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INCOME AND SOCIAL COHESION**

**PERSONAL
AND
HOUSEHOLD
SERVICES**

Report no. 8

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Foreword

The eighth report of the Council for Employment, Income and Social Cohesion (CERC) deals with personal and household services. The complete report has been published by La Documentation française; it is also available on the publisher's website and that of the CERC. What follows here is a greatly abridged English version for international readers¹.

Personal and household service activities are quite varied; the ones we are addressing here have in common the place where they are carried out – the customer's home – and the fact of benefiting from special tax treatment aimed at encouraging their growth and structuring the sector. But certain services also receive support through social policies aimed at vulnerable publics.

The report is divided into two parts preceded by a general introduction.

Part I

The four chapters of this part deal with personal and household services as a whole, in the specific sense designated by recent legislation and the resulting government support. A presentation of the general features of the sector (Chapter 1) is followed by specific descriptions of the regulatory framework and the scale of government aid (Chapter 2), as well as policy concerning the structuring of supply (Chapter 3).

A brief summary of these three chapters will serve to introduce the reader to the analysis provided in Chapter 4, which deals with the economic and social motivations of the government aid provided. This fourth chapter has been translated in its entirety.

Part II

The second part of the report examines certain personal and household service activities in comparison with alternative ways of meeting the same needs. Its four chapters deal with home care for the dependent elderly and the disabled, childcare, services facilitating daily life (housekeeping, ironing) and private tutoring. These chapters are only available in the French version of the report.

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¹ Translation and adaptation: Miriam Rosen

A message from the chairman of the Council

The CERC has devoted its eighth report to personal and household services. I would like to explain this choice and highlight the issues involved in the resulting analysis.

Services performed in the homes of private individuals are undergoing significant growth in response to profound changes in the society, notably in regard to women's professional activity. They also receive considerable public funding. This support initially bore on certain activities intended for vulnerable publics (elderly dependent persons, the disabled) or for childcare (which came under family policy). Over the past fifteen years or so, it has expanded to cover all potential users in the form of tax reductions for individuals turning to at-home services. This new direction came in response to employment concerns: the idea was at once to reduce undeclared labour and to support the employment of low-skilled persons hard hit by unemployment. Most recently, the personal and household service development plan, adopted in 2005 on the initiative of Jean-Louis Borloo (then-Minister of Employment, Social Cohesion and Housing), was aimed at stimulating this sector by focusing on the structuring of supply and the development of companies providing services in a field where direct employment by private individuals was predominant.

While it is not yet time to evaluate the results of this plan, we found it useful to attempt to identify the economic and social stakes of this official support. To begin with the economic ones, the first, common to most European countries, is to permit an increase in the female labour supply, by freeing it from household work, at a time when demographic trends are moving towards a decrease in the labour force. The second, more specific to France, and perhaps less significant in the end, is to support low-skilled labour, in this sector and others.

The social stakes, meanwhile, are multiple and at times contradictory or in tension with one another. One of these is the quality of female employment: will the growth of personal and household service companies permit an improvement in the quality of jobs in these activities, which are marked by great employment instability, a considerable proportion of imposed part-time work, low remunerations and few prospects in terms of professionalisation or careers? The second is to meet social needs which are presently unsatisfied and which will be growing: those of assuming responsibility for the dependent elderly or the disabled, also those of increasing childcare, areas where, notwithstanding France's notable efforts, there are still considerable needs. A third stake – and I would insist on this point – is to invest in the child in a healthy way, which is to say, with maximum respect for equal opportunity. This concerns access to early childcare which is *really* open to all. It also concerns remedial help for school children. Should we encourage the spread of private tutoring, as is the case at present with tax reductions, and thus push families to make up for the deficiencies of the school system through help favouring the children who are already the best endowed in terms of income and cultural or social capital?

In a period when the state of public finance is a cause for concern, we cannot avoid a re-examination of the relevance of government choices concerning the support provided to the different sectors.

(excerpts)

One of the major transformations of the second half of the 20th century concerns activities in the domestic sphere. Until that time, such activities were mainly carried out by the women of the family. Gradually, one part of these tasks has come to be performed differently, outside the home, through various market or non-market services: food services, laundries, crèches, facilities for the elderly. Another part is still carried out through domestic self-production. And a third part is executed within the home by employees: we shall refer to these activities as ‘personal and household services’; their precise field is defined in Chapter 1.

The public authorities have contributed to the development of these activities and influenced the competition between the means of satisfying needs in three different ways:

- *reduction of costs*, by acting on the rates of employer social contributions and tax rules, notably the VAT;
- *subsidisation*, by assuming part of the cost through public funds, whether in the context of social policies (disabled persons and the dependent elderly, childcare) or, more broadly, subsidies for certain activities (tax reduction for households using personal and household services, vouchers, tax reductions for companies providing services to their employees);
- *regulation* concerning market players’ interventions

Public support for the development of personal and household services is not new but its scope has been expanded over time. At the outset, social policies helped to develop and structure the home-care sector for elderly and disabled persons. Subsequently, benefits were provided for the reconciliation of professional and family life for families with young children (aid for childcare in the parents’ home).¹

As of 1991, the dual preoccupation with combating undeclared labour and supporting employment for low-skilled persons led to expanding the field of public support for domestic work activities (housekeeping, ironing, etc.) through the possibility of deducting half of these expenditures from the income tax of the households using them. At present, the upper limit for these expenditures is fixed at 12,000 euros a year (plus 1,500 euros for one dependent child and 3,000 euros for two or more).

In the most recent stage, a programme for developing personal and household services, known as the Borloo plan, was adopted on 16 February 2005. It enlarges the list of at-home service activities eligible for tax reductions.² Above all, it attempts to structure service provision by encouraging the growth of companies or associations offering them, while the sector is largely dominated by the practice of the ‘private individual employer’, where the user of the services is also the employer of the person performing them.

¹ . Another form of care, through childminders taking charge of the children of one or several families in their own homes, has a greater numerical importance than childcare in the parents’ homes. It does not come within the field of personal services as defined in this report but is nonetheless described in Part II, Chapter B.

² . To include, for example, the delivery of meals to dependent persons or computer help.

(excerpts)

The provision of personal and household services may take three main forms:

- Direct employment, or mutual agreement, which is by far the most common. In this case, the user directly hires the person performing the service.
- The agency mode (“mandataire”): the user calls on a body to recruit the person who intervenes in his or her home; the agency handles administrative formalities but the user remains this person’s employer.
- The provider mode (“prestataire”): the user pays a body which takes complete responsibility for the service performed.

In addition, the user can also turn to a national referral network (“enseigne”) which will draw on the bodies listed with it to direct the demand towards the most appropriate solution.

The list of personal and household service activities entitling user households to an income-tax reduction, on the condition that these services are carried out through direct employment or an authorised intermediary, is defined by Article D. 129-35 of French labour law (see insert).

Employment in the personal and household service sector has risen sharply since the beginning of the 1990s, even if one part of the job creation included corresponds to a shift from informal to declared employment.¹

In 2005, there were 1.1 million declared jobs in the personal and household service sector, including registered childminders: 0.9 million persons employed by private individuals (directly or via an agency), and 0.2 million employed by service providers (Chol, 2007).² In 2006, an additional 71,000 jobs were created, bringing the total number of employees in the personal and household service sector, including childminders, to 1.2 million. Within this group, essentially female, about 58 percent are cleaning women (including home helpers only performing housekeeping), 31 percent are childminders and 11 percent home helpers exclusive of housework (Chol and Viger, 2007).

Employees in these services are more likely to have several employers (47 % according to INSEE’s Labour Force Survey) and each job is often on a very part-time basis. But it is difficult to determine the total number of hours with precision. The women employed in these activities are also older than the average: 72 percent of them are aged 40 or above, compared to 50 percent of employees as a whole. And they also have relatively low diploma levels. In short, and apart from exceptions related to particular activities (tutoring, computer help, etc.), these are largely feminised, low-paid jobs.

¹ . The ‘Household services’ survey carried out by INSEE (France’s National Institute of Statistics and Economic Studies) permitted an indirect estimate of undeclared work in 1996. According to this source, it represented about 45 % of cleaning woman jobs at that date and 25 % of childcare (Flipo, 1998).

² . As explained above, the personal and household service sector as treated in this report concerns only those services performed in the user’s home and thus does not include the registered childminders who take children into their own homes.

Personal and household services by purpose and conditions of provision (in 2007):**Services which may be subject to specific forms of provision**

These services can be delivered either in the framework of mutual agreement or through an intermediary (agency or provider).

- Home maintenance and housekeeping
- Gardening tasks, including the clearing of terrain (tax reduction up to 3,000 euros)
- Odd jobs (tax reduction for up to 2 hours of services and 500 euros maximum)
- Preparation of meals in the home, including time spent on shopping
- Computer and internet assistance at home (excluding repairs from a distance; maximum of 1,000 euros annually taken into account for the tax reduction)
- At-home administrative assistance
- Temporary maintenance, cleaning and surveillance of the main or secondary residence, excluding remote monitoring and patrols
- Home nurses, excluding medical treatment
- At-home childminding
- At-home tutoring or courses (tutor's presence required)
- Care for elderly or dependent persons, with the exception of medical treatment
- Care for disabled persons, notably the activities of sign-language interpreter, note-taker/real-time captioner and cued speech transliterator
- Care and walking of pets of dependent persons (excluding veterinary treatment and grooming)
- At-home beauty care for dependent persons

Services provided within a service package

These services can only be delivered by provider companies or agencies; the package may include activities from the previous list. In the case of service-package provision, the user may opt to choose only one service from the following list:

- Home delivery of meals
- Home collection and delivery of ironed laundry
- Driving the personal vehicle of dependent persons: from home to work, during vacation, for administrative procedures
- Escorting children, accompanying elderly or disabled persons outside of their homes (it is stipulated that this accompaniment involves walks, transport or everyday activities). School transport is excluded.
- Home delivery of shopping purchases

Activities directly and exclusively involved in co-ordinating and delivering personal and household services under the licensing system.

- Services proposed through referral networks which place a user in contact with licensed bodies
- Video assistance and hotline services³
- Unions and federations of associations, which pool tasks for their member groups

When the bodies are licensed, they benefit from tax measures (VAT at 5.5 %, with the exception of hotlines) and social schemes (exemption from social contributions) which are specific to the personal and household service sector.

Unless otherwise indicated, expenditures eligible for the tax reduction/credit are limited to 12,000 euros.

³ . Hotline services are subject to the normal VAT rate of 19.6 %.

Level of public financial assistance

The total amount of public financial assistance to the personal and household service sector includes at least several major components:

- The tax reduction for employing home help (2.1 billion euros in 2006)
- The allowance for elderly persons: 3 billion euros in 2006 for home care (Espagnol, 2007)
- Various exemptions from social contributions for home-help jobs, representing 1.6 billion euros in 2006 (PLFSS, 2008, appendix 5).⁴ This figure does not correspond, however, to the additional cost relative to the general scheme reducing employer social contributions on low-paid jobs; it thus overestimates the specific support for personal and household services with regard to exemptions from social contributions.
- The specific part of the childcare benefit package (*prestation accueil jeunes enfants*, PAJE) for home help and the former in-home childcare allowance (*allocation de garde d'enfants à domicile*, AGED), totalling 173 million euros in 2005.
- The disability compensation benefit (*prestation compensatrice du handicap*, PCH), which is still in an expansion phase. Since 2006, it has gradually been replacing the third-party compensation allowance (*allocation compensatrice pour tierce personne*, ACTP), which had reached 634 million euros in 2005 (Bourgeois and Duée, 2007).
- The lowering of the VAT to 5.5 percent (30 million euros in 2006).⁵
- VAT exemptions for associations rendering services to private individuals (400 million euros in 2006).

If we limit ourselves to these components, although a portion of the 1.6 billion euro cost of the exemptions would have also been paid within the framework of the general exemption for low-paid jobs, the level of public support for personal and household services may be estimated at 8 billion euros a year. This figure does not include various public funding sources for home helpers (*département* councils, local social welfare centres, National Old-Age Insurance Fund, etc.), for which we do not have complete data.

Beyond these schemes concentrated on personal and household services, there are many others helping to fund disabilities, dependency or childcare. They are not primarily aimed, however, at developing personal and household services and thus cannot strictly be identified with support for this sector.

⁴ . This sum can be broken down as follows: 889 million euros for at-home caregivers employed by a fragile individual, 513 million euros for home caregivers employed by outside structures, 37 million euros for those assisting non-fragile persons and employed by outside structures, and 149 million euros for the 15 % tax credit for individual employers opting to declare real wages (as opposed to the option of a declaration at the level of the minimum wage [SMIC]).

⁵ . 50 million euros in 2007 and 80 million euros in 2008, according to the Budget Memorandum for 2008, *Voies et moyens*, vol. 2.

Chapter 2 discusses the universal service employment voucher (*chèque emploi service universel*, CESU), a device intended to simplify recourse to personal and household services.

It takes two forms:

- the *bank voucher*, which is a means for individual employers to pay their employee, including a simplified declaration for social contributions,
- the *prepaid voucher*, which allows companies or public administrations to provide partial funding of the personal and household services used by their employees.

This chapter goes on to analyse the cost of using personal and household services for the end user, in terms of general tax relief as well as specific elements of social policy schemes (in favour of dependent persons or families with young children).

Government interventions in their different forms (reduction of employer social contributions, lowering of VAT, tax reduction) fund more than half the cost of the service, whether it is delivered in direct employment or through provider companies or associations.

Even if the reductions of social contributions are smaller in the case of direct employment, the final cost for the user is lower. By way of illustration, for an employee paid at the minimum wage, this cost is six euros in direct employment, and just over seven euros through a provider.

Chapter 3 analyses the public authorities' interventions to structure the supply.

Here, a distinction may be made between services dealing with fragile publics (dependent persons, childcare) and other personal and household service activities.

France has favoured administrative procedures (authorisation or licensing) to establish the eligibility of companies or associations for undertaking such activities rather than the development of standardisation/quality procedures.

The chapter also reviews the state of collective bargaining in the sector.

Public support for the development of personal and household services is analysed in this chapter from two points of view: economic motivations on the one hand and the demands of the social state on the other. And this approach ultimately leads to addressing the question of government trade-offs.

THE DYNAMICS OF PERSONAL AND HOUSEHOLD SERVICES

As already indicated in the introduction, a major economic change in the second half of the 20th century was the transformation of activities in the domestic sphere. The recourse to services provided outside the home and the development of new technologies (household appliances, etc.) has meant that less time can be devoted to domestic tasks: one portion of these tasks are carried out by employees from outside the household, which we now call 'personal and household services'.¹ But a significant portion of these domestic tasks are still carried out within the household, mainly by women. The transformation of the activities of the domestic sphere is far from over.

Growing needs

There is every indication that demographic trends, along with changing values and behaviours, are stimulating the replacement of self-produced domestic tasks by services outside or within the home. The desire to be freed of household tasks can only grow with the change in generations and the desire of younger women to hold a job reflecting their educational investment. This is most clear with the care of dependent persons: elderly parents, the disabled, infants or children starting school.

Childcare

One of the most crucial points concerns families with young children. For such families, as the surveys indicate, the temporary interruption of a paid work activity in order to take care of children is often the result of a constraint, namely the absence of an accessible alternative.

According to INSEE's population projections (Robert-Bobée, 2006), the number of children can be expected to remain stable. Thus, it is not so much the demographic outlook which plays a role in the changing demand as the extent to which present remain unsatisfied. In 2002, two thirds of children under three years old were looked after mainly by their parents; 18 percent stayed with a childminder (including family crèches in the childminder's home), while 8 percent were placed in a crèche and 4 percent with their grandparents (Ruault and Daniel, 2003).

In addition, many families indicate dissatisfaction with the childcare solutions they adopt. In particular, for numerous families with limited incomes, and even more so for those with low incomes, the most accessible solutions are the mother's withdrawal from the labour market or recourse to grandparents (Blanpain, 2005).

¹ . Personal and household services showed a sharp increase during the second half of the 20th century; in a larger historical perspective, the employment of servants at the beginning of the century seems to have been more widespread in France than the present recourse to employees for such services.

***Dependent elderly
persons
and the disabled***

The need to care for elderly persons who have lost their autonomy or disabled family members also brings out an existing lack of provision from outside caregivers (or outside structures) intervening in the homes of those concerned. In coming years, the ageing of the French population will lead to an increase in the number of dependent elderly persons, with the forecasts varying according to the estimates of future dependency levels used.

The improvement of treatments, medications and risk prevention will modify the age when dependency occurs, as well as life span. However, it is difficult to estimate whether the average age of the onset of incapacitating diseases will increase more than life expectancy. This is why the core trends emerging from available estimates simply extend the situation observed today, with the period of dependency assumed to be stable.

On this basis, 1,200,000 persons would be dependent in 2040, compared to 800,000 in 2000. This estimate corresponds to an average increase in the number of dependent persons of about 1 percent a year. This increase is expected to accelerate between 2005 and 2020 (the period when the generations facing dependency are no longer the 'empty' ones stemming from the First World War). A second acceleration would occur between 2030 and 2040 (when members of the baby-boom generation would more often become dependent). By contrast, the period between 2030 and 2040 would show a lower rate of increase. The magnitude of these variations would remain moderate, however, with an increase from 1 to 2 percent in the most critical periods. Demographic trends also suggest a quantitative decrease in the number of potential caregivers (spouses and children) because of the decline in the fertility rate and the increase in divorces.

In the case of disabled persons, it seems clear, even if there are fewer studies available on this subject, that the recourse to caregivers outside the family is already limited. As with childcare, it is more the level of provision and its cost which will determine the growth of these care activities than demographic changes.

In face of potential needs, two factors may slow down the growth of the activities: on the one hand, the forms, quality and availability of provision and, on the other, the price of the services. These two points will be examined in turn.

**SUBSIDISING NEEDS
AND STIMULATING
SERVICE SUPPLY**

Since the beginning of the 1990s, the public authorities' actions have been aimed at supporting the demand for personal and household services by subsidising needs and structuring the supply for service provision in order to make it more dynamic. For a certain number of households, freeing themselves from part of domestic chores in order to hold a job is financially worthwhile if the additional net wage received is greater than the labour cost of the person hired for these household tasks. In countries with sharp income inequalities, there may be considerable demand for domestic services. In countries where inequalities in earned income are limited, there is less incentive to acquire domestic services in order to gain time and be able to hold a job. In this case, the growth of demand calls for government intervention lowering prices. It should be noted, however, that the existence of needs which remain unsatisfied because of cost is not specific to personal and household services.

Every sector can invoke this situation at one time or another in order to argue for assistance in its favour; indeed, regardless of the goods or services concerned, the demand expressed on the market is a function of the price. It is thus always possible to cite needs which households express but cannot satisfy because of income limitations (owing to the price of the goods or services concerned).

For all personal and household services, demand support is based on significant tax reductions for users, where the state assumes half of the total cost. In the case of services for fragile individuals (elderly dependent persons, the disabled, children), specific benefits are added to these tax reductions: the personalised independence allowance (*allocation personnelle d'autonomie*, APA), the disability compensation benefit (*prestation compensatrice du handicap*, PCH), and the infant allowance (*allocation pour jeune enfant*, APJE).

Stimulating provision has entailed both the simplification of its administrative formalities, notably through the service job voucher ("CESU") and, especially since the 2005 Borloo plan, the encouragement of providers. At the outset, personal and household services were mainly delivered in the form of direct employment of the provider by the user, whether the job was undeclared (moonlighting) or declared (direct employment or through associations serving as intermediaries). For personal and household services concerning fragile publics (dependent elderly persons, disabled persons, children), there was also recourse to provider bodies subject to an authorisation procedure and subsequently (from 1996 on) a licensing procedure, in the case of social services depending on local government, associations or companies. In practice, however, few companies were involved prior to 2005, with the result that service provision was fairly uniform.

The fact that the user is also the employer ultimately limits demand: seeking and selecting a future employee, administrative formalities (calculating social contributions) and all the responsibilities incumbent on employers generate too much complexity and fairly high overhead costs, even if these are not explicit. The main virtue of the service job voucher (which has now become the CESU) was the simplification of administrative procedures for the employer-user; the spread of agencies which assume the task of seeking and selecting employees has also facilitated the process.

It is likely, however, that full development of personal and household services requires the growing intervention of the providers. Persons using services intended to relieve them of domestic chores would then face a simple choice between services performed at home or provided outside. The spread of service providers would diversify the offer and improve the quality of the service performed.

The issue of provision structures is particularly important for the elderly, whether dependent or not, because there is even greater need to reduce the administrative difficulties of direct employment. Here, the agency and provider modes offer an appropriate solution.

But in the case of dependent persons (elderly or disabled), public authorities also have a responsibility with regard to the quality of the service and thus the qualification and practices of those performing them.² It is natural, moreover, that public authorities verify the quality of the home help they are funding. Such activities involve a degree of ‘public service’. This does not contradict the intervention of for-profit companies as providers or intermediary agencies but it does justify the definition of terms and conditions and the evaluation of their application.

**THE STATE’S
RESPONSIBILITIES**

To the extent that the state is contributing considerable support, in terms of budget, to the expansion of personal and household services, it is necessary to examine the different reasons behind such a commitment. It is clear that these are not mutually exclusive and that a judgement can only be made by taking all the parameters into account.

**Reduction of
undeclared work**

One element explaining public intervention in personal and household services is the objective of reducing undeclared work. In addition to the precarious situations of the employees concerned, undeclared work places those who use it in a situation of legal insecurity and also provokes a loss of tax revenues or employer social contributions.

By allowing tax deductions for part of the cost of a declared job, lowering the rate of employers’ social contributions and simplifying the declaration procedure with the service job voucher and now the CESU, public authorities have provided considerable incentives for putting ‘off-the-books’ work ‘on the books’, or in many cases, at least some of it, through a partial declaration of the number of hours worked. Admittedly, this has led to an inflation of employment as measured in surveys or official statistics. But the most important point is that the social protection of those employed has been improved. In terms of public finances, the tax expenditures in favour of user households are equal to the revenue gains from social contributions on declared employment. In addition, the growth of personal and household services through recourse to providers considerably reduces the risk of undeclared work.

**Responsibilities for
fragile individuals**

The public authorities’ responsibility for the quality of services performed among fragile individuals is exercised through authorisation and licensing procedures. In the case of quality certification and simple licensing alike, however, authorisation may be granted automatically at the end of a given waiting period (two or three months depending on the case) if there is no opposition from the prefecture of the *département*.

Whatever the kind of licence, moreover, it is taken as a quality label by consumers. But what is the value of a label granted by default? This clearly falls short of ISO-type quality certification.

² . One of the particular features of the present situation, moreover, is that the public authorities assume responsibility for qualification in the case of service providers but not at all for employment by mutual agreement. This also applies to childcare: in order to be eligible for a subsidy, a childminder taking children into her own home must be registered, but no qualification is required for childcare in the parents’ home.

The licence also constitutes an authorisation to intervene among fragile individuals. In this situation, can we settle for authorisation by default? Shouldn't quality certification be granted solely on the basis of a positive decision, which is also a guarantee of ongoing monitoring? At present, there is no available information, at *département* level, let alone national level, on the proportion of simple licences or quality certifications granted by default.

Licensing also requires monitoring the respect of the commitments made, as well as the operators' respect of the limits placed on their activity (e.g., the fact that certain services only benefit from tax reductions when they concern fragile individuals).³ Here too, there is presently little information available for evaluating the level of monitoring.

Support for low-skilled jobs

Nearly all personal and household services involve low-skilled jobs. Expanding such services therefore means supporting this kind of employment. In other sectors, this support entails exemptions from employer social contributions for low-paid jobs. This measure might have been applied as well in the context of the simplification of the administrative formalities with the service job voucher, or now the CESU (calculations made by URSSAF, the Social Security Contribution Collection Office). Picking up costs through tax reductions goes even further (cf. chapter 2).

Moreover, certain activities presently included within the field of personal and household services, such as computer help or private tutoring with skilled personnel, are not covered by policies supporting low-skilled jobs.

Outlook for the support of low-paid jobs

The fact that generation replacement is leading to a lower proportion of working-age persons with low training levels raises questions about the place to be given to policies for reducing labour costs relative to those supporting activities with high value added. Among low-paid employees, moreover, the considerable proportion of those with higher qualifications than those required (i.e., wage downgrading) is a cause for concern (see the CERC's seventh report, 2006).

In addition to this general question, another one is more specific to personal and household services, namely that of the risk, over time, of competition between services intended for fragile publics and other services in the same sector. In fact, many jobs involving dependency care, childcare or household tasks are now held by women aged 40 and over who have no diplomas and are resuming a paid activity after a long period outside the labour force, generally in order to raise their children (see Chapter 1). In future, this traditional recruitment pool will be limited: while only 39 percent of the generation of women aged 40 in 2005 hold a diploma at *baccalauréat* level or above, this will be the case for 60 percent of those aged 40 in 2015 (owing to the rapid increase in the initial training level in the 1985-1995 period). In addition, the interruption of employment in order to raise children also seems to be decreasing, even among the least qualified women.

³ . As indicated in Chapter 2 of the unabridged report, rapid testing operations have shown that the regulations are not always respected.

If the structure of qualifications or skills required for these occupations does not evolve, there will be a risk of competition, over time, between the different jobs, barring even more massive recourse to an immigrant labour force, as is already the case in various European countries. At-home personal and household services would not be the only ones hit by recruitment tensions, and competition for hiring would take place at several levels. For one thing, these strains would be felt, for the same kind of post, between services performed in institutions and those performed in the home. For another, within at-home services, the different kinds of posts would come into competition. Such tensions over supply can hardly promote the satisfaction of such socially critical needs, notably with regard to care for dependent persons, because of the more difficult working conditions.

In the case of care services for dependent persons, working conditions are often much more difficult at home than in a facility. The weekly hours are limited and concentrated on short periods (wake-up, bedtime). Travel time is considerable and not remunerated; it prevents the organisation of a full-time job for a single activity. The employees' isolation forces them to handle conflicts arising with the persons they are caring for or the family by themselves. All in all, these constraints are not compensated for by greater remuneration or career prospects.

For a certain number of jobs, it is thus necessary to increase the skills, notably interpersonal ones, of the employees involved, in order to guarantee satisfactory quality for the corresponding services. This is true for childcare or care for dependent persons. However, while care and treatment activities are becoming more demanding (the at-home caregiver, for example, now carries out tasks which were previously assigned to a nursing auxiliary or even healthcare professionals), these occupations have little standing, in terms of image, remuneration or career prospects.

What can be done to increase the attractiveness of these professions which require strong skills but are hardly recognised today? The problem is not easy to resolve.

An improvement in the wages of the most qualified personnel might be beneficial but will not suffice. The development of careers for these employees would be an even more determinant factor. And this brings us back to the issue of the structuring of the sector: career prospects are easier to organise within an agency or provider structure than in direct employment. In practice, only the first case offers the possibility of access to a middle-management post or another profession through promotion. Even for those employed by service providers, however, there are more job opportunities when the structure offers a wider range of services. This situation permits employees to advance towards more skilled posts, especially if the present boundaries between professions (e.g., caregivers and medical personnel) become less rigid.⁴

Moreover, concern with making certain jobs more attractive might lead to even more distinctions in public funding levels in favour of fragile publics. Similarly, this objective might lead to providing greater aid to structures offering their employees real career prospects.

⁴ . In this sense, limiting public support to an activity exclusively devoted to personal services does not encourage the organisation of internal mobility for personnel.

In addition, service activities for private individuals, notably those performed in the users' homes, often involve extremely part-time work. In order to reduce under-employment (which is generally female), it is necessary to ensure that the jobs created in services replacing domestic work can be performed on a full-time basis.⁵

This point requires further analysis but two comments are called for here. First, for personal and household services, it is easier to organise full-time jobs within the provider mode (or even the agency mode) than in the case of direct employment by mutual agreement.⁶ As a result, the working hours of the personnel concerned are slightly longer; individuals in direct employment often have to seek out several employers in order to attain a sufficient amount of work.

Second, the growth of service providers remains limited by the fact that many users turn to direct employment: for the same final provision – one hour of service – the cost is much higher in the case of recourse to a provider. The 'product' is clearly different, since direct employment requires the user to seek out and select the employee, and assume the risks and constraints of their status as employers. But numerous users are not really aware of this. If the state wanted to promote the development of the provider mode (in hope of permitting better-quality employment), the decrease in costs stemming from the tax deduction should be greater than for direct employment. In this spirit, it should be noted that Sweden has just introduced a demand-support scheme for personal and household services which applies only to recourse to providers.

All of these considerations could justify public intervention to develop the provider mode. Compared to employment by individual service users (direct employment by mutual agreement or through an agency), employment through a provider is more likely to permit the creation of jobs with greater numbers of working hours and better social protection (through negotiation of collective agreements and monitoring of their application, company health services, access to training, etc.).⁷ In return for the tax benefits granted to licensed companies (relative to prevailing rules in other service activities), as well as the official 'seal of approval' which licensing seems to confer, the providers would then have to make specific commitments regarding the management of their personnel.

Towards a new economy?

French economist Michèle Debonneuil (2007) draws attention to the emergence of a new economy where the consumer is offered not only goods but also services which integrate them. The recent expansion of the personal and household service field to include, for example, computer help would anticipate this kind of integrated services. Public support for such a budding industry can be justified from a micro-economic standpoint.

⁵ . Jobs in personal services outside the home, such as catering or laundering, are not exclusively female but the proportion of women holding them is sizeable. Moreover, personal and household service jobs such as childcare outside the parents' home are, de facto, almost entirely female.

⁶ . According to INSEE's 'Employment' surveys, the number of working hours is slightly higher in the provider mode than in direct employment.

⁷ . Cf. CERC report no. 5 on job security (CERC, 2005).

It is often acknowledged that returns to scale begin increasing with size but subsequently decrease. Assisting the growth of a market thus allows companies to enter the zone of growing returns, which permits them to lower costs and prices and thus reinforce demand. Support for ‘budding industries’ may be ended as soon as the market reaches adequate size.

The argument for support of emerging activities cannot be applied to the whole of personal and household services, however, since most of them do not benefit from economies of scale. The bulk of the jobs are held by the individuals directly carrying out the tasks, or even the totality in the case of direct employment.

In fact, increasing returns can only affect the organisation of companies or associations intervening as providers (and in part as intermediary agents) in terms of structural costs (notably for the personnel organising the service and supervising those who perform it). With the new information and communication technologies, service providers can profit from organisational economies of scale. Temporary support – a ‘push in the right direction’ – for providers entering the market is justifiable if the objective is to reduce recourse to direct employment. But the thesis advanced by Michèle Debonneuil – a determined analyst and advocate of personal and household services – goes still further and is worthy of examination. It bears on the future of a new paradigm encompassing the use value of a good and its service, but for this reason, it goes beyond the limits of the present study.

**THE SOCIAL STATE
AND PERSONAL -
HOUSEHOLD SERVICES**

Public support for the development of personal and household service jobs also has to take into account the objectives attributed to the social state in response to societal changes, notably the individualisation of society.

**Drawing conclusions
from the
individualisation
of society**

The development of personal and household services, one of the means of ‘emancipation from domestic tasks’, is, as we have emphasised, closely tied to the growth of female employment.

***Growth of female
employment and
gender equality***

Women quite often express the desire to hold a job and this trend may be observed in all the western countries, albeit with great variability from one country or culture to another. Employment is seen at once as a source of autonomy, a possibility for self-fulfilment and a factor of socialisation. For a woman living with a partner, holding a job is also a factor of economic insurance, from a double standpoint. For the couple, it constitutes a form of insurance against the ups and downs of a labour market which has become more precarious; for the women themselves, it also offers personal economic insurance in a society where the stability of family structures has become more uncertain. And for lone mothers, employment is an absolute necessity.

The desire of large numbers of women to participate in the world of work is thus one of the constituent elements of the society’s individuation. In the wage society’s individuation model, social rights are accorded to the individual rather than the family and are based on employment: full citizenship is that of the worker (Daune-Richard and Nyberg, 2003). Women’s access to employment, without being limited to ‘female’ jobs, stems from this process, as does the claim to gender equality in the responsibility for domestic tasks and in professional life.

Fulfilling this desire is one of the tasks of the social state (notably in order to attain gender equality) and also has a strong economic justification.

The increase in female employment has been a major factor of economic growth in all countries and, as the European Union's Lisbon strategy brings out, it remains a key issue for coming years. As we have noted in the introduction, this increase has been made possible by the partial emancipation from domestic tasks.

Increasing female employment has two effects on growth. On the one hand, it makes women's access to education – a considerable investment – profitable at all levels. Allowing the most highly trained women to carry out jobs with high productivity or high social utility (such as teaching or healthcare) increases the economic growth potential and thus the standard of living.

Domestic tasks and service production

One of the difficulties of analysing the impact of replacing self-produced household tasks by other services has to do with the fact that the statistics do not take into account this self-production in terms of either employment or value added (GDP). This often leads to errors of interpretation; a classic example concerns housekeeping chores: if a woman decides to hold a job and employ a declared cleaning woman in order to free herself of domestic tasks, the employment statistics will record the creation of two jobs and the GDP will be increased by the value added of these two jobs. In an accounting system recognising the value of domestic work, the corrected increase in GDP would only be due to the first job. In fact, the sum of the housekeeping tasks does not vary; it is simply carried out by the cleaning woman working in her employer's home.

On the other hand, given forecasts of the ageing of the population pyramid, the funding of the pension systems calls for countering an increase in the ratio between the economically active and inactive populations (what is known as the dependency ratio). Two paths must be taken simultaneously: prolonging working life and increasing female employment.

On this point, European comparisons show that, for France, the main issue is reducing under-employment, a phenomenon tied to an unemployment rate which is higher for women than men and a rate of part-time work which is particularly high (cf. CERC, 2006, *Times of change: France 1993-2005*). Part of female under-employment is related to the difficulty of reconciling professional and family life. The care and education of young children is a major obstacle at the outset of careers. The need to care for elderly parents who have become dependent is one of the factors limiting the employment of older persons.⁸ Thus, helping to free women from a considerable share of domestic chores is an economic and social goal. It is necessary, however, to distinguish between ordinary household tasks and care.

The release from domestic work entails recourse to at-home services, but it depends largely on the use of other personal and household services provided outside the home. From a macro-economic standpoint, the choice of the approach to be favoured in substituting services for domestic self-production must take overall productivity into account.

⁸ . It is often women aged 50 to 60 who are faced with the problem of handling the dependency of elderly parents.

It is necessary to favour solutions allowing these tasks to be carried out through the services with the highest productivity levels for the factors involved (labour, tangible capital, energy costs, etc.) and likely to show significant increases.

From this point of view, certain household services (e.g., washing and ironing) are less productive than the corresponding services performed outside the home.⁹ For other needs, the conclusions may be different. Thus, services permitting dependent persons to remain at home are probably less expensive than institutionalisation because they considerably reduce capital costs and probably personnel costs as well.¹⁰

Access to care is an issue common to the growth of female employment and gender equality in work. As the surveys show, it constitutes the greatest obstacle to female employment; interrupting a career in order to care for children or dependent persons is a factor contributing to wage inequalities between men and women.

The other side of the coin is that, in personal and household services more than other kinds of services for private individuals, the work is almost exclusively female, often precarious and underpaid, with low standing and few career prospects. In a certain sense, the expansion of services allowing women to enter employment leads to a two-tiered system. Some women find a more satisfying activity outside the home but those who replace them in their domestic tasks are faced with jobs of little interest and low quality.

Free choice

One of the social issues related to the expansion of personal and household services allowing women to choose their activities freely is thus to favour the forms of substitution for domestic work which offer the greatest possibilities of better-quality jobs: promoting the 'free choice' of one group of women should not compromise the quality of the other's employment. From this standpoint also, the development of at-home personal and household services through providers is potentially more positive. The application of collective agreements and the monitoring of working conditions are easier when work inspectors and company doctors can be called upon.

The individuation of society highlights the issue of free choice. This includes the free choice of carrying out an activity or not, as mentioned above, but also the free choice of childcare options and, for dependent elderly persons, those of eldercare (at home or in a special facility). It is thus necessary to separate the question of *care* from the exclusive responsibility of the family, and of the woman in particular, as it has been defined in traditional societies.

⁹. The Conseil d'Analyse Économique's report on local jobs (Cette et al., 1998) proposes 'extending the public authorities' concern with at-home services to certain domestic activities easily lending themselves to substitution'. The report adds, 'By limiting eligibility for aid to services performed in the home, the government's intervention favours the latter to the detriment of others offered outside the home which are sometimes easily substitutable. For example, tax exemptions encourage linen care at home to the detriment of dry cleaners, which may in fact be more efficient.' In Belgium, such considerations have led to the use of service vouchers for ironing and alteration work outside the home.

¹⁰. The same issue comes up with the spread of hospital care at home (*hospitalisation à domicile*, HAD) versus a stay in hospital.

When the responsibilities for the care of children, of elderly parents or the disabled are transferred to the public authorities or shared with them, the organisation of care is no longer a strictly private matter and the government assumes at least part of the financial responsibility.¹¹

Investing in the child

The trend towards the individualisation of society also includes the youngest individual: the child. The state thus becomes, along with the parents, responsible for the respect of the 'rights of the child', notably with regard to their development, sociability and education.¹² The fact that these activities lie at the intersection of family and community has led, notably in France, to defending the 'free choice' of those involved regarding the nature of the care: by collective structures or at home, by outside caregivers or by providing a benefit to compensate for the halt in activity of the parent (in practice the woman) who would assume the duty personally.

But is 'free choice' the only aspect of the question to be taken into account? In the case of early childcare, the various solutions for the child's cognitive development do not offer the same benefits, especially for the children of the most disadvantaged families. With regard to the choice between collective and individual childcare (where the latter includes parental care), Méda and Périver (2007) stress that 'As of one year old, childcare in quality institutionalised structures not only improves cognitive development but has positive effects on equal opportunities and social mobility for children from disadvantaged backgrounds.'¹³ This argument is used notably to justify the Scandinavian countries' commitment to collective modes of childcare, in a variety of forms.

PUBLIC TRADE-OFFS ARE NECESSARY

The changes described here call for major public choices. As soon as government interventions face financial constraints, the question of priorities among the targets for assistance arises. These choices must also take into account supply and demand forecasts.

Which public to target?

To the extent that the state intends to encourage the growth of services replacing domestic work, how can it adjust its aid to take into account differences in the material situations of the families? Two kinds of questions must be addressed.

¹¹ . The extent and forms of public support are, once again, quite variable from one country and culture to another.

¹² . Cf. the second principle of the UN Declaration of the Rights of the Child (1959): 'The child shall enjoy special protection, and shall be given opportunities and facilities, by law and by other means, to enable him [or her] to develop physically, mentally, morally, spiritually and socially in a healthy and normal manner and in conditions of freedom and dignity. In the enactment of laws for this purpose, the best interests of the child shall be the paramount consideration'.

¹³ . On this last point, the authors draw on the work of Esping-Andersen (2004) in particular.

- If the state wants to allow all women to free themselves from a part of domestic tasks (in fact, mainly having to do with care) in order to hold a job, the aid should probably be inversely proportional to income.¹⁴
- If, in the choice of modes, the state favours the user's 'free choice', the most relevant approach is probably that the residual expense for the user remains the same regardless of the mode chosen. At the same time, the level of this 'residual expense' is necessarily a function of income level, in order to give less advantaged users access to a real 'free choice'.¹⁵

In the context of these two criteria, how should we evaluate current policies? On the one hand, the childcare benefit package (PAJE), personalised independence allowance (APA) and disability compensation benefit (PCH) are income tested and, to varying degrees, contribute to a vertical redistribution of income. They are intended to cover the different modes of care the families might choose but do not succeed in levelling the 'residual expense' (for a breakdown by service, see Part II in the French version). On the other hand, tax reduction schemes (and now tax credits) have the opposite effect: they quite clearly favour personal and household services relative to the other options. And as things now stand, they are more favourable to the most well-to-do households.

A decade ago, France's Task Force on Personal Care Services indicated that, in 1996, 40 percent of tax households – those with the highest incomes – had declared three-quarters of the expenditures for personal and household service jobs (Hespel and Thierry, 1998). In its twenty-first report to the French president, the Tax Council presented quantitative findings drawn from 2001 income-tax declarations (Conseil des Impôts, 2003).

Tax reduction or tax credit?

The Tax Council's 2003 report includes a simulation, at constant cost for the state, of the shift from a tax reduction to a tax credit for personal and household services expenditures, with the consumption of these services taken to be unchanged.¹⁶

More than one million user households, three-quarters of whom had incomes between the second and fourth deciles, would have benefited from such a measure. The average tax gain for these households would have been between 400 and 500 euros depending on the income bracket. In return, 400,000 other households would have lost out.

Eighty percent of these 'losing' households belonged to the last decile and would have faced a tax increase of more than 1,100 euros per year and per household.

The transfer of tax advantages from 'losers' to 'winners' would have represented 410 million euros, or 30 percent of the total cost of the scheme. Individuals over 70 years of age would have been over-represented among the 'winning' households, while economically active persons aged 30 to 50 would have been among the 'losers'.

¹⁴ . Other solutions are put into practice however; in Sweden, access to benefits and the portion remaining at the users' expense are independent of income but the funding is covered by highly progressive direct taxation.

¹⁵ . The survey on childcare modes carried out by the DREES in 2002 thus brought out that in practice, the only 'choice' open to families of the lowest decile is that of assuming responsibility for early childcare by themselves or with family or neighbours.

¹⁶ . This simulation was prepared by the Ministry of Finance's Forecasting Department, which has since been absorbed into the Directorate-General of the Treasury and Economic Policy (DGPE). The cost to the state was maintained at a constant level by lowering the ceiling of the possible reduction. The new ceiling amounted to 2,200 euros declared per household (or 1,100 euros maximum advantage) compared to 6,860 euros declared according to the legislation in force in 2001 (or 3,430 euros maximum advantage).

In 2001, the last year these findings were published, the tax reduction had only benefited 60 percent of the households filing declarations (i.e., 1.3 million households out of a total of 2.2 million), since the remaining 40 percent were not liable to tax.¹⁷ The most well-to-do taxpayers, those of the last income decile (the 10 % of households declaring the highest income) fully benefited from the scheme. The tax relief granted to them represented 70 percent of the total for 2001, compared to 44 percent five years earlier.

The tax credit applicable in 2008 is likely to increase recourse to personal and household services and ease the inegalitarian effects of the earlier tax reduction. The tax credit may be able to subsidise needs for personal and household services which would not have been expressed without it because of their cost for low- and middle-income households. Along with income, however, the obstacles to the use of this type of services remain greater for the most modest households or those with the fewest qualifications. In addition, the tax credit is only applicable to economically active couples or households with a single active adult. It thus leaves out elderly persons, whose Forecasting Department simulation showed that they would be significant beneficiaries of the tax credit if it were applied to them.

Which priorities in face of funding constraints?

Given an overall constraint weighing on public finances, it is also necessary to examine the distribution of government support among the different functions carried out within the framework of personal and household services. At present, care needs (for children, dependent elderly persons, the disabled) are not adequately met. Over the middle term, they will be increasing and a progressive concentration of government support on these specific functions may well be necessary.

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The questions raised about the future development of personal and household services should not overshadow the feeling that, with the implementation of measures taken in recent years, these services are experiencing dynamic growth and new structures are emerging, notably through the creation of companies handling the dual problems of satisfying demand and adapting supply. From this standpoint, the CERC's study has been carried out a bit too early to benefit from an assessment of the sector, something which, in our view, will be necessary in two years' time.

That said, it is not premature to raise questions, as we have tried to do in this chapter, about the problems related to the philosophy behind the government's intervention, the use of public moneys, the social state's responsibility for priorities such as children, elderly persons in their different states of dependency, and the disabled. And also to consider the professional aspects of these problems, in order to improve the qualifications and careers of the employees who devote themselves to personal and household services.

¹⁷ . At present, the CERC has no data after 2001 concerning the redistributive effects of this income- tax reduction. Our request for an analysis of more recent data has not been satisfied. The only elements available concern the cost of tax advantages (i.e., nearly 2 billion euros in 2006) and the average reduction granted (about 750 euros), with no indication of the dispersion of the aid by income level.

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