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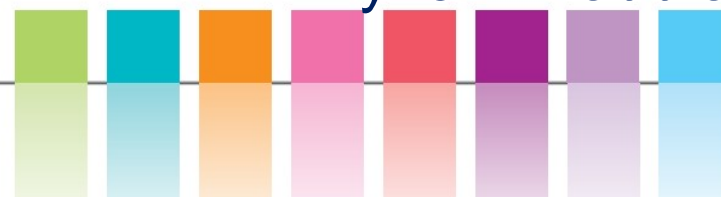


How much do children and their Families need for a decent Life?

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Using reference budgets

A mark for a decent life

1. The [Standard-Budgets of UNAF](#) : How much do children and their Families need for a decent Life
 - > History, construction, use
2. Focus on children needs
 - > Food, Education
 - > Do all children need the same or are there differences in their needs?





1. The Standard-Budgets of UNAF

Historical reminder

1952 – Publication of the 1st Standard-Budget-UNAF (...) – method development

1965 – « Maturity » of the Standard-Budget calculation structure and method


(...) – successive partial revisions...

2000 – General revision of the standards

2012 – General revision of the standards

→ **Unique tool in en France** : recognition of our expertise





1. The Standard-Budgets of UNAF

Why regular new standards ?

To take into account :

- The needs and the consumer's behaviours
- Changes in society

Last revision - 2012

The Internet and mobile phone development

- Creation of a new item Information & Communication


The increase of excessive medical fees and social security scaling down

- Creation of a new item Health

The increase of school year cost

- Creation of a new item Education





1. The Standard-Budgets of UNAF

3 unchanged main targets


To propose a landmark of a « minimum decent standard of living » for standard families

To follow this landmark evolution in the long run

- > an index which differs from the Price index of the Official statistical Institute (Insee)
- > A tool which measures the rises of goods /services
Example: rise of the lower VTA in nov. 2011
→ Family has to pay 100€ more per year

To value the child-related cash transfers to families with children





1. The Standard-Budgets of UNAF

A standard approach

Standard Budget \neq « real » average budgets ...

→ They are « built » budgets

They measure, with a theoretical tool, the necessary amount to cover « **minimum needs for a decent life** »



Minimum for a decent life \neq vital minimum

→ This implies to have criteria to define what is decent and what is not

From precise, objective and pragmatic sources of standards ...





1. The Standard-Budgets of UNAF

4 great standard sources

Scientific recommendations

- > **Example** : nutritional recommendations → monthly food needs
no tobacco use

Law and regulatory measure

- > **Example** : Construction and housing official code + Housing occupation indexes → minimum decent housing space
Convention on the Rights of the Child → leisure activities

UNAF recommendations

- > **Example** : minimum 14 years old for a teenager to use a mobile phone, one emergency kit ...

Observations / context

- > **Example** : average daily kms / pers. in France



[Click to get the documentation ↗](#)

1. The Standard-Budgets of UNAF

Families composition - results

2015
Monthly
Mean (€)



Family A : a man, a woman, a 12 years old boy and a 6 years old boy

2900



Family B : a man, a woman, et two teenagers boy and girl of 14 to 20 years of age

3300



Family C : a woman, a 12 years old boy and a 6 years old boy

2400



Family D : a man, a woman, a 12 years old boy, a 6 years old boy and 2 teenagers boy and girl of 14 to 20 years of age

4100



New families (2012)

Family E : a man, a woman, a 16 years old teenager

2700



Family F : a man, a woman, 2 teenagers (14 and 17 years old), and a 6 years old girl

3700



Family G : a man, a woman, a 15 years old teenager and a 7 years old girl

3200



Family H : a woman , and a 17 years old teenager


2200



⇒ For children needs, the rank among siblings is not taken into account

⇒ A family need approach! Not a sum of individual need






1. The Standard-Budgets of UNAF

Limits

- **No children under 6, no young adult**
- **Fringe benefit and auto-consumption are not taken into account**
- **Standard-budgets for the territory at large**
 - > For housing and transport items, distinction between Ile-de-France (Parisien suburb) and the rest of the country
- **No income tax, no savings**





1. The Standard-Budgets of UNAF

What for?

Direct help for families

- To determine a allowance in case of divorce, separation
- To advise families on their budget

Family
judges

Families

Social
workers

To defend the interests of families in front of public authorities

- To be able to compare our standard budget with social benefits



2. Focus on children needs

10 different budget items

Food   individual

Housing   familial

Transport

Maintenance & personnel care

Equipment et furniture

Clothing 

Leasure, Culture & Miscellaneous

Health 

Education 

Information & Communication

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2. Focus on children needs

Food : standards

According to the recommendations of the National nutrition health program (PNNS)

- **At least 5 fruits and vegetables / day**
- **Each meal : bread, cereals, potatoes or pulses**
- **Milk and dairy products at least 3 times a day**
- **Each meal : meat, poultry, fish or egg**

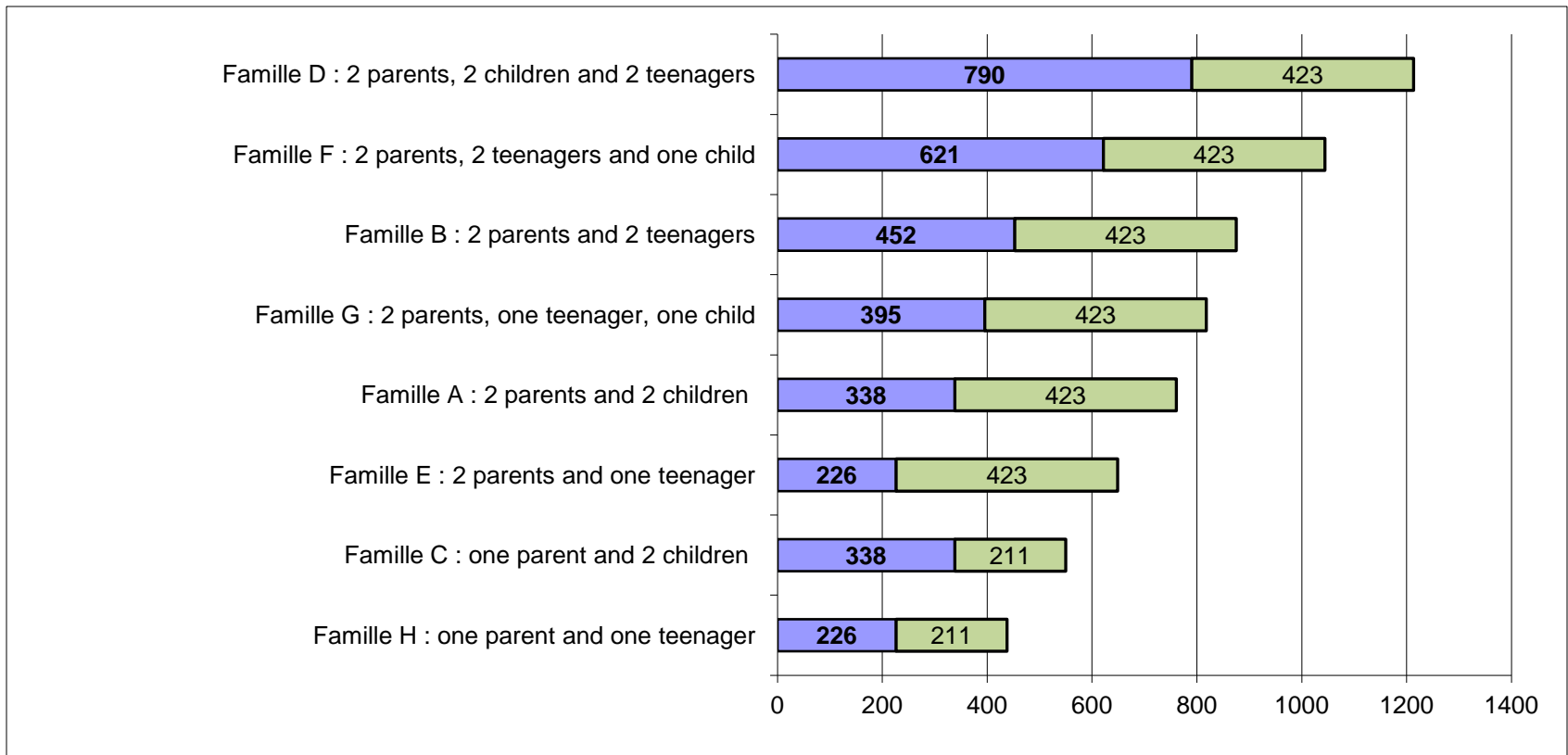
According to the recommendations of the Nutrition and Catering Group (GEMRCN)

- **4 meals (breakfast, lunch, tea, dinner) : children, teenagers**
- **3 meals : adults**
- **Recommended amount of food :**
 - adults and teenagers
 - 6-11 years old children → 6-14 years old children
 - No sex differentiation.



2. Focus on children needs

→ To evaluate the real cost of a healthy and balanced food



✓ 20% of the food devoted to vegetables





2. Focus on children needs

Education: standards

Law and regulatory measure

- > the back-to-school shopping list provided by the Ministry of Education

UNAF recommendations

- > 2 school outing per year and one school travel every 4 years

Observations / context

- > Every year survey from two familial associations

Excluded from the budget item

- School transport
- School canteen
- Private tutoring
- Children's care
- Extended day program





2. Focus on children needs

→ Does the back-to-school allowance covers the real cost of books, insurance, school stationery, school outing,...?

Children (6-14 years old) : seem covered

But

Teenagers : only 65% needs are covered

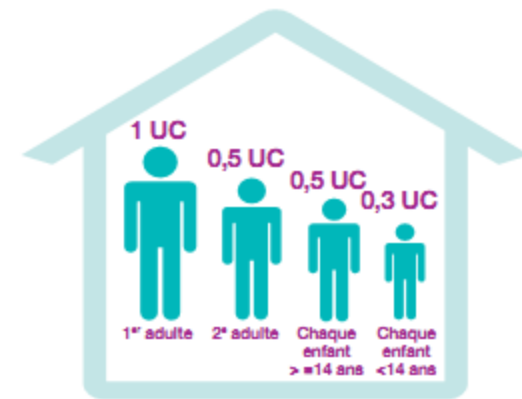


2. Focus on children needs

When children's needs can not be isolated?

2 types of calculation

- > Using Equivalence scale

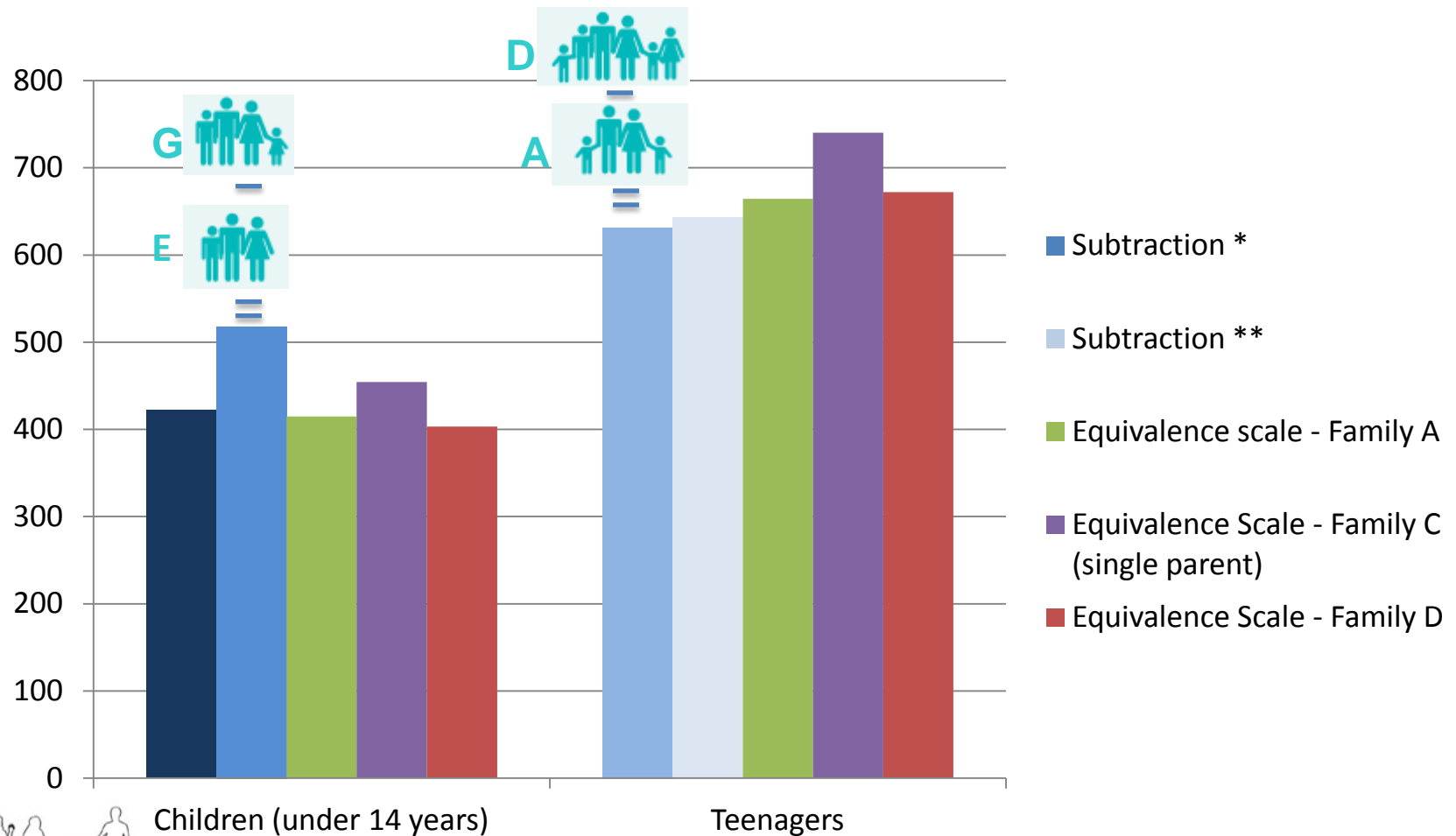


- > Subtraction of different types of families



2. Focus on children needs

Estimation : How much do children need for a decent Life?

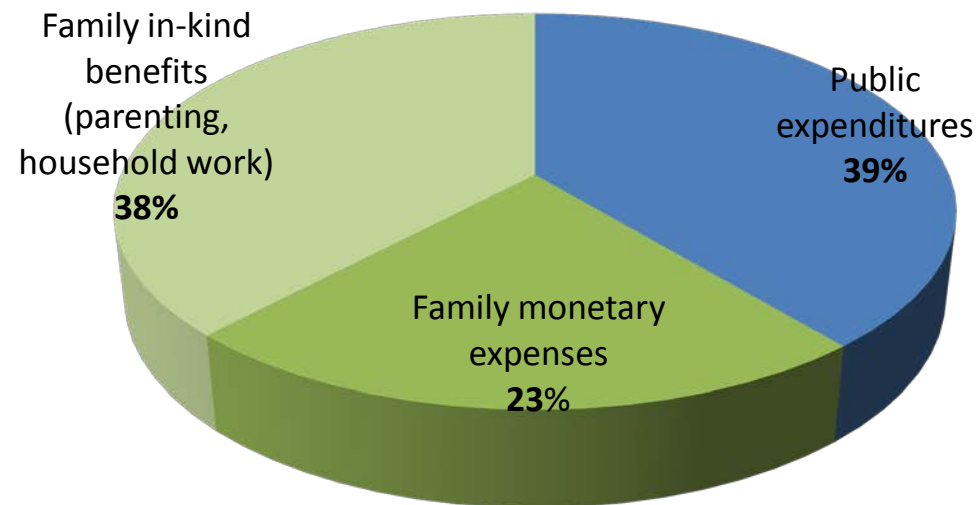


Conclusion : securing the basic needs of children

To be considered

- **Parent time** : care, education, play, cook, talk, ...
- The professional loss : wage, retirement, career
- Capability for parents to save money
- **Public services** : health, education, school transport, ...

Breakdown of child's cost



Public spending on family benefits

Child-related cash transfers to families with children

number of children	Family allowance (€)	
2	129	65
3	295	supplement if
4	461	age>14

Family allowances, income-tested since 1/7/2015 (AF)

Public income support payments during periods of parental leave (Prepare)

Income support for sole parents families , income-tested (ASF)

Income support for parents with disabled children (AEEH)

Income support for parents with 3 children or more, income-tested (CF)

back-to-school allowance, income-tested (ARS)

Public spending on services for families with children includes

direct financing and subsidising of providers of childcare and early education facilities, public childcare support through earmarked payments to parents , public spending on residential facilities and for families in need.

Financial support for families provided through the tax system

“family quotient” : A method of income tax relief that takes into account the number of dependent children. It enables middle-income families to fall below the threshold for tax liability.



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How it covered children cost?

2015 - Family with children from 3 to 19 years old

Household	Average supplement income given by child benefit and tax (€ per month)	children cost (€ per month) (1)	Percentage of child cost covered (%)
Single parent			
one child	256	814	32
2 children and more	296	787	37
Couple			
one child	117	801	15
2 children and more	176	772	23
3 children and more	267	770	35
Whole	213	781	26

(1) : amount deducted from budget de référence ONPES (National Poverty and Social Exclusion Observatory)

