

# ELFAC PAPERS

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## Two studies on large families in Germany

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Two studies\* in Germany (2019) had boosted us enormously, which was kind of unexpected. We knew that scientists from the Government Institute of Demography Research were interested in the topic.

But we didn't know that they were actually that much involved already. Even more surprising was the fact that both studies resulting from their work delivered such strong evidence for both our intuition and our perception.

Now, what kind of research was that? The first study was done by the Federal Institute of Demography Research in Mainz and published by the Konrad-Adenauer-Foundation. It's title: "Three and more kids – families from the centre of society." The Konrad-Adenauer Foundation is engaged in political education and as a think tank in politics worldwide.

The second work has again been done by the Federal Institute of Demography Research. It examined hitherto neglected details about families with three or more children, such as where and in what numbers such families exist with local districts as the smallest geographical unit. This study dis-

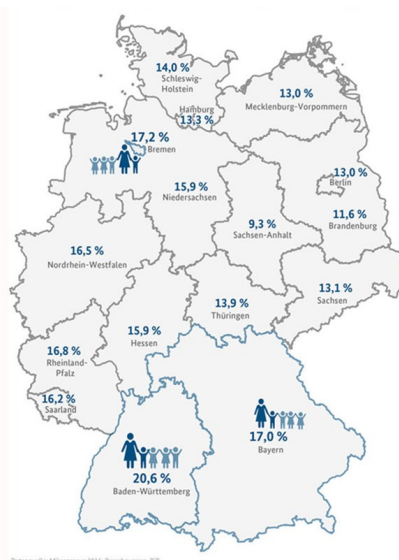
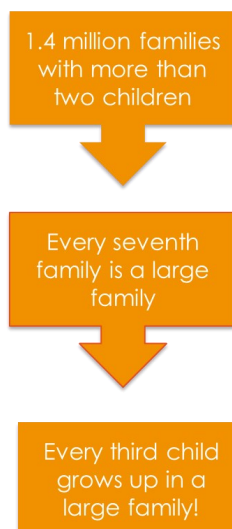


plays the characteristic features of regions in Germany with exceptionally many children versus those with only few children and it shows the development of the number of such families in relation to the overall number of families in Germany, proving how important families with three or more kids are for demography.

One further research question was why less and less couples have decided to have more than two children during the last decades. One other, whether the view young people have about such families is congruent with these persons' individual decisions. In short: What kind of image do families with three or more kids have in society, and is this in any way similar to the personal experience people have?

Furthermore, the study analysed costs and particular societal burdens under which such families (may) have to suffer.

Now, what are the results? Let me tell you: amazing on the one and totally obvious on the other hand. One has to ask indeed, why it took so long to systematically gather such data. Families with three or more children had been overlooked in family research until now.



This has been admitted by Prof. Ulrich Schneider, head of the above mentioned institute of demography research: We have very little data about families with many kids.

Yet in Germany there are 1.4 Mio of such families, and at least 8 Mio Germans belong to such. From the sight of children: Every third child grows up in a large family. Thus, there is very little statistical knowledge about a group of society comprising almost a tenth of the German population. Isn't that surprising?

To have a look in European level: Here is a comparison to the European countries: Germany belongs to the lower third.

To look at it from a different angle: This study proves that the declining number of families with three or more children contributes 68 % to the drop in the birth rate we observe in Germany. This decisive factor for the difficult situation, which the German job market and pension system currently experience, has received almost no attention so far!

The study additionally shows that the image of such families very much depends on whether or not I am personally acquainted with one or several of them: Families with three or more kids seem to be viewed rather negatively when asked to be rated abstractedly. However, study participants actually knowing such families view them much more positively. It also seems that especially younger people have a better opinion about these families.

There is one further highly important point: The majority of young mothers with three or more children has a regular or even higher educational qualification. They are by no means educational losers! Of all those women born between 1933 and 1937 having more than two children, more than half had a low educational qualification. This proportion has been reduced to about a quarter with younger women: 73 % of those born between 1965 and 1969 have reached a middle or high educational qualification. This fact has not yet found its way into the public.

**The declining number of families with three or more children contributes 68 % to the drop in the birth rate in Germany**

Families with many children belong to the centre of society in Germany and, sociologically spoken, to the middle class.

Politics must take care of the middle class – that is also true for families with many children, because they have to master specific challenges. There are very few data on fathers of such families. This may indicate that demography research has mostly neglected their role as fathers when analysing men. The new work I discuss today shows that about a third of all fathers of children-rich families is highly qualified. Where are these fathers in the public view?

Recently we were speaking with two high-ranking officials advising the German government. They both realized that they did not know of most of their male colleagues, whether or not they had children. One or two female ministers were named, but their male colleagues – question mark. Apparently, parenthood is no political category of interest.

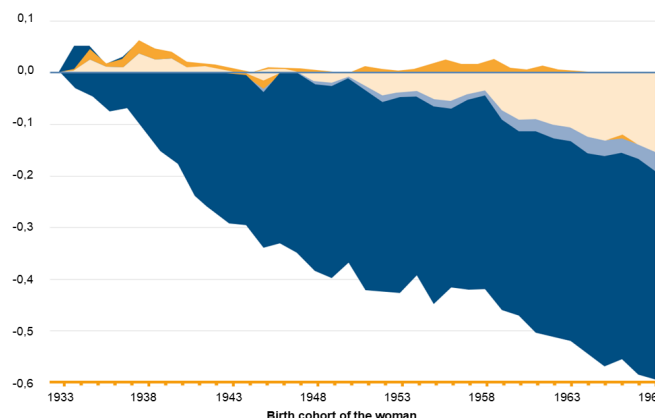
With respect to professional occupation one has to note the following: While 75 % of fathers of families with three or more children are in full-time jobs, the quorum is only 20 % with their wives. Yet about 49 % of the latter have part-time jobs or are marginally employed because of the Homework and education of children. This creates an immense problem concerning the monthly income and acknowledgement of child-rearing in the pension system.

For Germans wanting to have many children without having a secure full-time job have to fear old-age poverty. A sufficient pension mostly depends on your income during the years in the job market. In Germany, only three years per child are taken into account for the calculation of your pension. Any kind of work outside a regular employment contract is not. In such a system, having children increases your risk of old-age poverty.

## We're missing the third child!

Decomposition of the shares of increasing childlessness and decreasing number of large families in the decline in the birth rate

Change to cohort fertility of the year 1933

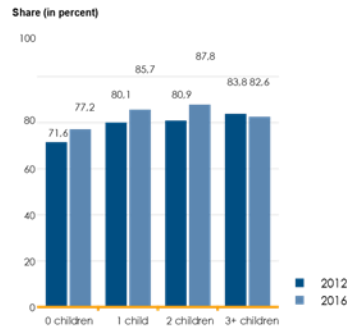


Source: Bujard et al (2019), Drei Kinder und mehr - Familien aus der Mitte der Gesellschaft, Fig. 2

## Large families are perceived as socially stigmatised

Large families are latently discriminated and associated with the term "asocial"

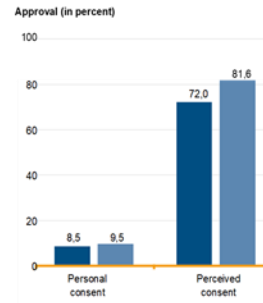
Perception of a stigma in the number of children by family size



Source: Bujard et al (2019), Drei Kinder und mehr - Familien aus der Mitte der Gesellschaft, Fig. 19

## Difference personal view - social perception

Difference between personal view and social perception to the statement "rich children are considered asocial".



Source: Bujard et al (2019), Drei Kinder und mehr - Familien aus der Mitte der Gesellschaft, Fig. 21

- Statement 1: Personal consent: „Large families are considered asocial.“
- Statement 2: Perceived consent of the general public in Germany: „Large families are considered asocial“.

The desire for large families is three times higher than the reality.

## Why many families do not dare to have a third child?

Thus, when asking why many families do not dare to have a third child, the study offer several explanations, many of them economical: First, there is the long duration of educational qualification which has to pay off. Then, many fear the difficulties to return after parental leave. There also is anxiety facing the high costs of or a perceived loss of autonomy in a large family.

Then there is the so-called two-children-norm, which is meanwhile "culturally established" and felt as a societal "normative expectation." Young couples look around for orientation in their social environment, their own families, and in the media and commercials. Because two-children-families are predominant, many young couples regard them as role-models. They feel safe and avoiding unforeseeable risks when following the widespread path. In contrast, any deviation is seen as risky. Sticking to the social norm provides security when planning one's own life. Families with more than three children fall out of the public's social norm. Accordingly, it is more difficult for them to have their interests represented or to make their needs public.

A further aspect is the responsibility-hype parents experience from various sides. How can couples be relaxed nowadays facing so many pieces of information about and products for babies and children, endless courses and advice booklets? They feel permanent pressure and many think, that their parental work is inadequate or insufficient.

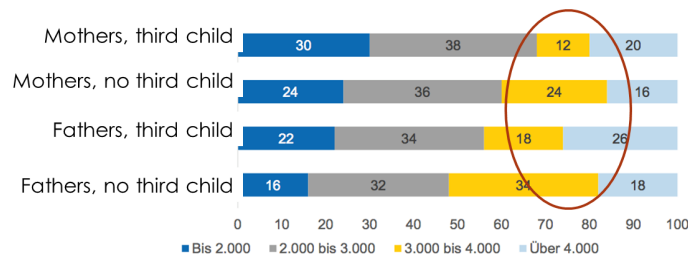
Restlessly, they read in the papers what they could offer their children in the afternoon or at the weekend. The demography researcher Martin Bujard and colleagues nail it down: "There is the widespread belief that children need to be intensively accompanied while growing up – instead of growing up by themselves."

And what did the scientists find out concerning the actual life of families with many children? Financial worries are a prominent factor. The per-capita income is smaller than that of smaller families. Additionally, one partner can usually contribute much less to the family's overall income. It does not help that such families need larger flats and cars. Here a quote from the study: "The most optimistic view

## Middle-income families do not decide for a 3rd child

### Importance of household budget

Monthly household income, 2010, in percent



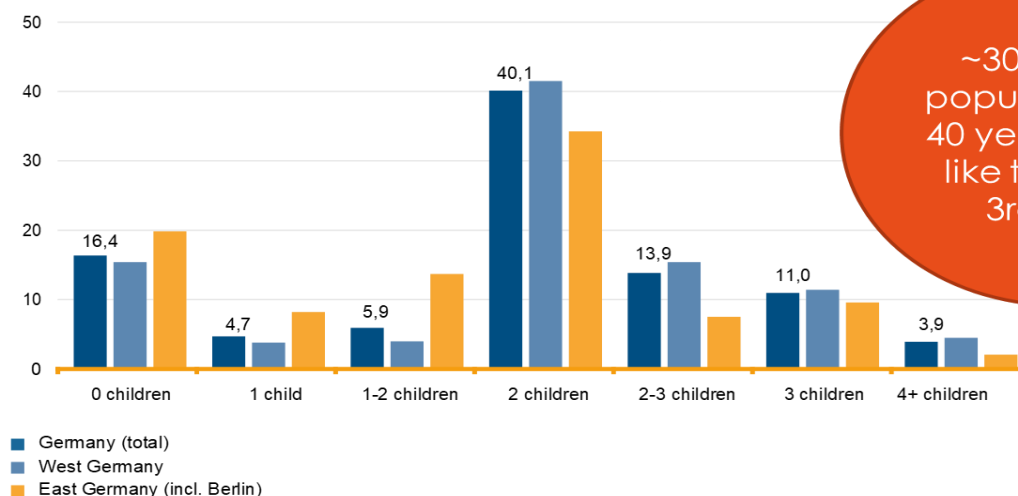
Source: Anger et al (2017), Die volkswirtschaftliche Bedeutung der Mehrkindfamilien in Deutschland

concerning their financial situation in the future can be found amongst childless couples." Children are a financial risk factor, because they are seen as a financial loss due to parental leave and are not regarded as a life achievement.

# The desire for large families is three times higher than reality

## Personal desire of young childless adults in Germany to have children

Figures (in percent)



~30% of the population (20 - 40 years) would like to have a 3rd child

Source: Bujard et al (2019), Drei Kinder und mehr - Familien aus der Mitte der Gesellschaft, Fig. 12

With respect to housing, many families with more than three children face several problems: The area per family member is reduced with every new child, flats or houses with sufficient space are often rare, and, if available, expensive. Large families are in competition with double-income couples or flat-sharing communities (for example, university students), which can furthermore distribute the rent equally among each person. Sometimes, families are not even wanted by some landlords.

For many families, building a house, in particular in the countryside, is an ideal, even necessary project for securing their financial future. On the other hand, the amount of own money you need to contribute when asking your bank for a loan is high in Germany. Therefore, even building a house in the countryside is unaffordable for many. Therefore, our organization was very happy about the implementation of a new support scheme from the government, giving couples with children some financial aid for creating new living space.

Each of those factors would require a much more detailed discussion than I have time to offer here. Yet I would like to draw one main conclusion: Both studies highlight the observation that families with many children play a decisive role

in the demographic development of a nation and are an important group for the education and socialisation of the next generation. They are important for the demographic sustainability. - Yet they do not at all earn the recognition they deserve.

There are not many specific financial instruments helping such families, and their situation is not realized in the public. Their mothers' contribution to child-bearing and society is not rewarded satisfactorily concerning their pension or tax reduction.

Dear colleagues! Families will not decide for more children because of politics. - These studies have helped us enormously. We are

making them public wherever we are. We hope, that we can spread this knowledge and thus make politicians, economy and the public revise their view of families with many children. Politics can help to support a wish for more children - The life plan for future.

Both studies highlight the observation that families with many children play a decisive role in the demographic development of a nation and are an important group for the education and socialisation of the next generation. They are important for the demographic sustainability. - Yet they do not at all earn the recognition they deserve.

\* The studies can be found on [www.elfac.org/reports](http://www.elfac.org/reports)