



Peer Review on “Reconciling Family Life and Entrepreneurship”

BELGIUM, 20-21 June

**Parental benefits – a policy designed
to help families, equal rights or
demography?**

Peer Country Comments Paper - Germany

DG Employment, Social Affairs and Inclusion



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Contact: Dijana Ror Boone

E-mail: EMPL-SPSI-PEER-REVIEWS@ec.europa.eu

Website: <http://ec.europa.eu/social/main.jsp?catId=1024>

European Commission

B-1000 Brussels

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1 Situation in the peer country relative to the host country

1.1 The social security system for the self-employed in Germany

In Germany, the social security system consists of five pillars: pension insurance, health insurance, long-term care insurance, unemployment insurance and accident insurance. All five insurances are mainly financed through contributions paid by employers and employees. Like Belgium, the system is designed to meet needs of employees. Thus, membership is compulsory for employees¹ whereas self-employed persons are not covered in principle. There are only few exceptions to this rule. Teachers and educators, people working in certain professions in the medical and nursing sector, as well as self-employed people whose work shows typical characteristics of employees ("*arbeitnehmerähnliche Selbständige*") are liable for statutory pension insurance contributions if they are solo-self-employed² (Deutsche Rentenversicherung 2010).

Since 2009, all self-employed workers have been obliged to have health and long-term care insurance. People who were employed before starting up their business can choose between staying in the statutory health insurance system, or switching to private health insurance. Those who were not employed before becoming self-employed can only be privately insured (each child has to be insured separately).

Self-employed people can pay into the state pension scheme on a voluntary basis (with the contribution rate depending on the income). They can also choose private pension schemes which, unlike the statutory pension insurance system, are not financed by contributions paid by the next generation (pay-as-you-go system), but depend on the amount of money saved and the interest gained, and are therefore influenced by the developments on the financial markets.

Self-employed persons are not covered by statutory accident insurance, either. They may join schemes provided by the professional/trade organisations on a voluntary basis.

As a rule, self-employed persons cannot apply for voluntary membership in the statutory unemployment insurance system. The only exception to this applies to people who set up their business while unemployed: they can apply to remain covered by unemployment insurance while self-employed.

Thus, with exceptions for certain groups of self-employed, the German social security system only offers protection for self-employed persons in the case of illness or long-term nursing care. There is no compulsory accident insurance and only very limited possibilities for protection against unemployment – if a business turns out not to be profitable. This affects above all the many small business owners. Due to the lack of statutory pension insurance self-employed are likely to face retirement poverty.

The main contrast between the Belgian system and the German system of social insurance for self-employed is firstly that the Belgian system is built like the system for employees whereas in Germany, the system for self-employed relies very much on private insurance or voluntary payments in health-insurance and pension scheme. Secondly, a compulsory pension scheme does not exist and thirdly, parental benefits are not strictly part of the system, as they are tax financed in Germany.

¹ Only some employees, e.g. those with an income above certain thresholds or civil servants are exempt from mandatory contributions to the healthcare and pension schemes.

² An example for "*arbeitnehmerähnliche Selbständige*" are midwives that choose not to become employees but work as self-employed typically within a hospital (like an employee) but own their own responsibility and without instruction (like a self-employed).

1.2 Parental benefits in Germany

All parents in Germany are eligible for child benefit irrespective of their employment status. In 2017, child benefit amounted to EUR 192/month for the first two children, EUR 198/month for a third child and EUR 223/month from the fourth child onwards.

Moreover, all parents are entitled to parental benefits. There are two closely related schemes, "Parental allowance" (*Elterngeld*) (Bundesgesetzblatt 2006) and "Parental allowance Plus" (*Elterngeld Plus*) (Bundesgesetzblatt 2014). Parental allowance is paid for up to twelve months if a parent ceases to work or reduces working hours to no more than 30 hours/week. If mothers and fathers share the parental allowance, they receive the benefits together for a maximum of 14 months. Each parent can draw parental allowance for a minimum of two and a maximum of twelve months. Thus, this instrument incorporates an incentive for parents to share child care: an extension by two months if the benefit is used not only by one parent alone. Lone parents are entitled to the full 14 months of parental allowance. The monthly allowance paid to a parent amounts to roughly two thirds of the last average monthly net income in the previous calendar year (=net profit of the previous year's tax declaration) up to a maximum of EUR 1800 (for an income of EUR 2770 or higher). For parents who earned less than EUR 1000 in the previous year this percentage increases up to a maximum of 100%.

Parental allowance Plus is designed for parents who wish to quickly return to work, e.g. by working part-time soon after the birth of their child (max. 30 hours/week). This makes the scheme especially attractive for self-employed people whose business does not permit them to have long period of time off of work. Parental allowance Plus is calculated in the same way as the basic parental allowance, but may not exceed half of the amount of parental allowance to which parents who have no part-time income would be entitled after the birth of their child. It is paid twice as long as basic parental allowance (24 months). If both parents decide to work part-time simultaneously – for four months in parallel and between 25 and 30 hours per week – they will each receive four additional months of Parental allowance Plus. The two benefit schemes can be combined flexibly to meet the parents' needs optimally.

Thus, the German scheme is designed to bridge the gap in child care for the first year(s) of the infant's life and to help parents to reconcile work and family commitments. There still is a shortage of day-care for children under the age of three in many communities. Only when their child reaches the age of one do parents have a legal right to a place in a day-care centre for the child (§24 SGB VII). Up to now, enrolment rates of toddlers in day care also lie substantially below the OECD average (Carlsson & Thomsen 2015). There are still great differences in the provision of day care facilities for children between one and three years between East and West Germany. Figures from the German Federal Statistical Office show a share of 51.8% of toddlers in day care in East Germany against 28.1% in West Germany (Statistic Departments of the Federation and the Federal States, 2016). This alone suggests a wide gap between demand and supply in Western Germany. But it must be acknowledged that there has been great progress in the provision of childcare during the last decade (Bundesministerium für Familie, Senioren, Frauen und Jugend 2015).

2 Assessment of the policy measure

2.1 The entrepreneurial activities in Belgium

Increasing self-employment basically means increasing the number of newly founded businesses³. Both Germany and Belgium count among the European countries with the lowest rates of entrepreneurial activities (fig.1). Belgium, like virtually all countries participating in the "Global Entrepreneurship Monitor" (GEM), exhibits lower rates of

³ Attempts to increase business survival are more questionable because of the risk of interfering in the markets.

entrepreneurial activities among women than among men. Within the group of European countries participating in the GEM, Belgium's share of female entrepreneurs (half of the corresponding male share) does not differ noticeably from those of the other countries apart from Switzerland (fig.2).

Whereas entrepreneurial activities in Belgium did not change much during the first decade of this century (following the peak of the "dot.com bubble" at the beginning of the century) there has been a remarkable increase since 2011 (fig.3). As the same pattern can be seen in Germany, this development is presumably driven by similar forces. There are no noticeable gender specific differences, the rates for women and men largely follow the described pattern (fig.4).

2.2 Belgium's new policy

In a nutshell the Belgian approach comprises three parts:

- Maternity leave (3 weeks compulsory and up to 9 weeks optional, the latter can be taken on a weekly basis until the 36th week after birth) with the option to take leave part-time, which prolongs the optional period to 18 weeks. During this time parents receive maternity allowance: EUR 458.31 (EUR 229.15 part-time) per week (roughly EUR 1833 per month).
- Maternity aid is a supplement to maternity leave for self-employed women. Service vouchers for household chores are granted if they take up work again.
- Care initiatives consisting of full or partial monthly benefits to take care of relatives. Moreover, there are also possibilities of exemption from social security contributions.

Given the considerable differences between the entrepreneurial activities of women and men, policy measures seeking to boost women's start-up activities are to be appreciated. Furthermore, the flexibility of the program is remarkable and suits the needs of families with young children. What is very interesting and noteworthy is the approach to grant the payment almost automatically when a child is born.

However, it should be borne in mind that this policy is part of the overarching gender equality policy which covers not only self-employment but also women in paid employment. Overcoming women's lower labour participation rates, which is one explanation for the well-known gender wage gap and the resulting pension gap, is the declared goal of the Commission of the European Communities (European Union 2016, p.9).

Entrepreneurial careers are not the best choice for everyone. Generally speaking, individuals with a wide range of skills perform better if they become self-employed, whereas specialists achieve better results if they can contribute their knowledge and skills as employees (Lazear, 2004). It follows that ideally the social security system should not differentiate between the kind of job – dependent or self-employed. This is a prerequisite for women and men to take up the kind of job that suits them best and in turn helps to maximise the nation's welfare.

Moreover, child care does not end after one year. It is therefore of great importance that subsequent to the maternity leave a well-developed child care system exists, consisting of day-care (or for some professions also: night-care) facilities like kindergarten and all-day schooling etc. This is necessary for self-employed and employees alike.

2.3 Differences between the Belgian and German scheme

The German approach to parental benefits therefore has the advantage that it does not distinguish between self-employment and dependent employment. It offers support for a long period. Depending on the scheme and the individual choices, parents benefit for up to 28 months if both partners opt for working part-time. Moreover, the amount of

the benefit depends on the income earned before the birth of the child. Besides helping parents to reconcile working life and parenthood, a declared objective of the German system is to encourage parents to share child care responsibilities. This attitude is a major difference to the Belgian approach, although admittedly "maternal" benefits can be claimed by fathers. The Belgian approach appears solely focused on women and does not seem to provide any incentives for fathers.

To encourage fathers to join the German scheme, it is acknowledged that the opportunity costs of child care depend on the parents' income. In order to reflect this, the law provides increasing benefits from a minimum of EUR 300 (for those with a very low or no income) up to a threshold of about EUR 1800 per month. In contrast to a flat-rate benefit, these increasing benefits are intended to prevent that it is always the parent with the lower income, generally the mother, who chooses to care for the child. The reward for splitting the child care between both parents by granting an additional month of parental benefit follows the same idea of promoting equality of the sexes with child care and work in the household.

The figures on the use of the scheme do indeed show an increasing share of fathers, although it remains much lower than that of mothers. During the ten years since parental allowance was introduced the share of fathers applying for the benefit has increased from 3% to 34%. (Spieß & Wrohlich 2017). Yet the average duration of parental leave taken by fathers still is much shorter than that of mothers (3.1 months and 11.6 months, respectively)⁴.

5.4% of the beneficiaries whose benefit for children born in 2014 had ended (most recent available figures) were at least partly self-employed (tab.1). This is a rather low share, given that 10.3% of the working population was self-employed in 2014⁵. On average, self-employed choose to receive the benefits for a considerably shorter period (7.5 months) than employees (9 months) and especially the share of those taking advantage of the maximum period differs considerably between the two groups. This is not surprising as the self-employed are often unable to stay away from their job for longer periods. This confirms the idea followed in the Belgian scheme that it is in the interest of the self-employed to take up work again quite quickly. But the average period of 7.5 months (about 30 weeks) exceeds the maximum maternity leave period allowed by the Belgian scheme (18 weeks) by far. This could be taken as a sign that the period granted in Belgium should be extended to meet the needs of self-employed parents.

Interestingly, the share of self-employed men using parental allowances is larger (nearly 17 percentage points: tab.2) than that of salaried male workers. This could be a sign that self-employed men attach more importance to sharing the responsibilities associated with child care. On the other hand, it is well known that self-employed workers differ from employees in many socio-economic dimensions. For example, self-employed are better educated on average and are more likely to take child care leave.

3 Assessment of the success factors and transferability

3.1 Policy goals

Policies to enhance the reconciliation of family life and entrepreneurship can be justified by at least four goals:

- Gender equality policy: especially in the sense that women should have the same opportunities to start up a business as men. Female employees are often

⁴ The figures include all individuals with a child born in 2014 – no figures have been published which differentiate between sex and the kind of work.

⁵ According to a calculation based on the figures for the 4th quarter of 2014 provided by the Federal Statistical Office on:
https://www.destatis.de/DE/ZahlenFakten/GesamtwirtschaftUmwelt/Arbeitsmarkt/Erwerbstaetigkeit/Tabellen_/vgr910.html (requested on the 30.5.2017)

confronted with the so-called "glass ceiling" in their careers, meaning that there is a negative selection bias towards women in management positions which also contributes to the gender pay gap. Women who start their own businesses are automatically in a management position and – especially if the business is successful and becomes bigger – are thus able to contribute to the EU goal of a better gender balance in economic leadership positions (European Union, 2016).

- Economic policy: fostering entrepreneurship has long been a goal of economic growth and competition policy. New businesses stimulate competition and innovation. They are important drivers of structural change and generate new jobs. Encouraging self-employment among women is an appropriate measure to increase entrepreneurship in the economy.
- Demographic policy: Belgium, like Germany and many other European countries, suffers from low reproduction rates and a shrinking population. This is a risk for future economic growth and jeopardizes the long-term financing of the welfare systems. Policies to reconcile family work and gainful employment should help to overcome the demographic problems. Research shows that today there is a positive correlation between female labour market participation and the fertility rate across OECD countries (D'Addio and D'Ercole 2005).
- Social policy/ family policy: welfare policies and especially family policy influence the division of labour in a household as well as the personal well-being of the individuals. Gainful employment is important for self-esteem, social status, independence etc. (Boye 2009).

A scheme aimed at improving the reconciliation of family life and entrepreneurship can be justified by many different policies. Obviously, the aims of these four policies overlap considerably and are far from mutually exclusive. This makes it challenging to define precisely what the policy should achieve and to name objectives for the evaluation that is planned or has already been undertaken. A scheme that can potentially contribute to many differing policy goals is more likely to be criticised for not meeting all of the objectives at the same time. As a result the long-term success of the scheme might depend largely on how precisely it fits one or more of these targets.

The German law, for example, was criticised because it led to only a slight increase in birth rates and two thirds of the fathers still do not apply for parental allowance. Although one single policy measure cannot be expected to reverse the demographic trend, and an increase from 3% to more than 30% of fathers involved in child care can be seen as a success (Spieß and Wrohlich 2017), the formulation of the goals of the two laws (Deutscher Bundestag 2006 & 2014) raised hopes that now make it difficult to defend them although they have been overall successful⁶.

3.2 Modern policies to change gender stereotypes

There is wide consensus in research that policies aimed at increasing fathers' involvement in childcare not only help women to advance their careers but also that they have effects that go beyond the participating parents. Naturally, parents serve as important role models for their children, thereby passing on values and attitudes to the next generation. Fathers who take part in child care and mothers who go to work, especially those who really pursue a career, are expected to boost the female labour participation of the next generation.

Yet research has shown that there are effects on the social environment as well. Gordon et al. (2014) find strong effects on the probability of co-workers and brothers taking paternity leave themselves. They conclude that "the most likely mechanism is information transmission about costs and benefits, including increased knowledge of

⁶ Specifically the hope that the introduction of parental allowance would increase birth rates and reduce the age at which women become first-time mothers are far-fetched.

how an employer will react" (Gordon et al. 2014: p. 2071). Unterhofer and Wrohlich (2017) evaluate the German parental allowance scheme using a quasi-experimental design. In particular they analyse whether the introduction of the fathers' quota (meaning the extra month granted if the parents share the allowance) has changed attitudes towards gender roles in the grandparents' generation. They find substantial proof that their sons' participation in the German scheme had influenced the attitudes of grandmothers and grandfathers, leading them to accept more readily women's equal rights for pursuing a career. These results underpin the necessity to integrate explicit paternity leave into a scheme like the Belgian one.

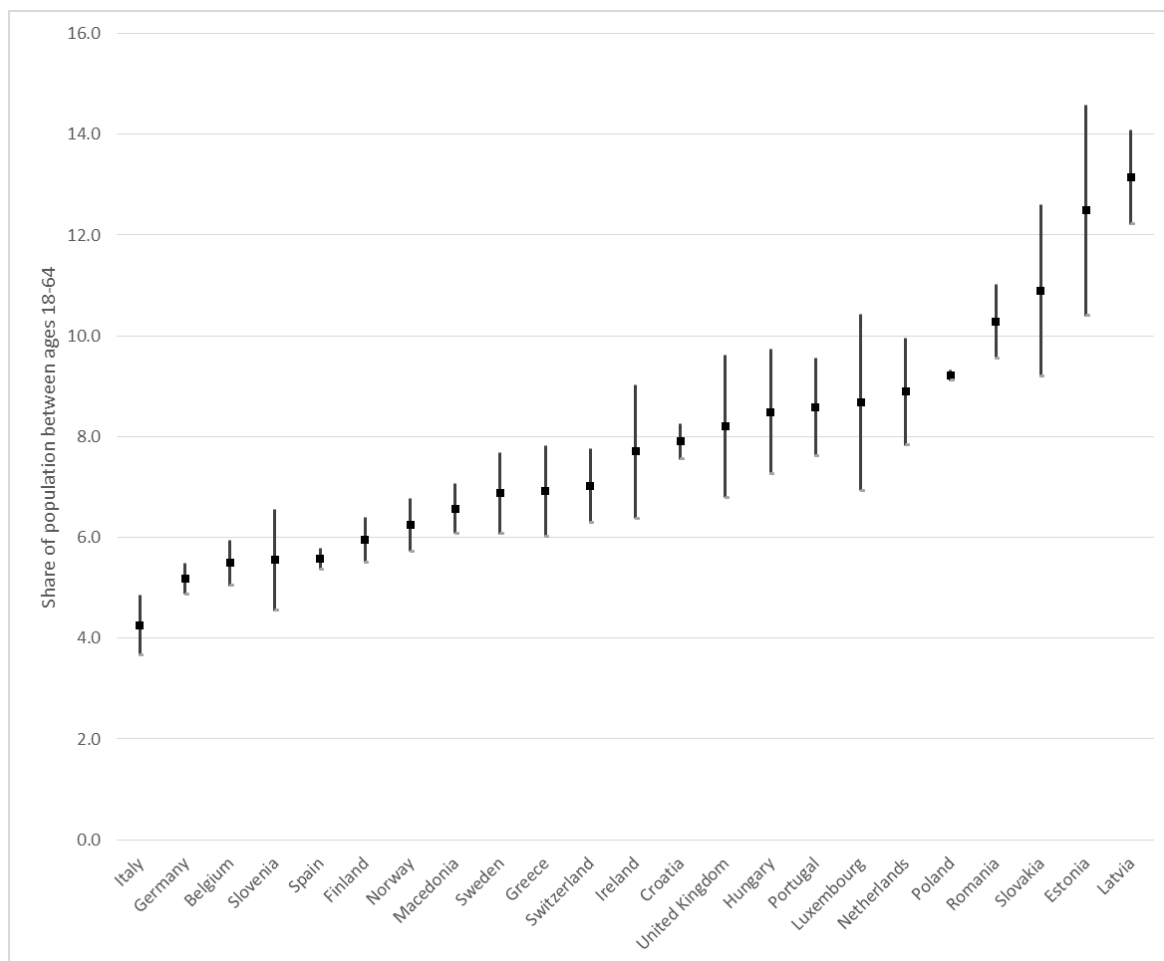
4 Questions to the host country in the Peer Review

- How is the maternity leave/ maternity allowance scheme embedded into the Belgian gender equality strategy?
- Why are self-employed people with an income of EUR 84,612 per year excluded from the scheme?⁷
- Caring for the next generation is a task for the whole of society. Why are the benefits in Belgium included in the social security system and therefore also financed through contributions and not through taxes alone?
- It would be recommendable to promote more explicit incentives for fathers to participate in child care. Are there any such schemes for employees in Belgium that could serve as a blueprint?

⁷ According to table 11 in Annex 1 of the host country discussion paper.

Annex 1 Figures and Tables

Fig.1: Total Early-Stage Entrepreneurial Activities in European countries participating in the GEM between 2011 and 2016

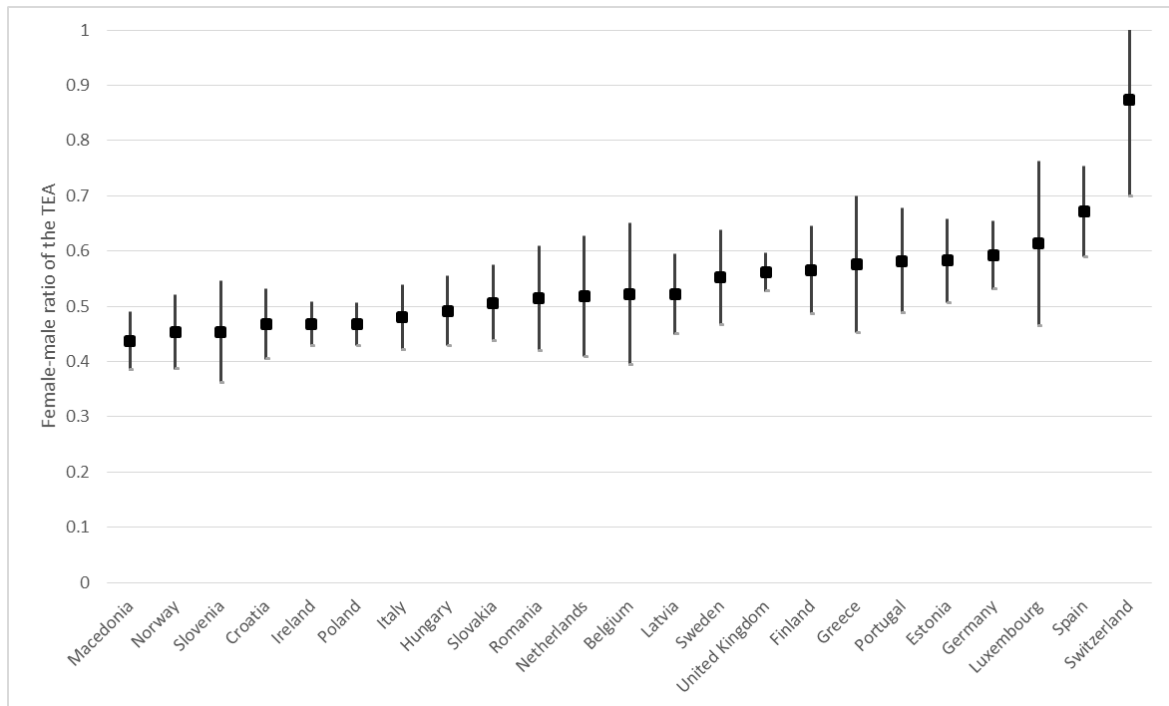


Mean values: squares, vertical lines mark the area in which the mean of the basic population lies with a probability of 95% (95% Confidence-intervals). The differences between the two values (countries) are only statistically significant if their confidence intervals do not overlap.

The "Total Early Stage Entrepreneurial Activities" comprise persons who are currently in the process of setting up their own enterprise (so-called „nascent entrepreneurs") and those who have set up an enterprise in the course of the last 3.5 years.

Source: Global Entrepreneurship Monitor (GEM)

Fig.2: Female-male ratio of the "Total Early Stage Entrepreneurial Activities" (TEA) in European countries participating in the GEM between 2011 and 2016*



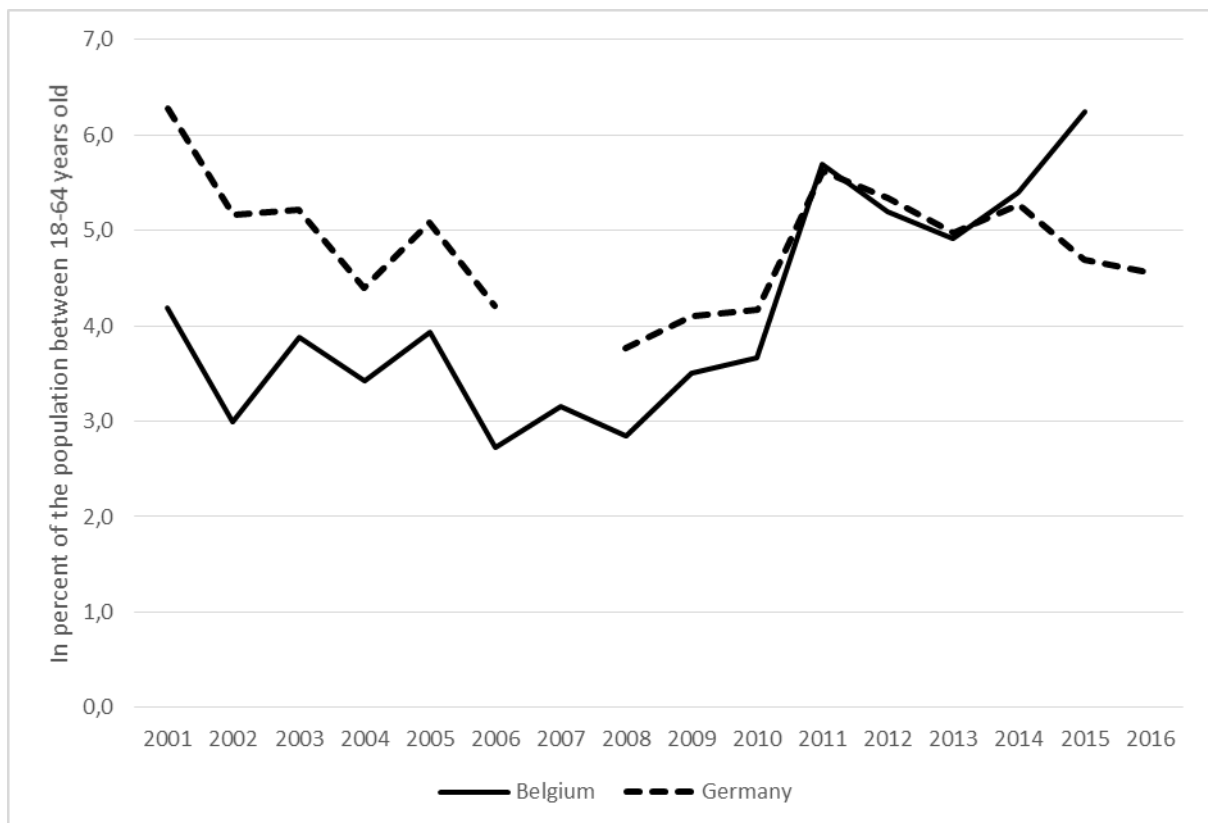
Mean values: squares, vertical lines mark the area in which the mean of the basic population lies with a probability of 95% (95% Confidence-intervals). The differences between the two values (countries) are only statistically significant if their confidence intervals do not overlap.

The "Total Early Stage Entrepreneurial Activities" comprise persons who are currently in the process of setting up their own enterprise (so-called „nascent entrepreneurs“) and those who have set up an enterprise in the course of the last 3.5 years.

* All countries with at least 4 observations during 2011-16

Source: Global Entrepreneurship Monitor (GEM)

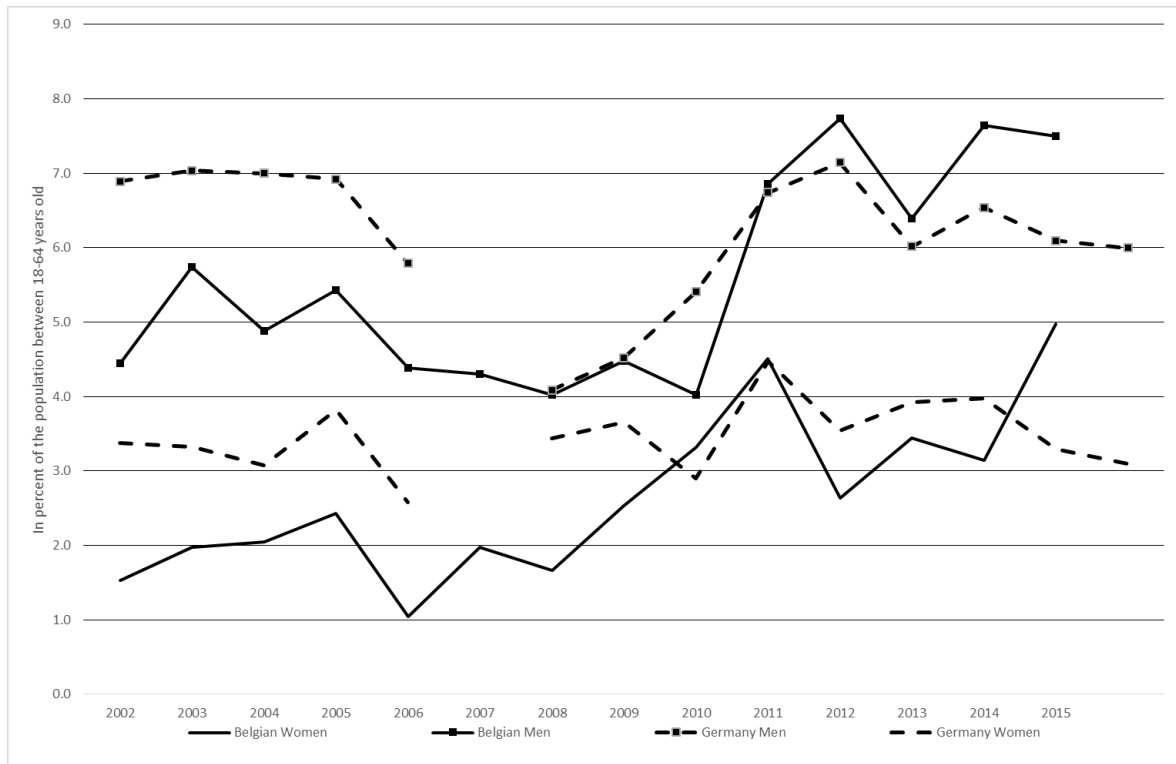
Fig.3: Total Early Stage Entrepreneurial Activities in Belgium and Germany between 2002 and 2016



The "Total Early Stage Entrepreneurial Activities" comprise persons who are currently in the process of setting up their own enterprise (so-called „nascent entrepreneurs") and those who have set up an enterprise in the course of the last 3.5 years.

Source: Global Entrepreneurship Monitor

Female and male Early Stage Entrepreneurial Activities in Belgium and Germany
between 2002 -2016



The "Total Early Stage Entrepreneurial Activities" comprise persons who are currently in the process of setting up their own enterprise (so-called „nascent entrepreneurs") and those who have set up an enterprise in the course of the last 3.5 years.

Source: Global Entrepreneurship Monitor

Tab. 1

Parental benefits in Germany:
Beneficiaries whose benefit for children born in 2014 had ended
Duration of benefit receipt for self-employed and employees

Income before birth...	Kind of work (%)	Duration of benefits paid (%)							Average duration (month)
		1-2	3-4	5-6	7-8	9-10	11-12	13-14	
only from self-employment	2.6	36.2	4.4	3.6	4.0	4.5	46.0	1.3	7.5
only from dependent employment	69.8	25.4	2.6	1.6	1.8	2.8	64.0	1.8	9.0
self-employment and dependent employment	2.8	37.6	4.5	2.6	3.0	3.7	47.3	1.2	7.5
no income before birth	24.8	7.1	1.5	1.8	2.1	3.2	84.0	0.1	10.8
Total	100.0	21.5	2.4	1.7	2.0	3.0	68.1	1.4	9.4

Source: Federal Statistical Office, 2016

Tab. 2

Beneficiaries whose benefit for children born in 2014 had ended
Shares of men and women in (%)

	Self-employed (least partly)	Employees	Total
Men	47.4	30.7	31.9
Women	52.6	69.3	68.1
Total	100.0	100.0	100.0

Source: Federal Statistical Office, 2016

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