

t first glance, the Netherlands appears to be a "fertility paradox", with moderately high levels of childbearing despite a near total absence of government policies designed to promote fertility. Although fertility began going down in the late 1960s, the Netherlands has consistently maintained a total fertility rate above 1.7 births per woman.

What factors may be contributing to the Netherlands' status as one of the highest fertility countries in Europe? Generous government welfare policies may play a role. Strong and widely accepted cultural norms that support women's roles as mothers and childcare providers may be even more important. Although recent immigrants tend to have somewhat higher fertility than native-born Dutch women, this has not made a strong contribution to the fertility level as a whole.

## Generous government welfare programmes

Although there are no specific programmes designed to raise fertility, the Dutch Government provides substantial welfare benefits that make it easier to start and raise a family. For one thing, generous government mortgage and co-financing policies have allowed young people to buy their own homes or qualify for affordable public housing. The Dutch housing market also has a fairly large and affordable rental sector. Several studies have shown that a housing market in which young people can move away from their parents and start homes of their own has a positive effect on fertility.

Compared with other Western European countries, the Netherlands has a short — but fully paid — maternity leave of 16 weeks. Mothers and fathers are also entitled to parental leave to care for young children, although this benefit varies by employer. More recently, the Government has added five days of paternity leave to be taken immediately after a child is born. The Government also offers child allowances, although these have been reduced several times in response to recent financial crises.

The Central Childcare Act, introduced in 2005, recommended that the Government, employers, and families each pay one third of the cost of childcare for working parents. The Government began paying one third in 2007, although payments were income adjusted, and employers were formally required to pay another one third in 2012. Since 2011, however, public funding for childcare has been reduced several times.

Strong cultural norms stressing the importance of childcare by mothers or grandparents are associated with a widespread aversion to institutionalized childcare. Compared with the rest of Europe, children in the Netherlands spend very little time in formal childcare. Use of formal childcare is widespread, but only for a limited number of hours per week and often combined with informal care from grandparents.

Higher education, particularly of women, operates to postpone childbearing and can result in lower fertility overall. Dutch women have made considerable gains in education, and now more women complete university education than men. This appears to have had the expected effect on the timing of childbearing. At an average age of 29.4 years, first-time mothers in the Netherlands are among the oldest in the world. Many go on to have a second child soon after the first.

Education influences fertility decisions in another way. The

raising a family. As a result, typical female jobs are in personal services — mostly labour intensive and poorly paid. In the event of divorce or death of a spouse, many women in these jobs risk falling into poverty.

Attitude towards a woman with a child under age 3