissolution, for example, can be viewed as both relatively certain and slow moving, at least over what is a relatively short period of 20 years. Conversely, migration flows, technological developments and, in particular, economic performance and employment patterns are characterised by a much higher degree of uncertainty. However, the combined effect of these various demographic, economic, social and technological trends on household structures and family living in OECD member countries is likely to be such that far-reaching changes will be required across all family-relevant policy domains, from social benefits and education to housing and employment.

Using stylised scenarios to explore alternative futures

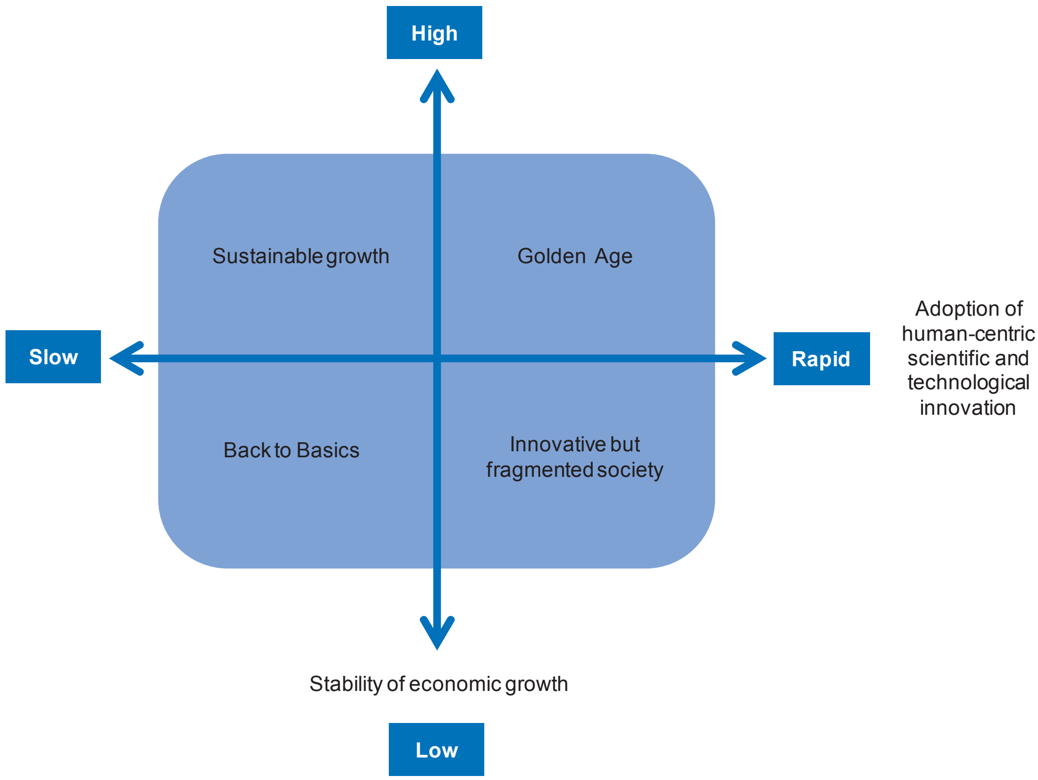
The two previous sections highlight the difficulties of obtaining a clear picture of how the future might evolve over the longer term. Projections of the kind set out provide just one view of the future based on a set of complex assumptions. Indeed, the many factors influencing the future socio-economic landscape for families could combine in any number of ways to produce a multitude of different outcomes. One way to address these many uncertainties is to develop several plausible versions of what the world might look like 10-20 years down the road. The scenario method is one way to do this.

Contrasting scenarios

For the purposes of the "Families to 2030" project, a workshop was organised to generate a set of plausible socio-economic scenarios within which families might evolve over the next 20 years. Participants in the workshop developed four scenarios (see Figure 1.13).

These were subsequently merged into two contrasting views of the possible future: "Golden Age?" and "Back to Basics". The two scenarios share a number of common features, e.g. slow to modest average economic growth over the scenario period, growing inequalities in earnings (driven by a range of factors explained in more detail by Harkness [2011] and Haberkern [2011]), growing social inequalities, continuing pressure on public finances, only modest improvements in fertility rates, and a growing share of the population with immigrant backgrounds. They differ in most other respects. This is most striking perhaps in the degree of volatility of economic performance, the duration of high structural unemployment, the role of the state, adoption of new technologies, the role of women in the workforce, and the balance between formal and informal child and elderly care.

Figure 1.13. **Socio-economic scenarios over the next 20 years**



The "Golden Age?" scenario

The "Golden Age?" scenario – a gradual increase in economic stability and rapid adoption of human-centric technology

This period has been characterised by high initial economic turbulence in the years following the global financial crisis, followed by a gradual return to stronger and more stable economic performance on the back of investment in science- and technology-led growth industries. Families, society and the public sector have all gone through fundamental reforms and new models are emerging which offer better prospects for many – although intense polarisation still exists. For much of the managerial and professional class life has improved. However, for many others in the workforce life is harder and more pressurised. Despite these challenges, society and the political system are largely stable.

The economy

Economic turmoil, environmental pressure and global warming, in particular, inspired governments to change course, and seek new ways to develop during the years following the global economic crisis. Advanced science- and technology-led sectors have seen a growth of investment across the board and their international competitiveness on the rise. These industries are driving the demand for highly skilled workers (including migrants) and higher standards in domestic education.

Confidence in business has largely recovered and unemployment is low. Government spending has been curtailed and the fiscal budget is now largely balanced. The cost has been a reduction in the size of the public sector and reduced spending, especially on welfare and provision of care. Inequality and social exclusion have grown, so that while absolute poverty has fallen, relative poverty is on the increase. Rising health costs remain a real issue. The growth of the elderly population is a key driver of increased costs. Technology is a double-edged sword. On the one hand, it enables people to be productive for longer, increasing the tax base. However, improvements in medical technology mean that there are far greater numbers of people of pensionable age, whatever that age may be.

Society

Well-being and taking care of body and soul is high on the agenda as society seeks to engage in sustainable solutions to mental and physical health problems. The urge to settle upon "quick-fix" solutions is stifled as the evidence suggests that these do not provide lasting benefits and only transfer problems to future generations. There has been a greater onus on the individual to be self-reliant, although the government sees support for health prevention, education and social cohesion as key.

The public sector

Curbs on public spending and the resulting care crisis force changes in civil society behaviour. The public sector has a new, leaner model, with investment targeted at enhancing human potential and driving forward key areas of science and technology. High employment has been achieved as both traditional and new industries flourish and low-skilled sectors continue to demand labour, although not to the same extent as in previous years. Formalised care has also become a growth market for those who can afford it, although informal care structures are still in use – particularly for the less well-off.

The labour market

Women are beneficiaries as demand for workers grows. Greater numbers of women are entering the workplace and are slowly closing the wage gap with male counterparts. The bulk of demand, however, is met by immigrant labour, by older members of the native workforce and by employees drawn in through increasingly flexible work schedules.

Education has improved rapidly over the last decade in particular and young people feed into a workforce that is older and larger than ever before. There is a growing trend in e-living and working, a reflection of innovations in technology and a technology-literate population. The elderly have been encouraged to work long past historical retirement ages. While those still able to work benefit from prolonged earning capacity, those who cannot work suffer as the state rolls back benefits.

The family

Society is flexible but largely working full-time, placing a burden on families as they operate under intense time pressures. As families have come under greater stress and traditional informal care structures have eroded, it has fallen to the government to provide highly targeted quality formal care and an improved education system. We have seen civil society interact with the private sector to deliver quality care and family-friendly policies.

In any such system there will be those that fall through the cracks and this threatens to leave some children and the unemployed behind.

The family has also undergone changes. New family types have emerged and will continue to change over their life-cycle. These changes will be driven by increased opportunities and greater personal choice, created by greater economic independence. On the downside, the high-performance society is undermined by growing inequalities and social exclusion. However, with abundant resources, there is a feeling that much can be done to alleviate such inequalities, raising the standards of living for all.

Overall, well-off families enjoy a quality of life and expectation far greater than their counterparts on low incomes. Benefitting from stable jobs and quality education, they are able to support their family with premium health and childcare and to look after elderly relatives. Those on lower incomes are penalised in the job market, working in less-skilled, less regular and lower paid jobs, if indeed they are able to secure a job. Consequently they struggle to afford expensive private healthcare and are forced to rely on the thinly stretched voluntary and charitable sectors as well as more traditional informal networks.

As the question mark in the title indicates, the "Golden Age?" scenario by no means offers an overwhelmingly positive outlook, since it also implies *inter alia* relatively modest growth rates, persistent pressure on public finances, reduced spending on welfare, growing social inequalities, and greater stress on family life.

Similarly, the "Back to Basics" scenario does not paint an entirely gloomy picture: for example, the healthy elderly are increasingly active in the informal, voluntary and care sectors, and the boost to informal support networks is of particular benefit to the less well-off, as the state is forced to reduce social services and cash transfers.

The "Back to Basics" scenario

The "Back to Basics" scenario – low economic stability and slow adoption of human-centric technologies

The combination of a lack of economic stability in the aftermath of the global economic crisis and the slow adoption of human-centric technologies have had a starkly negative impact on society, notably in the form of structural unemployment and growing inequalities.

The economy

Both unemployment and inflation are high. There is increased poverty and inequality in society, a position the rich exacerbate as they resist the implementation of socially inclusive measures. The rich are still relatively safely ensconced in well-paid traditional professions. Overall, education and skill development have deteriorated in the last decade and there is a regression in technological development. Non-profit, low-cost technology has seen rapid growth, while high-tech, high-cost technology has suffered due to low adoption rates in the early stages. Moreover, given the high rates of structural unemployment, employers have little incentive to offer flexible work conditions, such as telework, except to a few categories of skilled personnel for whom there is strong competition among employers.

Society

As a result of economic and social frictions, society is more fragmented and the level of trust is low. Individuals are now responsible for more of their own primary needs as the state shortens its reach. Social values have quickly become traditional. Migration inflows are reduced, but the proportion of the population with an ethnic or migrant background is growing. People have become more conservative by nature as the state struggles to cope with a host of problems. Consequently, family life has taken on greater importance again.

The public sector

Public finances are in poor shape, hit by the twofold effect of mounting ageing-related pressures on health, pensions and long-term care spending, and the lack of stability in economic performance, which has failed to offer a climate conducive to investment. The public sector has experienced massive budget cuts in an attempt to restore fiscal balance and cope with declining tax revenues. The state has retreated from many areas of service provision – especially in areas such as formal care. Public investments are low except in "high" years during which money is invested in infrastructure and innovative technologies.

The labour market

By 2030, fewer women have entered the workforce than might have been expected. They form a smaller percentage of workers in the formal economy, but a larger percentage in the informal sector. The elderly are increasingly active in the informal, voluntary and charity sectors. Declining performance of the education system and limited computer literacy hold back the potential for upward mobility. While highly skilled and professional workers are still in demand, competition is particularly fierce for low-skilled jobs, and this has driven down wage rates.

The family

Poorer families suffer from lower life expectancy than the rich. The fertility rate is gradually on the rise but there is a gap between the rich and the poor. Poorer families often limit themselves to one child due to restrictions on state benefits, while wealthier families, often with both parents in full-time employment, are having more children. Childcare has become generally more informal.

People are marrying later, but have often cohabited for a long period. The proportion of single-parent families is static, as is the divorce rate, owing to the return of traditional values. Two broad types of family unit have emerged: those with high and those with low skills. Their positions are reflected in their different access to opportunities, benefits and technology.

In both broad types there is a marked segregation between men and women. With a greater proportion of women unemployed and the elderly playing a bigger role in social care, informal care networks have been boosted. These networks are key in bolstering the less well-off as the state retracts and tensions create social fragmentation. Opportunities for inward migration have declined as only the most highly skilled immigrants are accepted under tougher migration laws.

What do these scenarios have to say about the implications for families and policy makers? Drawing on the individual contributions to this project by Harkness, Fagnani and Haberkern, some of the important ramifications of the scenarios can be described as follows.

Scenario implications

The "Golden Age?" scenario

The challenges emerging from this particular scenario are driven by two necessities: to ensure an adequate supply of labour and address the problem of inequalities.

Against a background of stable economic growth, an ageing population and an older workforce, it is essential in this scenario to encourage as broad a participation in the labour market as possible. Efforts are geared in particular to moving more women and the elderly into employment. To do this, families require support in a number of areas, notably in education and training, in childcare and in elderly care arrangements. In particular, low-qualified women need help in updating their skill sets – not least perhaps through e-learning and other technological solutions – and in getting a foothold on the job market. Working parents and employees with elderly relatives (to look after) need adequate childcare and elderly care facilities (whether through state or market provision), but also the revenues to pay for them, since care is predominantly formal and expensive. The mounting pressures on family life stemming from a dual-earner existence, coupled with a relatively tight labour market, make it important for public and private employers to give greater consideration to issues of family/work life balance, even where the business case in favour is not clear cut. They need to offer flexible working arrangements both in terms of work schedules and the use of telework. And to that end, gender equality needs to be both acknowledged and promoted as a necessary component of successful work and family-life balance.

While most families would be better off in the "Golden Age?" scenario than they are today, some segments of society would nonetheless be left behind, and here lies a further challenge: growing social inequality. Much of the overall improvement in families' well-being would be due to a substantial increase in the number of dual earners and individuals benefitting from the growth of high-skill job opportunities. The obverse to this trend would be that many working-age households could no longer afford to have only one person in work. Hence, the scenario implies that in 2030 an increasing share of poor families would be the "working poor", with low pay, short working hours, or just one bread-winner with no or few qualifications.

Low-skilled women would fare particularly badly, continuing to have low employment rates and to take most of the responsibility for childcare, not least because the high cost of formal care would be out of their financial reach. Instead they would fall back on informal care from outside the family, even though this might well be unregulated and of poor quality, or within the family setting, at least to the extent that grandparents or other family members were themselves not in work. This is in contrast to wealthier families who would be able to afford formal care, but may in so doing bring about further erosion of informal family care networks. Other segments of society at risk of being affected by relative poverty would include older working-age single women, pensioners living solely or primarily from state pensions, young people having over time been excluded from state support, and members of (the growing numbers of) reconstituted families in which solidarity among step-kin proved weaker than in traditional family contexts.

The "Back to Basics" scenario

With volatile growth, public finances in poor shape, a lack of investment particularly in the sciences and at the high end of the technology range, and persistently high levels of structural unemployment, the problems in the "Back to Basics" scenario are more fundamental, more keenly felt than in the "Golden Age?" scenario. As a result, the focus of efforts needs to be directed at tackling a variety of challenges: reducing unemployment and poverty, improving the situation of young people, overcoming the lack of progress in better family-work life balance, and addressing the longer term consequences of the growth in informal care structures.

Both the levels and duration of unemployment remain high in the "Back to Basics" scenario. Poor economic growth has put public finances under further pressure and provoked substantial cuts in government spending. Benefit levels are low but the overall level of expenditure on social security is high because of the large numbers of families without work. Consequently, poverty among the unemployed is more widespread and more deeply entrenched. The long-term unemployed, in particular, have poor prospects of rejoining the labour market and those who do manage to find work again are hired at very low wages. Female employment rates have declined, with sharp falls for less-educated women. Poor and low-income families consist mainly of the unemployed, the sick and disabled, lone parents, and to a lesser extent pensioners. Young people also stand to suffer over-proportionately from the deteriorating economic environment, in particular those who cannot call on parental support in the form of finance and access to networking opportunities. To reduce the risk of long-term scarring and irreversible detachment from the labour market, the emphasis of government policy in this scenario is placed on: job-creation initiatives; education, training, up-skilling and labour market re-insertion of the unemployed; measures to ease the transition from school to work; and targeting assistance towards regions that are particularly in need.

The "Back to Basics" scenario is not conducive to better balancing the world of work and family life. Indeed, for large segments of the working population, progress towards improved work-family life balance has ground to a halt. With slack labour markets and abundant supplies of job seekers, employers have little incentive to offer flexible work arrangements and to ease the task for families of combining work with care obligations. There is no pressure to give the business case for greater family-work flexibility anything but scant consideration. This is not the case for families at the high end of the skills and qualifications spectrum. These workers remain much sought after, and employers are obliged to offer attractive terms that include concessions to the desire for a better balance between work and family life. This two-speed world extends into the arena of gender equality. For most employers there is no incentive to pursue gender-neutral family-friendly initiatives. Many families now have only one member in work, the uptake of technologies (such as telework) is low, and any family-related initiatives remain imbued with "maternalist" values. Only in high-income dual-earner families who outsource care and pay for home help can both partners put into practice the principle of equality. Such manifestly divisive developments in society would very probably eventually trigger calls for policy to respond.

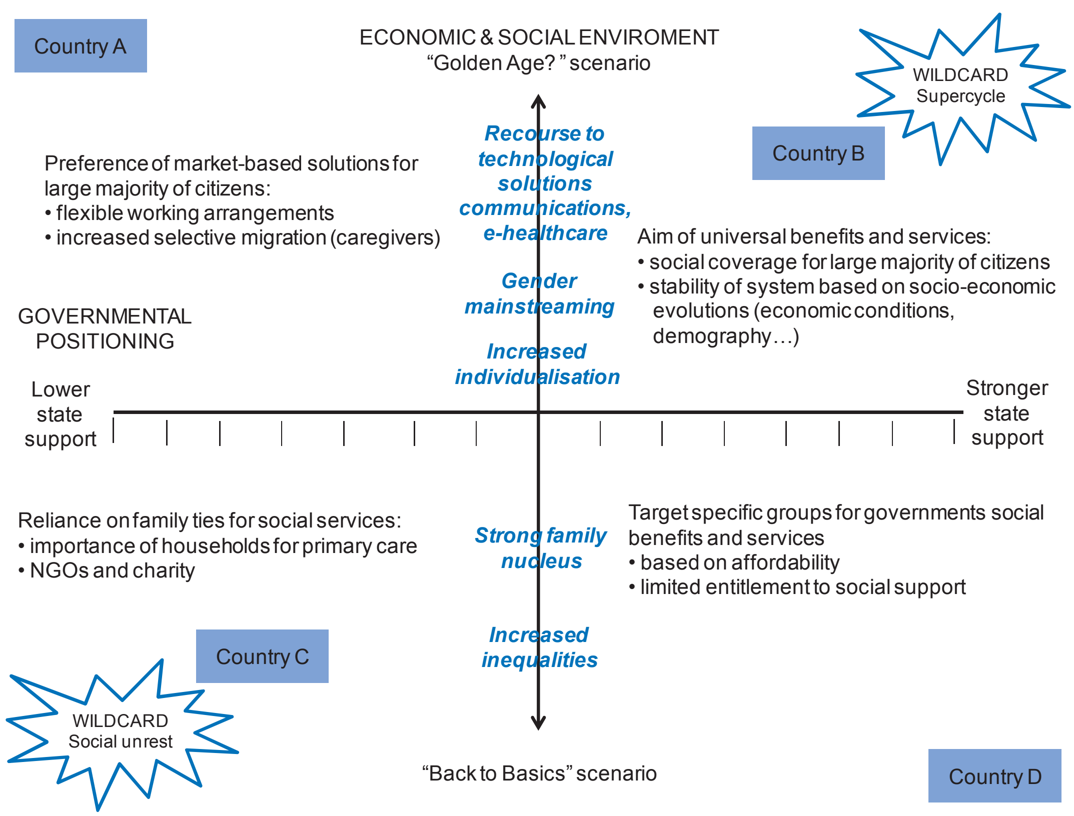
A prominent feature of the "Back to Basics" scenario is the broad-based shift in care responsibility back to the family. With more people – but especially women – withdrawing from the labour market, there is a return to more traditional values, and much more childcare and elderly care take place in an informal setting. While on the one hand this tends to strengthen family ties and encourage creative child and elderly care arrangements, on the other hand it jeopardises aspirations of greater gender equality and undermines women's prospects of finding work and eventually integrating the labour market. Policy therefore faces the dilemma of encouraging creativity and innovation in informal care networks, while avoiding being complacent about achieving greater gender equality.

Clearly, other scenarios could have been developed with different drivers and much more radical assumptions to take into account the fact that in reality social and economic progress is rarely smooth and is often accompanied by shocks and surprises.

It is important to note that these stylised scenarios are not intended to describe the future context of specific countries, but rather to be used as a tool for decision makers to decide for themselves which trends, situations and outcomes apply to the country in question. Figure 1.14 offers a prototype version of how different countries with different cultures and different welfare principles might be analysed through the lens of scenarios.

Together with the trend projections described in the previous sections, the "Golden Age?" and "Back to Basics" scenarios were then used by the authors of the following thematic chapters to identify likely long-term policy challenges and to consider possible responses.

Figure 1.14. **The "Golden Age?" and "Back to Basics" scenarios applied to different country-specific situations**



Policy challenges and policy options

Taking the long view

The combination of changes in family-household structure, broader macro trends, and the uncertain outlook for economic growth and public finances means that OECD member countries need to plan ahead, anticipate change and, in the case of many countries, begin to re-think how they can help families through a range of policy approaches in the coming years. OECD member countries will, of course, all be in different starting positions and on different trajectories both in the development of family structures and in the scope of efforts to tackle the impacts of change. But, broadly speaking, the challenge for all will be to design and introduce a robust, sustainable framework of policies capable of withstanding the pressures, and adapting to the changes, that lie ahead.

In the following chapters of this volume, Susan Harkness, Jeanne Fagnani and Klaus Haberkern and colleagues pinpoint policy challenges and the possible responses that future changes in the family landscape are likely to elicit. However, they do this within their respective fields, i.e. the future of low-income families, the issue of family and working life balance, and the role of the elderly in the family. Drawing on the observations of all three authors, but also on the contributions of project participants made during several steering group meetings and workshops, a set of possible courses of action for policy can be identified which are both cross-cutting and long term in their approach to addressing many of the challenges set out in the preceding analysis.

First, given the modest economic growth prospects of OECD member countries to 2030 as a whole, the fiscal consolidation and debt-reduction task that lies ahead in the medium term, and the mounting long-term pressures on public finances stemming in particular from ageing-related health, long-term care and pension expenditures, but also from other rising demands on public resources such as security, climate change, physical infrastructure investment requirements, many OECD member countries will find it very hard to sustain current levels of universal social benefit coverage over the next two decades. Some ring-fencing of benefits may be possible, most probably at the cost of other policy domains, but it seems almost inevitable that pressure will increase to introduce more targeting and more conditionality. Several courses of action are possible here, first to prepare the ground for carefully considered, sustainable decisions, and second to plan and implement the appropriate measures.

To prepare the ground, there is a need for long-term fiscal projections and scenarios of future public spending on health, long-term care, pensions, and social benefits, to underpin the development of a truly forward-looking agenda to prepare for future fiscal stress. Structural reforms in these policy domains have long implementation periods and long outcome lags, and any front-loaded action needs to be guided by robust medium- to long-term fiscal projections.

Such long-term social spending projections and scenarios need to be given national visibility to help ensure that the requisite early national debate around key social spending decisions can take place in as transparent a fashion as possible.

With a view to addressing short- to medium-term constraints on public budgets, policy makers should explore the scope for achieving value for money through more effective spending. For example, there are efficiencies to be made in in-kind service delivery through the "cascading" of universal services, integrated service delivery or co-location of service delivery on physical sites such as clinics, schools and childcare centres. For the longer term, some form of targeting and conditionality of cash benefits may in some circumstances be inevitable. But here it is important to bear in mind the long-term impact of such measures. Consequently, efforts should be undertaken to maintain or increase spending on the youngest and most vulnerable children and to protect families from poverty in the child's first years (OECD, 2011a) or, in the area of long-term care, explore the options afforded by "targeted universalism" to adjust the range of entitlement, the scope of services or depth of coverage (OECD, 2011c).

Second, however, a backdrop of mounting long-term pressure on public finances offers opportunities for opening the discussion on other, broader avenues for improving social outcomes without increasing spending, notably through a re-balancing of responsibilities among individuals, the family and the state.

One avenue, in light of current and future changes in family and household structures, would be to review family responsibilities and entitlements within the broader question of what constitutes the family network. Elderly care is a case in point. In most countries only close family members are eligible for care leave, i.e. partners, children and parents. This fails to reflect the changing family landscape in OECD member countries, which will be seeing many more non-traditional family forms and particularly reconstituted families emerge in the decades ahead. Currently, cash-for-care schemes are often available to non-family carers, but these carers are often in work or have other commitments and do not have the time to take up the cash-for-care opportunity. Solutions to be explored include extending care-leave eligibility to members of the wider family network and beyond or introducing transferability of care leave rights for members of the close family. This is far from straightforward, of course, since it would have repercussions on systems of wealth transmission, tax and benefits. Getting the balance right would call for careful analysis and modelling to assess the long-term benefits of such a fundamental shift.

Another avenue, especially in the light of changing family structures and living arrangements, would be to re-visit the question of responsibility and individual choice in a much more fundamental fashion. For example, long-term care insurance concepts could offer the choice – on commencement of the contract – among various configurations of care: a high premium would bring entitlement to full state-funded care with no supplementary family support included in the contract; a minimum premium would invoke support through the family; and between the two extremes, various gradations of co-payments would be associated with different levels of formal care provision (cash benefits, vouchers, etc.) and informal care through the family network. Such schemes would empower individuals to decide for themselves who should bear responsibility in the future for their care – the partner, a child, a sibling, step-kin, or someone outside the family network – thereby creating a more dynamic system capable of responding better to changing life circumstances, such as divorce, separation, widowhood, and so on (Haberkern, 2011).

Finally, greater engagement of all social actors – individuals, businesses, associations, voluntary organisations, local government, etc. – may play a contributing role in the search for realignment of responsibilities and creative, cost-efficient solutions. Germany offers a good illustration of this kind of approach. The "Alliance for the Family", started in 2003, brings together the national chambers of commerce and crafts, trade unions, the federal government, scientists and large companies in a national strategy aimed at improving family and working life balance. A major project within this initiative is the "Local Partnerships for Families", which builds networks of key stakeholders to develop family-friendly solutions in the local area. At the latest count, there were 640 active partnerships and more than 13 000 institutions of which over 5 000 are businesses.

Third the combination of longer term pressure on public finances for many countries, together with far-reaching changes in family structures and living arrangements, is indeed a challenge to policy. But it can also be seen as an opportunity to seek savings or at least more efficient outcomes through more coherent approaches to what are currently piecemeal efforts to address problems arising in specific policy domains. One illustrative example is the issue of leave for care purposes. Greater coherence of care-leave arrangements will be required to better accommodate the unpredictability of changing family structures, living arrangements and life circumstances. For instance:

- More thinking in terms of overall life cycle changes and the need to plan care and leave accordingly, e.g. government and business could explore the potential of life course savings schemes (such as those in the Netherlands which allow for tax-free savings to finance a period of unpaid leave in the future), or grant grand-parental leave in lieu of parental leave, etc. The holistic view of the life cycle is important, as opposed to partial approaches involving undue emphasis on particular instruments such as leave entitlements.
- Greater recognition of need for leave to look after ill, disabled, frail elderly, etc. and more creative solutions needed – e.g. job sharing, part-time retirement schemes, transferable leave rights, "private time at work" to arrange for or manage professional care.

Fourth, moving individuals and families out of potentially long-term dysfunctional situations (not in education, employment or training – NEETs; long-term unemployed; the chronically poor; poor migrants; etc.) needs to be addressed as a priority, as it carries costly long-term implications for the individuals and families concerned and for the community more generally. Targeted early childhood education and further education and training are perhaps among the most promising avenues to be explored. But in the case of highly dysfunctional family settings, such policies may need to be applied in high concentrations (e.g. multiple-measure packages) and sustained over lengthy periods of time, in order to bear fruit.

Fifth, currently, technology is not a well-established part of the family policy maker's toolbox. More weight should be attached to the potential uses of new technologies in addressing some of the structural problems affecting families in the future and to the possibilities for integrating technological innovations into policy considerations and planning. For example:

- With rapidly rising computer literacy rates and the proliferation of cheap high-speed fixed or wireless Internet access expected over the next two decades, governments and employers need to further exploit the potential for telework and tele-education as a vehicle for improving a range of key objectives: from improving labour market access for single parents and providing a better skill-base for young job-seekers, to achieving a better balance between work and family life.
- The prospects for significant improvements in the autonomy of the ill, the disabled and the elderly are set to brighten as smart sensing and biometric devices for real-time monitoring and analysis bring the concept of ubiquitous care ever closer, and with it a potentially much reduced burden on family members. Policy makers should encourage efforts to combine these technologies with network infra-

structure to extend care out of the hospital to the home and mobile patients (OECD, forthcoming).

- In a similar vein, social networks and online communities are providing important platforms for self-help and mutual support in medical and social care matters, to share personal health information and discover and access new care options. Governments can provide encouragement and guidance, but also help reduce the risks associated with such online platforms, for example by regulating for agreed quality assurance.

Low-tech solutions should also have their place in the policy maker's toolbox. For the elderly, these might include for example: ergonomic improvements to home interiors, targeted education programmes and computer literacy courses.

Sixth, planners need to pay more attention to future shifts in the (spatial) mobility patterns of households and families, both because mobility will prove increasingly important for family cohesion and because changes in transport use will have significant repercussions on transport services and infrastructures. Changes in household and family structures are expected to result in higher mobility. More single-person households, more divorces and reconstituted families, the growing share of elderly "ageing in place" in rural and suburban areas, all point to long distances between family members. For spouses, partners, children and grandparents who provide most of the care work, this will imply high levels of transport and commuting between households. Infrastructure and services provision is, however, especially weak in rural and some suburban areas (leaving the young elderly for example with few alternatives to the private car). In the interest of supporting family communication and cohesion, future policy in this domain can help by, for example, re-designing road systems to improve safety for elderly drivers, providing supportive public transport for people with special needs, and retrofitting service provision in low-density rural and suburban settings.

Seventh, in housing policy, there is considerable scope for public authorities to influence family formation and intergenerational solidarity, for instance through the encouragement of a sufficiently large rental sector, through making home ownership more accessible for young couples, by encouraging communal forms of living such as shared housing, co-housing, multi-generational housing, etc., as a means of fostering family interaction and supportive networks between generations, and delivering innovations in the design and equipment of homes more suited to ageing in place (see examples such as the Medcottage in the United States and uHouse in Korea). For low-income groups, mixed generation communities offer considerable potential for informal care for children and the elderly, at low direct and indirect cost – for example, by allowing informal carers to better split their time between care shifts and part-time work. In shared housing and neighbourhood communities, informal care settings for non-family elderly and children can be supported with smart ICT programmes to manage care schedules.

Eighth, given the long-term detrimental effects of perpetuating gender inequality, sustained efforts will be required to step up gender mainstreaming. Women and men have long been concentrated in different occupations, industries and sectors, and are segregated in terms of their positions in the job hierarchy within the same occupation or profession (Fagnani, 2011). Such enduring gender inequality both at home and at work will prove difficult to overcome, not least because governments have few policy tools at their disposal to directly influence parental behaviour. Moreover, efforts to do so may lead to tensions with other, perfectly laudable objectives. For example:

- Measures aimed at increasing the flexibility of use of parental leave benefits are unlikely to be effective in achieving greater gender equity, unless they include a non-transferable leave entitlement for fathers (OECD, 2011a). Norway, for instance, has achieved very good results with this strategy. In 1992, the year before the father's quota was introduced, only 920 fathers took up parental benefit. By 2010, following successive extensions of the parental benefit period, 40 000 fathers, or 9 out of 10, made use of their entitlement, with some 35% of these taking leave of 10 weeks or more.
- Raising minimum standards for maternity leave runs the risk of increasing the disparity between maternity and paternity leave, thereby impacting negatively on women's career prospects.

There are significant data and research gaps to be filled to improve the evidence base for effective policy making. For example:

- Surprisingly perhaps, most OECD member country governments do not appear to have projections or even scenarios on future family and household composition at their disposal for long-range policy planning purposes.

Ninth, there is a dearth of longitudinal panels monitoring how specific types of families are faring over time, how they are impacted by economic recessions and financial crises, how changing family structure affects family outcomes, and so on.

The growing phenomenon of reconstituted families warrants more attention from researchers and policy makers alike, given that while such households do mean wider family networks, they also appear to result in less parental support for stepchildren and weaker intergenerational solidarity when care is required.

Tenth, finally, in addressing the complex challenges facing families in the next 20 years, considerable gains could be made by strengthening links among family-relevant aspects of different policy domains, such as childcare, elderly care, labour market policies, education, technology, transport and housing policies. A first step in this direction could be a stocktaking exercise to bring together examples of such family-centred policy integration from across the OECD, with a view to assessing what works and what does not, and what appears to be good practice that could survive and thrive in tomorrow's world.

Note

1. Barrie Stevens is the Head of the International Futures Programme and Pierre-Alain Schieb is Counsellor of the OECD International Futures Programme.

Bibliography

Alho, Juha and Nico Keilman (2009), “On future household structure”, *Journal of the Royal Statistical Society*, Series A: Statistics in Society, 173(1): 117-143, *http://dx.doi.org/10.1111/j.1467-985X.2009.00605.x*.

Australian Bureau of Statistics (2004), *Household and Family Projections Australia 2001 to 2026*, Australian Bureau of Statistics, Commonwealth of Australia, Canberra.

Australian National Housing Supply Council (2010), *Second State of Supply Report*, National Housing Supply Council, Department of Families, Housing, Community Service and Indigenous Affairs, Commonwealth of Australia, Canberra.

BMFSFJ (*Bundesministerium für Familie, Senioren, Frauen und Jungend* – German Ministry for Family, Seniors, Women and Youth) (2009), *Familienrepor*t, BMFSFJ, Berlin.

BMFSFJ (2010a), *Unternehmensmonitor Familienfreundlichkeit*, BMFSFJ, Berlin.

BMFSFJ, (2010b), *European Company Survey on Reconciliation of Work and Family Life*, BMFSFJ, Berlin.

Borgy, V. and X. Chojnicki (2009), “Labour migration: macroeconomic and demographic outlook for Europe and neighbourhood regions”, *Economie Internationale*, 119: 115-153.

Canada Mortgage and Housing Corporation (CMHC) (2009), *Canadian Housing Observer*, CMHC, Ottawa, Ontario.

Coleman, D. (2006), “Immigration and ethnic change in low-fertility countries: a third demographic transition”, *Population and Development Review*, 32(3), September.

Coleman, D. (2009), “Divergent patterns in the ethnic transformation of societies”, *Population and Development Review*, 35(3): 449-478.

Commission of the European Communities (2009), “Demography report 2008: meeting social needs in an ageing society”, European Commission, Brussels.

Donati, Pierpaolo (2010), “National plans and family policies: challenges and opportunities for Italy”, National Family Observatory, Bologna, Italy.

Economic and Social Research Council (ESRC) (2007), *Changing Household and Family Structures and Complex Living Arrangements*, ESRC, Swindon, Netherlands.

European Commission (2006), “The democratic future of Europe – from challenge to opportunity”, European Commission, Brussels.

Finnish Prime Minister’s Office (2009), *Ageing Report: Overall Assessment of the Effects of Ageing and the Adequacy of the Preparation for Demographic Changes*, 4/2009, Finnish Prime Minister’s Office Publications, Helsinki.

Gornick, Janet and Marcia K. Meyers (2005), *Families that Work: Policies for Reconciling Parenthood and Employment*, Russell Sage Foundation.

Hong, Seungah (2010), "Work/family balance in Korea: current situation and future trends", Korean Women's Development Institute.

Institut für Mobilitätsforschung (ed)/DIw (IMFO) (2008), *Mobilität 2025: Der Einfluss von Einkommen, Mobilitätskosten und Demographie,* IFMO, Berlin.

Institut national de la statistique et des études économiques (INSEE) (2007), *Projections de ménages pour la France métropolitaine à l'horizon 2030*, INSEE, Paris.

International Energy Agency (IAE) (2008), *Energy Technology Perspectives 2008: Scenarios and Strategies to 2050*, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264041431-en.*

Japan National Institute of Population and Social Security Research (2008), *Household Projections by Family Type, Number and Size of Household (1980-2030)*, Tokyo.

Jeger, Francois and Olivier Peraldi (2011), *Solidarité et veillissement: le défi de la dependence*, Territorial Editions, Paris.

Jiang, Leiwen and Brian C. O'Neil (2004), "Toward a new model for probabilistic household forecasts", *International Statistical Review*, 72(1): 51-64.

Le Bras, H. (2008), "Are long-term demographic forecasts possible? Turning points and trends", in OECD (2008), *Higher Education to 2030*, Vol. 1: Demography, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264040663-2-en*.

Lutz, Wolfgang and V. Skirbekk (2005), "Policies addressing the tempo effect in low-fertility countries", *Population and Development Review*, 34(4), December.

Maestas, N. and J. Zissimopoulos (2010), "How longer work lives ease the crunch of population aging", *Journal of Economic Perspectives*, 24(1).

Ministry of Health (2006), *Famille & Société: Les solidarités entre générations*, report for the Minister in charge of the Family, La documentation française, Paris.

Murphy, M., P. Martikainen and S. Pennec (2006), "Demographic change and the supply of potential family supporters in Britain, Finland and France in the period 1911-2050", *European Journal of Population*, 22: 219-240.

Netherlands Institute for Social Research/SCP (2008), "Facts & figures of the Netherlands", *Social and Cultural Trends 1995-2006*, The Hague.

New Zealand Department of Building and Housing (2010), *New Zealand Housing Report 2009/2010: Structure, Pressures and Issues*, Department of Building and Housing, Wellington.

Norwegian Ministry of Children and Equality, Gender Equality (2009), *Objectives, strategy and measures for ensuring gender equality*, December.

OECD (2006), "Projecting OECD health and long-term care expenditures: what are the main drivers?", *Economics Department Working Papers*, No. 477, OECD Publishing, Paris, *www.oecd.org/dataoecd/57/7/36085940.pdf*.

OECD (2008a), *International Migration Outlook 2008*, OECD Publishing, Paris, *http://dx.doi.org/10.1787/migr_outlook-2008-en*.

OECD (2008b), *Higher Education to 2030*, Vol. 1: Demography, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264040663-en*.

OECD (2008c), *Growing Unequal? Income Distribution and Poverty in OECD Countries*, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264044197-en*.

OECD (2008d), *A Profile of Immigrant Populations in the 21st Century: Data from OECD Countries*, OECD Publishing, Paris, *http://dx.doi/*org/*10.1787/9789264040915 -en.*

OECD (2008e), *Trends Shaping Education 2008*, Centre for Educational Research and Innovation (CERI), OECD Publishing, Paris, *http://dx.doi.org/10.1787/978926404662 7-en*.

OECD (2009), *The Bioeconomy to 2030: Designing a Policy Agenda*, OECD Publishing, Paris, *http://dx.doi/org/10.1787/9789264056886-en*.

OECD (2010a), "OECD Economic Outlook No. 87", *OECD Economic Outlook: Statistics and Projections* (database), OECD Publishing, Paris, *http://dx.doi.org/10.1787/data-00492-en.0.*

OECD (2010b), "OECD Factbook Statistics 2008", *OECD Factbook Statistics* (database), *http://dx.doi.org/10.1787/data-00376-en*.

OECD Family database.

OECD (2011a), *Doing Better for Families*, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264098732-en*.

OECD (2011b), "OECD Economic Outlook No. 89", *OECD Economic Outlook: Statistics and Projections* (database), OECD Publishing, Paris, *http://dx.doi.org/10.1787/data-00539-en*.

OECD (2011c), *Help Wanted: Providing and Paying for Long-term Care*, OECD Publishing, Paris, *http://dx.doi.org/10.1787/9789264097759-en*.

OECD (forthcoming), *Information and Communication Technologies: The Silver Economy*, OECD Publishing, Paris.

Pickard, L. (2009), "Informal care for older people by their adult children: projections of supply and demand to 2041 in England", report to the Streategy Unit (Cabinet Office) and the Department of Health, *PSSRU Discussion Paper 2515*, London School of Economics (LSE).

Pollack, Martha E. et al. (2002), "Pearl: a mobile robotic assistant for the elderly", University of Michigan, University of Pittsburgh and Carnegie Mellon University.

Prognos (2005), "Analyse coûts-bénéfices d'une politique d'entreprise favorable à la famille", Berufund familie, Fédération des cooperatives Migros, Direction des affaires culturelles et sociales, Switzerland.

Pronovost, Gilles et al. (2008), *La famille à l'horizon 2020*, University of Quebec.

Riche, Martha Farnsworth (2003), "How changes in the nation's age and household structure will reshape housing demand in the 21st century", *Policy Development & Research*, issue papers on Demographic Trends Important to Housing, prepared for the United States Department of Housing and Urban Development, Washington, D.C.

Seo, Jin Woo and Kwang Suk Park (2004), *The Development of a Ubiquitous Health House in South Korea*, Seoul National University, Seoul.

Statistics Korea (2007), *Household Projections from 2005 to 2030*, Statistics Korea, Seoul.

Statistics Netherlands (2009), *Huishoudens: personen naar herkomst 2009-2050*, November.

Statistics New Zealand (2008), *National Family and Household Projections: 2006 (base)-2031*, Statistics NZ, December.

Statistisches Bundesamt Deutschland (2007), *Entwicklung der Privathaushalte bis 2025*, Statistisches Bundesamt, Wiesbaden.

Statistik Austria (2008), *Haushaltsprognose 2008*, November, Statistik Austria, Vienna.

Swiss Federal Statistical Office (BFS) (2008), *Haushaltsszenarien – Entwicklung der Privathaushalte zwischen 2005 und 2030*, September, Bundesamt für Statistik, Neuchâtel.

Taipale, Ilkka (ed.) (2007), *100 Social Innovations from Finland*, Baltic Sea Centre Foundation, Helsinki.

Tscharaktschiew, Stefan and Georg Hirte (2010), "How does the household structure shape the urban economy", *Regional Science and Urban Economics*, 40.

UK Department for Communities and Local Government (2009), *Household Projections to 2031, England*, March, DCLG, London.

United Nations (2007a), *World Population Prospects: The 2006 Revision*, Department of Economic and Social Affairs, United Nations, New York, NY.

United Nations (2007b), *World Urbanization Prospects*, Department of Economic and Social Affairs, United Nations, New York, NY.

United Nations (2009), *World Population Prospects: The 2008 Revision*, Department of Economic and Social Affairs, United Nations, New York, NY.

US Bureau of Labor Statistics (2009), "Employment outlook: 2008-18", *Monthly Labor Review*, November.

US General Services Administration (2007), "The benefits of telework", US General Services Administration, Washington, D.C.

Worldatwork (2009), *Telework Trendlines 2009, www.worldatwork.org*, February.

World Economic Forum (2008), *The Future of Pensions and Healthcare in a Rapidly Ageing World, Scenarios to 2030*, Geneva.