

Families, Work and Home Care

Assessing the Finnish child home care allowance

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Abstract

This article discusses the Finnish child home care allowance. It describes the main features of the allowance and positions it into the broader picture of Finnish childcare policies. The article approaches the home care allowance also from the perspective of daily life and asks how the beneficiaries themselves assess the use of the benefit. This discussion is based on interviews of 20 parents. The interviews were conducted as part of the research project Contradictory Reality of the Child Home Care Allowance funded by the Academy of Finland. The article pays attention to the contradictory nature of the child home care allowance and brings out possible problems related to it. It highlights three themes through and in relation to which parents make sense of their choice of home care. These are family time, the best interest of the child and manageable daily life.

Introduction

Finnish public discussion on childcare has in recent decades been characterised by the rhetoric of freedom of choice. In media as well as on the political and everyday level, there has been vivid discussion about the parents' freedom to choose between the different childcare arrangements (Anttonen 2003, Hiilamo & Kangas 2006). The freedom of choice is, however, not just rhetoric. Finnish childcare policies also provide families with choice and policies can be regarded as based on the idea of parents' right to make choices also in a legal sense. Nowadays the state subsidises most kinds of childcare arrangements: the public childcare is universally

available, the child home care allowance supports informal care arrangements, and the private childcare allowance enables parents to purchase childcare services from the private market.

Despite there being different state supported alternatives, the child home care allowance as a means to provide childcare has gained strong popularity in Finland. The availability of the allowance has resulted in a situation where over 50 percent of small children are cared for at home (Finnish Social Insurance Institution 2008). Concurrently this has led to relatively low enrolment in the publicly funded child day care and to the fact that a substantial number of Finnish mothers have stayed outside the labour market in order to take care of their children.

This article is interested in the Finnish child home care allowance. It describes the main features of the allowance and positions it into the broader picture of Finnish childcare policies. The article approaches the home care allowance also from the daily life perspective and asks how the users of the allowance construct the use of the benefit and through what kind of themes they assess the childcare option and its significance for the daily life of families that child home care allowance enables them to have. The discussion about the experiences of the users is based on the interviews of 20 parents. The interviews were conducted as a part of the research project *Contradictory Reality of the Child Home Care Allowance* funded by the Academy of Finland.

The article pays attention to the contradictory nature of the child home care allowance and reveals possible problems related to it. It argues that from the daily life perspective child home care allowance is related to several dimensions of the daily life of families such as parenthood, children's wellbeing and the practices of combining work and family. The article highlights and evaluates three culturally important assessments through which parents make sense of their choice of home care. Those are family time, the best interest of the child and manageable daily life.

Finnish childcare policies and child home care allowance

Anne Lise Ellingsæter and Lars Gulbrandsen (2007: 649) have stated in relation to childcare that “(i)n most European countries a ‘childcare gap’ exists”. In other words, they argue that in most of Europe there is a dis-

crepancy between the demand for and the provision of childcare. There are not enough childcare openings to fulfil the actual demand for places. Ellingsæter and Gulbrandsen continue by stressing that there can be substantial differences in the availability of public childcare among different countries and that the Nordic countries are actually “succeeding in closing the gap”.

As Ellingsæter and Gulbrandsen also acknowledge, in Finland such a “gap” should not exist at all. This is so, because in Finland the municipal childcare is a social right of families having a child under school age. Since 1984 all Finnish children under three and since 1996 all children under seven years old have been legally guaranteed a place in municipal day care, and local authorities have, in their turn, had a legal obligation to provide these services to the families who choose to apply for them (Kröger, Anttonen & Sipilä 2003).

The municipal day care is not, however, the only childcare choice Finnish parents can make after the parental leave. Due to a political compromise in 1984 Finnish parents gained a right to a monetary compensation in case they wanted to rely on informal childcare solutions. The parents were thus entitled to the child home care allowance that enables them to take care of their children by themselves, if their less than three year old child does not use public childcare services. From the beginning of the 1990’s the private day care provision has also increased. This development is in many ways due to the private day care allowance introduced in 1996, which enables the parents to purchase services from the market. This allowance can be paid to a private childcare provider designated by the parents. The private day care allowance as a means to cover childcare expenditures has constantly become more significant (Anttonen 2009).

As a whole, Finnish childcare policies can be labelled as universal. The so-called “universalism” of the childcare provision can be said to include also those who do not wish or cannot participate in municipally organised day care. The Finnish case has also been described as a “new universalism” in which the childcare policies are a mix of different kinds of public support (Kröger, Anttonen & Sipilä 2003, Repo & Kröger 2009). This new universalism can also be understood as an acknowledgement of different individual needs within the universal right.

Despite acknowledging different kinds of care needs, the Finnish childcare policies are controversial and problematic in relation to gender equality. They have simultaneously both promoted gender equality and cemented the gender division of care. Family policy has been commitment

to gender equality on the basis of “woman-friendly” reforms, as the public childcare system (Anttonen 1994), and they have actively “defamilialized” welfare responsibilities (Esping-Andersen 2002a). The cemented element is produced by the cash-for-childcare benefits (Rantalaiho 2009). Rianne Mahon (2002: 346) has argued that cash-for-care schemes present one kind of a turn toward neofamilism. Similarly Lister et al. (2007: 133) maintain that policy approaches to cash benefits are “presenting moves to refamilisation”. However, in the case of Finland, we also have to take into account the already mentioned fact that the child home care allowance is only one part of the Finnish childcare policies. Finnish policies on childcare are thus characterized more by dualism or bipolarity than by pure familism (see Ellingsæter 2003, Rantalaiho 2009).

Child home care allowance

Child home care allowance is an important part of childcare policies in Finland. It is an allowance that is available after the parental leave (when a child is approximately 9 months old) and can be paid to families that have an under-three-year-old child, who is not cared for in municipal day care. As a monetary benefit, the child home care allowance is divided into two parts. There is a basic allowance (314 Euros), which is paid separately for each of the eligible children, and a supplement, the amount of which varies according to the family’s monthly income and family size (maximum 168 Euros). The allowance consists also of a sibling supplement (between 60–90 Euros) that is paid, if any other child of the family under school age is cared for in the same way¹ (Repo 2009a).

Hence, as a whole, the Finnish child homecare allowance includes both universalistic and means-tested features. The most important universal feature is that the basic allowance is available for all parents. Eligibility for it is not related to how rich or poor parents are, which sex they are or what their employment status is. The only condition for receiving the basic amount of the benefit is that the child under three does not take part in municipal childcare. On the basis of this specific feature of the benefit, the benefit can be interpreted as a monetary compensation for not using municipal services, which in itself is quite an extraordinary justification for receiving a social benefit (Repo 2009a).

But at the same time, the system of home care allowance includes means-tested elements and has some characteristics that promote inequal-

¹ In 2009.

ity. As mentioned above, the supplement of the benefit takes into account both the size and the income of the family. Because of this, it works as a kind of an income distribution mechanism. In other words, low-income families get more and wealthier families less, which can of course be regarded as justified from the perspective of social solidarity (Anttonen 1999: 102). It is also worth arguing that having this income-testing element, the Finnish child home care allowance creates economic incentives to low income families to rely on the allowance as an alternative to day care services (Sipilä et al. forthcoming).

There are however substantial differences in public support for child home care depending on in which municipality the family lives. Some municipalities try to decrease the demand for childcare services by paying their own home care supplements for the inhabitants of the municipality. As Clare Ungerson and Sue Yeandle (2007: 187–189) have concluded, one reason for supporting the cash-for-care schemes is often that of cost containment. For municipalities it is often economically cheaper to pay benefits than provide services. These municipal supplements can also be relatively high rising up to 250 Euros with possible sibling supplements (Miettinen 2008).

Child home care allowance and children

The child home care allowance has enlarged the social rights of Finnish parents. It can be argued that it has strengthened their right to give care (see Knijn & Kremer 1997) and that it has provided families with more flexibility on how to organize the care of their children. In daily life this social right has become very popular and has lead to a situation where less than every second child under the age of three is cared for in municipal day care. Almost 90 percent of children are cared for by the childcare allowance at least for some time after the parental leave. In addition, a substantial number of families, 40 percent of all users, take advantage of the benefit as long as their child is three years old (Hämäläinen 2005: 138–139).

The majority of the small children in Finland are thus cared for at home mostly by their mothers. Anita Haataja (2005: 98) has described this situation as having become somewhat paradoxical. The paradox becomes evident especially in the Nordic context: Finland has introduced the largest rights for public childcare within the Nordic welfare regime, but in prac-

tice small children are cared for the longest and on a full-time basis at home in Finland. What is important here is that the structure of the child home care allowance encourages families also to care for their older children at home. This is because the care of older children is respectively supported, if they are cared for in the same way as their younger siblings. Some municipalities also require that in order to be eligible for the municipal supplement all the children under school age in the family have to be cared for at home.

The popularity of home care, combined with the fact that the care provided by municipal childminders is also very popular, has an influence on the coverage of the early childhood education. Only 40 percent of Finnish children between 3 and 6 participate in publicly organised early childhood education. This is also why Finland stands as the 24th among the 25 OECD countries when it concerns the coverage of the early childhood education (UNICEF 2008). In the case of the six year old children the situation is however different, because most of them take part in free, half-day preschool, which was introduced in 2000.

The UN Convention of the Rights of the Child provides children with the right to participate actively in society. In addition, it emphasizes the best interest of the child. In relation to this Anne Trine Kjørholt (2008) has stressed that it is critical to ask, how the assumption of the children as subjects with participation rights and the notion of the best interest of the child are related to, consistent or in conflict with other political interests and aims in any society in question. This is also an essential question in the field of care policies when public support for prolonged home care is at issue. Is the state support for home care, especially when it is also meant to be an alternative for not using childcare services – as the case is with Finnish child home care allowance – actually in conflict with the idea of children as social participants and with the wellbeing of children?

In terms of children's rights, it is thus important to discuss and assess how childhood and children as citizens are constructed in the framework of the social policy design that supports prolonged home care. It seems that a discourse that favours home care simultaneously intensifies an idea of children as developing and vulnerable and is thus the opposite of an assertion of the idea of the modern child that represents children as competent and autonomic beings with participation rights (Kjørholt & Tingstad 2007, Repo 2009b). The state support for prolonged home care is in many ways also related to the social rights of parents as citizens and thus is not necessarily always compatible with the idea of "children-sized citizen-

ship”, which according to Marc Jans (2004) places children in a positive position as contributing social actors in a community.

Daily life assessments

How then do the users of the allowance assess the childcare choice the benefit enables for them? What are the main themes through which the parents of small children describe home care? In order to answer these questions I interviewed twenty parents who received the child home care allowance². The analysis of the interview data as a discourse analysis as a method indicated that there were eight different themes through which home care was described by its users. Although there were individual differences on how the interviewed parents emphasized the importance of and interpreted particular themes, on a more general level the parents constructed home care in the following way: they described home care as a *primary* care arrangement when compared to other care modes, they assessed the home care as a *conditional* choice that depended on structural premises (such as labour market position), they stressed home care as something that *needed to be more highly valued*, they assessed home care as a means to increase *family time* and to further the *best interest of the child*, they brought forth *problems in combining work and family* as well as *tiredness due to work responsibilities* and saw home care as a possibility to create an *unhurried and manageable daily life*.

Hence, the interviewed parents emphasized the positive elements of home care and were, respectively, critical about the demands of working life. By doing so, they constructed two broader discourses of assessing home care, that of *pro home care* and that of *the protest against working*

² The data consists of 20 interviews of parents who have received child home care allowance (CHCA). When the interviews took place in 2006 and in 2007, ten interviewees received the CHCA, other ten parents were at the labour market or studied but had received CHCA recently. Most of the interviewees were mothers and in the case of most families the CHCA was also paid to the mother of the family. The social-economic background of the families was heterogeneous. There were low-income families, but also families whose annual income rose to over 100 000 Euros. Similarly, the educational background of the interviewed parents varied. There were both academically educated mothers as well as mothers with vocational training. The size of the family also varied between having one to four children. One family received the municipal supplement.

life (Repo 2007, Repo 2009b).³ In this article I will concentrate on presenting three themes included in these broader discourses: *family time*, *the best interest of the child* and *manageable daily life*. These themes are especially interesting because they demonstrate how closely intertwined the daily life of families with small children is with different kinds of cultural and structural premises (see Deven & Moss 2002: 247). This is also why I do not want to simply present the themes in here, but will rather discuss their broader connections to culture and social contexts as well as some of their problematic outcomes.

Family time

In contemporary welfare states family, parenthood, and care often attract public interest and concern (Ellingsæter & Leira 2006: 4). In this discussion the notion of family time has gained growing cultural significance. Nowadays parents live their daily life in the midst of increasing pressure to allocate more time to the family and to the care of their children (Daly 2001, Jallinoja 2006). There are also studies which show that parents have done so also in practice and have increased the amount of time spent in childcare (Österbacka & Mattila-Wiro 2009). In the public debate “family time” has also been seen as a vehicle to solve social problems attached to parenting with the result that the time spent with children also has become to serve as a measure for good parenting (Ellingsæter 2003, Jokinen 2005, Takala 2002, Repo 2007). Increasing demands on parenthood and worries about the lack of family time also function as important legitimating factors in arguments for relying on cash-for-care schemes. This is how a mother of three assessed her choice to be at home.

The reason, why I stayed at home and took the child home care allowance was that I thought children are small for so short a time and I wanted them to be able to enjoy not having to hurry in their first years. [...] But also because of our common time, because I know that when I work I am always terribly tired. The work takes so much energy that I am not able to give much to my

³ The original analysis of the interview data was conducted by using discourse analysis. Interviews used for collecting were theme interviews. The purpose of the analysis was to locate the main discourses the parents relied on when assessing home care. The construction of the discourses required that the data was first ordered according to repeated themes, which were then used as a basis for distinguishing the broader discourses.

children in the evenings and I do think that you should put the children first.

Riitta Jallinoja (2006) has argued that Finnish public debate about family has taken a “familistic turn” and has been shaped by modern familism. Modern familism stresses the importance of home mothering as well as the value of family time and by so doing sets guidelines for good parenthood and appropriate working hours. However, modern familism does all this in a very flexible way. It is modern in the sense that it does not oppose parents’ working in itself, but instead tries to label modern work-life practices with a familistic sign. Family-centered thinking has actually become increasingly popular among Finnish adults. On the basis of a survey of family values Jallinoja (2009) writes that “it is extremely exceptional that parents do not think that time spent with family is most important, and there are actually very few of them”. But at the same time the public debate on family time is assigned with a label of scarcity (Daly 2001, Jallinoja 2006). There is thus a public worry that children’s need for family time does not meet the supply of it and that this leads to social problems for children. This is also presented by the interviews. A mother of two commented the phenomenon as the following:

There has been a lot of discussion about the social problems of children. It may be related to the busyness of the parents. Parents do not have time and willingness to invest in their children. I do not mean that they should take their children to amusement parks and so on, but what I mean is that they should just spend more time with kids and they should just live ordinary life with them [...] I mean time for those small children.

Family time has become a hegemonic discourse that is viewed in a positive tone and used in an uncritical fashion. The measure to enable parents to spend more time with children has also been one of the main political arguments for the cash-for-childcare schemes in the Nordic welfare states. Kerry J. Daly (2001) has, however, argued that in practice family time is often more problematic and diverse in nature than everyday discourse would suggest. She maintains on the basis of interviews and observations, that there are actually “a dramatic discordance between the expectations and experiences of family time”. This is to say that the expectations for family time are shaped by the ideas of family togetherness, positive en-

gements and child-centeredness, but the everyday experiences of family time are often a subject of tension, guilt and negotiation. As a result many families actually experience dissatisfaction and disillusionment with family time.

There is thus a need to be critical about the positive fashion for family time and a need not to overlook possible problems hidden in the popularity of the notion. Although we can attach undisputed values to family time and, as Ute Klammer (2006: 238) has argued, there is a real need for time together in families as well as a need for stability and regular rhythms, in practice family time together with home care allowance can also be problematic. It may (re)produce overload on and isolation of mothers, gendered division of labour, children's marginalization from early childhood education, mothers' marginalization from the labour market, and life in poverty.

Research also shows that mothers' employment as such does not have a negative effect on children's welfare, although there is evidence that stressful working conditions of parents can do so (Esping-Andersen 2002b). As such, attention should also be paid to the possibilities to combine work and sufficient time for the family.

The best interest of the child

The best interest of the child has also become a widely legitimate argument in Finland, and something that it is difficult to argue against (Nätkin & Vuori 2007). The politicization of childhood and the growing importance of childhood as a social category frame the daily life understanding of the home care (Repo 2009b). There is nowadays an influential discourse emphasizing that what is best for them can be achieved by supporting and valuing home-based care. The best interest of children is also present when interviewed parents make sense of their choice for home care. A mother of two assesses the children's best as the following:

Interviewer: You said that being at home is an investment in the future. What do you mean by this?

Mother: I think that in this way children will grow up as well-balanced. They get a nice start for their life. Such as unhurried and peaceful life at own home. And lot of presence from their parents.

Riitta Kilpeläinen (2009: 87) has shown that Finnish mothers at home construct home care as work done in the best interest of the child. The themes they relate to home care include security, stability and peacefulness. This is to say that home care is often measured in the framework of psychological argumentation. The meanings attached to home become thus entwined with and are influenced by the psychological knowledge produced by professionals (Repo 2009b). The positive aspects of home care are often linked to attachment theories, which define the best interest of children as having a stable and secure care-relationship. This is what a mother of three describes in the following passage.

I have read and listened to the experts in education and have on the basis of their views and of course also on the basis of my own common sense reached the conclusion that the first three years are the most important for self-development and that, thus, for that time it is also best that one of the parents is the primary carer in order to create attachment.

A mother of two also emphasized that home care generates an opportunity for the mother to build up a good relationship with her children. She reasons as follows:

I think that there is no need to rush back to work, because the more time you devote to your children the better you get to know them and the more time is devoted to care the better the relationship you have with your children.

If the home care is seen as in the best interest of the child, it is often also argued to be in the common interest of parents and children. Another mother of two who thought home care as in the best interest of children associated it also with the best interest of the parents.

Interviewer: You said that “this staying at home is best for a child as well as best for parents”, why do you see it is best also for parents?

Mother: Maybe because this gives you the opportunity to get to know your child better than if he or she is cared for in the child-care centre. You know what she or he needs and you also know

how to bring them up as individuals and how to bring them up into the right direction.

The notion of parents' chance to get to know their children better and their chance to bring children up successfully are thus used as arguments for home care. In addition the arguments for home care often also involve elements of pleasure that home care generates for the carer. I have argued elsewhere (Repo 2009b) that discussions of home care often comprise a notion of individualistic familism that seeks to describe childcare arrangements as a field of making individual choices and gaining individual pleasures. According to such a view, parents, mainly mothers, get a chance to "enjoy" children and parenthood. Children for their part get "a good start to their life" as well as a lot of more relaxed family time. The pleasure of being there for a child can be a central motive for choosing home care as the following quotation shows:

Interviewer: Could you be more precise and explain, why you thought that being at home was such a self-evident solution?

Mother: It was just because I wanted to be together with my "star" and with my "treasure" at home as long as possible. I wanted to enjoy my child.

The mothers' assessments of home care sometimes also include self-reflections concerning their own life and values and in that way form a stage for identity politics (Kilpeläinen 2009, Repo 2009b). This is how a mother of three depicted the enjoyable elements of being at home with children.

I enjoy this situation. It is so special that I have these wonderful children. You have also time to think about what is valuable in life and what is less important.

Home care has actually become politicized in Finland. In press there are constantly letters to the editor that argue that home care should be more appreciated and supported by the state (Jallinoja 2006). In the same fashion many local "home mothering societies" have been established in recent years. Those societies campaign for raising the value of home mothering and one of their aims is to raise the self-esteem of mothers at home (Repo

2009a). Kristiina Berg (2008) has stated that Finnish society has been witnessing the growth of new kinds of “home mothering subcultures”.

Although home care has gained an influential position in Finland, there are also social risks involved in it. One of them is the poverty associated to the use of child home care allowance. Suvi Krok (2009) has written that in the case of single mothers, the cultural presumption to be constantly present in a child’s life and relying on the home care allowance forces these mothers also to live in poverty. Childhood poverty has actually increased in Finland. Since the early 1990’s the number of children living in poverty has tripled. The increase of low income has been substantial especially among families with small children who are also those eligible to the child home care allowance (Moisio 2005, Salmi, Sauli & Lammi-Taskula 2009: 83–85). The purchasing power of the child home care allowance has also declined dramatically since the 1990’s. There is thus a growing danger that child poverty will increase since child home care allowance benefits is a low social transfer and since the cash-for-childcare systems creates incentives for parents, mainly mothers, to elongate the periods outside the labour markets.

The background of families with small children has also become more diversified. This raises the question about the inequalities among families with small children. It is documented that the middle and upper class families are the most typical users of municipal day care (Kröger, Anttonen & Sipilä 2003). Similarly, less affluent families and mothers with less education favour relying on the child home care allowance (Repo 2009a). This kind of polarization increases the possibility that children at risk and children with culturally mixed backgrounds will be marginalized from early childhood education and the social capital provided by it.

Manageable daily life

If home care can be related to cultural assumptions about family and parenthood, it can also be placed in the context of working life. Minna Salmi (2006: 164) has, for example, maintained that home care choice can sometimes be just the answer to the problems of combining work and family. Home care is often seen as a break from work that affords time to reflect on life values and on personal relationship to work-centered life (Kipeläinen 2009, Repo 2007).

Parents’ experiences of working life and the reconciliation of work and family are not always so positive (Repo 2001). According to studies, almost half of the Finnish wage earners think of their current work as men-

tally hard. Simultaneously the experiences of hurry have increased (Lehto & Sutela 2004: 40–41). The growing pressures of work-life are also seen as one of the most important factors troubling parenthood (Rönkä, Kinnunen & Sallinen 2005a: 287). This is why breaks from work enabled by different kinds of care leave are often perceived as mental relief from the work-centered life (Lammi-Taskula 2007). That kind of an argumentation was also present in the analyzed data.

Interviewer: How do you see working life from the point of view of families with children?

Mother: It is a kind of a “rumba”. The tempo has increased and all the time you are expected to do more and more quickly. I was really relieved that I got this chance to get away from work for a while. I was almost burned out. I had difficulties to carry on in there (the mother of four).

Some mothers also assessed home care as a means to avoid the problems associated with reconciling work and family. Here is how one mother of two describes her family situation:

My husband always stresses that we could not manage the daily life if I would not be at home. His work is very stressful and everything. So if he would have to pick up children from the daycare at an exact hour, on days when I would need to work late, that would be very difficult. So we made this decision that I am at home, because it is also the best for the children.

If the parents find combining work and family very demanding, home care can thus be one possible way to ease stress and tiredness, since it may decrease the amount of negotiations required to reconcile two careers. Children’s welfare is also strongly related to the wellbeing of parents. In this respect the parent’s possibility to extend their absence from labour market, which child home care allowance let them do, and their possibility to give increasing time for care can in some family situations increase the wellbeing of children. If the work of the parents is very stressful, their working hours are very unsocial and the dual-earner model causes difficulties in daily schedules, the possibility to stay at home to care for their children can prevent cumulative negative effects of work for children (Rönkä, Kinnunen & Sallinen 2005b: 171–183). Esping-Andersen (2002b: 49–50) has

emphasized the same problem by writing that “parents of small children are given the possibility of low-stress employment and adequate time with children”. Although research shows that mothers’ employment as such does not have a negative effect on children’s welfare, there is evidence that stressful working conditions of parents can do so.

As such, home care was often seen by the users of the child home care allowance as a means to create a daily life that is easier to manage and as a strategy to avoid the stressful elements of combining work and family. In the following citation a mother of three assesses home care from this particular perspective.

The daily life is easier for me, because I am not working. I do manage better. Of course I am still tired after being the whole day with three children. But I am not that tired and thus am able to give my children more.

This labour market perspective to the use of child home care allowance is the most important in Finland, because Finnish mothers’ full-time employment has been a norm for a long time. In relation to this it can be argued that prolonged home care, which the cash-for-childcare benefits enable, is also partly a counter-reaction to this tradition of full-time work and to the work-centered values it implies. In 2003 6 % of men and 13 % of women worked on a part-time basis. And, importantly, only 1 % of men and 13 % of women who worked part-time had chosen part-time work because of family and care related reasons (Lehto & Sutela 2004: 25). As such Finnish mothers of small children mostly either work on a full-time basis or are full-time mothers (see Repo 2007).

Conclusion

The Finnish child home care allowance is a controversial benefit. In terms of civil rights, the child home care allowance can be seen as important, because it has furthered parents’ right to give care in different ways. It is also a means that provides parents with an alternative way to arrange the care of their children. Also from the daily life perspective the allowance is commonly assessed in a positive tone. It plays a part in solving problems associated with work and family and in ensuring families with more time with children.

At the same time home care has some problems: it plays a part in legitimating the gendered division of labour and is related to childhood poverty. The popularity of home care has also led to a situation in which a substantial number of mothers are outside the labour market and a substantial number of children do not take part in publicly organised early childhood education. In Finland, where part-time work is rare and where mothers work full-time and where the child home care allowance is an alternative for not using services, the choices parents can make are also quite inflexible. Because there are no part-time options available in the use of child home care allowance, it is also the design of the allowance itself that forces mothers to choose between work and home. Similarly, the nature of home care allowance as an alternative for not using public childcare services excludes beneficiary's children from attending the public institutions of early childhood education even on a part-time basis.

Family policy, of which childcare policies are an important part, can be seen as an opportunity structure of parents. It shapes choices families make and also reflects normative views and gender roles (Sjöberg 2004). In this respect, it can be argued that the introduction of a cash-for-care benefit in itself intensifies social obligation to give time for care (Ellingsæter 2006). The benefits, ideologies and practices work together and affect each other. Cash-for-care schemes give a choice for home care and produce a space in which to talk about care in a more familistic tone. And familistic behaviour gives more legitimacy to continuing or enlarging the schemes. This is precisely what has happened in Finland.

Despite the lively discussion about children's care and despite the social political importance of this matter, children's own views are often excluded from the considerations of the care. Children's understanding of daily life can however differ from that of adults or from that of public discussion (Kyrönlampi-Kylmänen 2007, Forsberg & Strandell 2007). In the future, it would thus be important to know also what meanings children themselves attach to care in which they take part.

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