Balancing time and money for family wellbeing in families with children and in younger couples’ households

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Abstract

Our paper examines methods used by households in providing life care services. Life care services are defined as services that are indispensable for living: meals, accommodation, care, and clothing. These services are the responsibility of the household, which organizes their provision by choosing and combining available alternatives in view of the wellbeing of the household members. We examine how households in different life cycles behave in this respect. The methods examined are self-provision, partial outsourcing (use of convenience goods), and use of services from outside the household. The results show that the life cycle plays a key role in decision making on resource allocation. Allocation may depend on the availability of time and money but also on household practices in service provision. The supply and availability of alternative methods is found to be an important factor for people’s well-being.

1. Introduction

The work-life balance is an extensively discussed topic in western developed countries where it is common for both spouses to be gainfully employed. Problems in combining paid work and child care is regarded as a major reason to postpone or give up having children in case both spouses have careers. This, in turn, is often seen as non-sustainable development in terms of the culture and economy of these societies. The double burden of paid and unpaid work is not a new problem. Already in the 1960s the use of household technology and division of household work between spouses was much debated, and studies were conducted to find ways of easing the situation. From the 1970s onwards, outsourcing of housework through the use of semi-prepared foods and, most recently, of purchased housework services has grown more and more common. Obviously both old and new means are needed as families try to balance their time pressures.

Research on time poverty has focused mainly on families with children. However, the need to balance work and life occurs in all ages and life cycles, yet differently. Research on the subject has been boosted by time use surveys which have provided data on daily use and allocation of time to domestic work and paid work. Several study approaches have been applied to see how families and individuals organize their life. Economic approaches have focused on people’s rational choices between paid and unpaid work. These have largely drawn from Becker’s theory, which is based on a hypothesis of rational behavior and utility maximization in time allocation. Time and money are defined as total substitutes. Variables such as spouses’ disposable income, paid working hours, education, number and age of children, etc., have been analyzed to explain the allocation of time to paid and unpaid work. Research results indicate that rational behavior explains time allocation to some extent, but much has remained unexplained. Becker’s theory has also been tested with time use data and household budget data. (e.g. Bonke 1992)
Another group of studies have attempted to explain the various housework time saving methods used by households. Their results show that, contrary to expectations, ownership of household appliances does not reduce unpaid housework time (Robinson 1980, 63, Bittman, Rice & Wajcman 2003). The assumption is that the use of household appliances has simultaneously raised the standard and amount of the outputs (better meals, more laundry washed, bigger areas cleaned). More recent research has investigated the replacement of self-provided household services by market services. These studies are mostly based on household expenditure data (Bittman, Meagher & Matheson 1998, Alcón, Quiñones & Bermejo 2002). Bittman et al. (2003) report a strong increase in outsourced food preparation in Australia as people eat out more frequently and buy takeaway meals. They found that child care is another increasingly outsourced activity, while the use of gardening services has grown only slightly. A Spanish study (Alcón et al. 2002) shows similar results: expenditure on services has risen notably, with family income, women’s participation in paid work, educational level, and the life cycle stage of having children being the main explanatory factors. Particularly the growing number of women in gainful employment increases the use of purchased domestic services.

The third category of studies reviewed here are those which consider all possible alternatives of reducing housework time, including household appliances, convenience goods (such as semi-prepared meals), purchased housework services, and use of volunteer help (Van der Lippe, Tijdens & de Ruijter 2004, van Ours 1991). The starting point for these studies is not the actual time used for domestic work but, rather, they look at household services as elements of life care. This approach examines housework from another direction: from the output side of household production, in which housework is viewed as one of the inputs. What people consume are the outputs, the services, and not the inputs as such. The concept of life care services was originally developed within the field of forensic economy (Ireland & Riccardi 2003). These are services that are necessary for living; they are not like other goods or services that one can decide whether to buy or not. Households have to provide them constantly, in one way or another. The choices they make with respect to the mode of provision can vary widely. It is more a question of combining alternative means rather than focusing on just one practice. Bonke (1992) applied this type of approach in his study on food choice and allocation of time and money, household production and market services. His research, however, also drew on Becker’s theory in seeking to find out if households behave rationally in choosing between alternative ways of providing meals and snacks.

In our study we, too, have applied the life care services approach. The aim is to see what alternative practices Finnish households use in providing life care services for themselves: meals, laundering, dwelling maintenance, and care for children and adults in need. This covers their ways of organizing their domestic activities and combining their resources such as time and money in order to gain a balance between inputs and outputs to achieve good life quality. We do not take time and money as total substitutes but rather as elements which households combine differently in different life cycles. Theoretically, our research is based on the life cycle approach. Previous research has shown that a household’s time use and the amount of services it needs vary depending on its life cycle; in particular, the number and age of children in the household has an enormous effect on this. Our paper focuses on how time use and service needs differ according to the choice of having children in the family or not.

The paper is organized as follows. In chapter 2 we describe the research setting, define the concepts and classifications we have developed, and present the data. Chapter 3, in which we describe our results, has two parts. The first part describes households’ resource allocation to all life care services by life cycles, and the second part goes into more detail on resource allocation by families.
with children and by couples under 45 years of age. Finally, in chapter 4 we discuss the results and draw conclusions.

2. Research method and data

2.1 Research setting

For the analysis we categorized life care services into four groups: 1) meals and snacks, 2) care (for children, adults, pets), 3) dwelling maintenance, and 4) clothing and clothing care. We identified three main means of providing them: 1) self-provision, 2) buying convenience (ready-to-use goods that reduce the need for domestic work) and 3) purchased services (total outsourcing). All three alternatives are available in categories like meals and clothing, but in some, like in the care category, not so many market substitutes exist. With respect to meals our categories are very similar to Bonke’s (1992, 3), although we have named them differently. Bonke classified meals into non-convenience, semi-convenience, and convenience foods, where semi-convenience meant the use of ready made foods as a part of a meal.

In order to describe how households use alternative methods of providing life care services in different phases of life, we divided households by life cycles as follows:
- Single-person households (three age groups: under 45 years; 45–64 years; 65+ years),
- couples without children (three age groups: under 45 years; 45–64 years; 65+ years ),
- families with children (single-parent families; two-parent families with children under 7 years; two-parent families with children 7–17 years).

Household consumption expenditure was not corrected by consumer units per household, because we examine time use and expenditure together. At least so far there are no “time units” for comparing households of different sizes. Thus, the number of households for singles is 1, for couples 2, and the average for families with children 2.6 in single-parent families, 4.1 in small-children families, and 4.0 in school-age children families.

2.2 Data

Three sets of data are used for the study. The first data are from the national Time Use Survey of 1999/2000 (traditional diary method) collected by Statistics Finland, and the second from the national Household Budget Survey of 2001, also collected by Statistics Finland. The third survey data were collected for the National Consumer Research Centre concerning purchased household services in 2005 (Varjonen et al. 2007)). These data are based on a nationwide sample of Finnish households over 25 years of age. The two first data sets were used to compile the Finnish Household Satellite Account (Varjonen & Aalto 2003), and these calculations are partly used for our analysis as well.

Information on self-provision is represented by the required inputs: namely, time and intermediate consumption, with intermediate consumption referring to the ingredients and raw materials used in the production process. Purchased household durables needed for self-provision are also included (instead of capital consumption) under this category. Ready-to-use goods illustrate the second category, convenience, as one way of reducing housework time. Expenditure on these products is taken from the household satellite account like the data on durables expenditure. We approach the third category, services, from two perspectives: expenditure on services and intensity of service use. Consumption expenditure on services is drawn from the satellite account calculation. The data on
the intensity of service use (how many times per year a service was bought) are derived from the household service survey (for a list of services covered by the survey see Appendix 1). This information is not directly comparable with the other data, but it does show the differences in service use between different household types and life cycle stages. The research setting is presented in Table 1.

Table 1. Empirical research setting

<table>
<thead>
<tr>
<th>Self provision inputs:</th>
<th>Meals and snacks</th>
<th>Clothing and laundry</th>
<th>Care for children, adults, pets</th>
<th>Dwelling maintenance and upkeep</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Time used for housework</td>
<td>Meals prepared at home</td>
<td>Clothing care and laundering at home</td>
<td>Care at home</td>
<td>Housecleaning, repairs, heating, gardening and yard work, etc.</td>
</tr>
<tr>
<td>- Intermediate consumption (ingredients, raw materials)</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>- Household durables</td>
<td></td>
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</tbody>
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<thead>
<tr>
<th>Convenience:</th>
<th>Meals and snacks</th>
<th>Clothing and laundry</th>
<th>Care for children, adults, pets</th>
<th>Dwelling maintenance and upkeep</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Purchase of goods for final consumption</td>
<td>Ready-to-eat foods</td>
<td>Purchased clothing</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Services:</th>
<th>Meals and snacks</th>
<th>Clothing and laundry</th>
<th>Care for children, adults, pets</th>
<th>Dwelling maintenance and upkeep</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Purchase of services (total outsourcing)</td>
<td>Eating out</td>
<td>Clothing care and laundry services (dry-cleaning, laundering)</td>
<td>Maid at home Care services from outside the home</td>
<td>Cleaning services, Reparations</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Intensity of market service use (See Appendix 1)</th>
<th>Meals and snacks</th>
<th>Clothing and laundry</th>
<th>Care for children, adults, pets</th>
<th>Dwelling maintenance and upkeep</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home-delivered meals (pizza taxi, etc.)</td>
<td>Dry-cleaning and washing in laundry</td>
<td>Babysitting (occasional) Care for adult or disabled person Pet care</td>
<td>Repairs of home or summer house Carpet cleaning in laundry Housecleaning Window washing Garden or yard work Minor repairs and e.g. installing of paintings, lamps etc.</td>
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<tr>
<td></td>
<td>Kitchen help</td>
<td>Linen washing in laundry</td>
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<tr>
<td></td>
<td>Home-delivered groceries</td>
<td>Laundering or ironing help at home</td>
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<td></td>
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<tr>
<td></td>
<td>Catering services for family parties</td>
<td>Sewing and textile repair services</td>
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</tbody>
</table>

The time concept used in the calculations is the total time used by a household – that is, the time use of all family/household members is added together. Time use on unpaid work here includes the time spent on meal preparation, dwelling maintenance and housecleaning, care functions, and laundering and other clothing care. Child care time includes transportation for children and adult care transportation for adults. Other travel time related to domestic work and shopping as well as the time used for shopping are excluded from the figures. Time use on volunteer work and on informal help to other households was also left out. We decided to omit these activities for the sake of simplicity, even though they are inputs to life care services. This decision may have reduced domestic work time and the need for market services to some extent. Elderly households and families with children usually receive more informal help than other households. However, the time used on informal help is relatively small.

Consumption expenditure is divided into intermediate and final consumption, and expenditure on household durables related to household production. For meals it was possible to separate between ready-to-eat foods consumed at home (convenience) and eating out (services). In the case of other life care services the only alternatives were self-provision and outsourcing by using purchased services. Final consumption for the clothing category covers shoes and ready-to-wear clothes, as well as laundry and sewing services. Final consumption for care includes purchases of care services from the market or the public sector.

3. Results

3.1 Domestic work time

The time used for housework varies widely between life cycles. The workload in a family with children is largest, it is twice as heavy as in a family without children. Mothers do more than half of the work, fathers do one fourth, and children take care of the rest. The more children over 10 years there are in a family, the bigger is their share of housework (Aalto & Varjonen 2006). In the case of single-person households and couples domestic work time varies a great deal by their ages. The elderly use more than twice as much time as the young. For example, couples over 65 years spend about as much time on domestic work as families with two school-age children. (Figure 1)

Why do elderly people use so much time on housework? We assume it is because they also spend more time at home. Women over 65 years, for example, spend three hours more time at home daily than mothers of children under 18 years, and correspondingly, elderly men spend four more hours than fathers. Over 65-year-olds prepare most of their meals themselves, work in the garden, and own summer cottages. Of course, they may also work more slowly than younger people.

Figure 1  Time use on life care services by household type
There are also differences in time use between services. Dwelling maintenance and meals are the services that take up the largest share of domestic work time in most stages of life. It represents about one third of all time inputs in nearly every household type, except in elderly households where it takes up an even bigger part. About 40% of the time input in families with small children goes into child care.

Time pressure is felt both by families with small children and single-parent families (Pääkkönen & Niemi 2002). There is much housework to do but only one or two persons to do it. Most families, however, manage to divide the workload between family members. According to a Finnish study 73% of families organize their domestic work in this manner, while 18% leave the work to only one person and others ease the load by using services from the market. Outsourcing appears to grow along with the age of the household members, especially if they live alone (Varjonen et al. 2007). Elderly households and families with children also receive help from other households or from the market in all four categories of life care services.

### 3.2 Consumption

Consumption expenditure on the different life care services varies both between household types and types of services. Expenditure is highest in families with school-age children and lowest in households of elderly singles. Meals and snacks take far up more money than all other services combined. The second largest share of expenditure among the elderly goes into dwelling maintenance, in families with children into child care, and in other households into clothing. (Figure 2)
3.3 Household services

After seeing how much time and money households use on life care services we move on to look at life care services that are purchased from the market. This information is based on a Finnish national survey concerning the year 2005 (Varjonen et al. 2007). Respondents to the survey were asked what services they had purchased and how often. Also here significant differences were found between households. Families with children and couples under 45 years buy services more often than other households: nine out of ten had used at least one paid service during the year. In contrast, only one in three households over 65 years had bought any services. However, this changes again in over 75-year-old persons’ households: 15% of them use market services intensively (Varjonen et al. 2007). These results are similar as obtained by the National Public Health Institute (Sulander et al. 2004).

Many households purchase services related to dwelling maintenance and housecleaning. This was the case especially among families with children as well as among middle-aged (45–64 years) singles and couples. Younger couples and families with children outsourced their meal preparation by buying home-delivered meals, mostly pizzas. One of five families with small children had used paid babysitting services in 2005.

The proportion of households that buy services gives information about the prevalence of service use, but the picture sharpens when we look at the intensity of the use of services, as shown in Figure 3.

![Figure 3: Intensity of service use by household type in 2005](image)

Home-delivered meals are purchased more frequently than other market services in all phases of life. Persons aged 65+ and living alone need meals and also other life care services most intensively. Although eating out was not included in the survey data (see Appendix 1), its share of expenditure is discussed and presented later (in Figures 5 and 6).
Next, we go on to look in more detail at time allocation, consumption expenditure, and intensity of service use in three types of families with children: single-parent families, two-parent families with children under 7 years, and two parent families with children 7–17 years, and in households of couples without children in two age groups: under 45 years and 45–64 years.

3.4 Resource allocation to life care services

Meals and snacks

Households’ methods of providing meals and snacks differ somewhat in different life cycles. Where persons older than 45 years rely mostly on self-provision, younger people eat out more often than other groups and families with children buy convenience meals and ready-to-eat foods from supermarkets more frequently than others. The time used for meal preparation increases with age. Middle-aged couples use as much time to meals preparation as families with children (Figure 4).

![Figure 4 Time use on preparation of meals and snacks by household type](image)

Time is only one of the inputs into the self-provision of meals. To prepare food the household needs various ingredients and other intermediate consumption products as well as kitchen appliances (capital goods). In Figure 5, durables and intermediate consumption illustrate self-provision, while the share of outsourcing is divided into ready-to-eat meals and foods (ice cream, yogurt, sweets, etc.), and eating out.

It is interesting to note that time use and expenditure do not quite go hand in hand in all life cycle stages. The use of time and money on ingredients is quite similar among middle-aged couples’ households and small-children families, but younger couples spend less time on this item and their expenditure on ingredients is also smaller. Expenditure on investment goods is fairly alike in all household types. Figure 5 shows that, again, age is a critical factor when it comes to eating out, but this is not so in the case in convenience and ready-to-eat foods. Convenience products are used most in families with children. Other studies also indicate that young people more often have their lunches and dinners outside the home whereas older people tend to eat at home.

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We have now looked into household expenditure on the various alternatives of providing meals and snacks and noted differences between household types, but expenditure for households of varied sizes was given without dividing it by consumption units. Therefore it is useful to examine the relative distribution of expenditure among the alternative methods of food management.

Younger couples outsource their meal preparation by eating out more than other groups; eating out accounts for over 30% of their food expenditure compared with less than 20% for other household types. Families with children use more ready-to-eat foods than other households, with a share of about 30% of food management expenditure. The share of self-provisioning (ingredients etc.) is largest in middle-aged couples’ households, about 60%, when its share in other households is from 40 to 50%. (Figure 6)
related activities). Home-delivered meals, mostly pizzas, are most intensively used by younger couples’ households. Their average number is low, however, as only 24% of all households had purchased home-delivered meals (Figure 1 in Appendix 1). Figure 7 shows that kitchen help and catering services are used mostly by small-children families. Some families with children had a maid at home, which explains paid kitchen assistance in these families. Nearly half of families with children had bought home-delivered meals, although not very frequently.

![Figure 7 Average number of purchases of home-delivered meals and kitchen help by household type](image)

**Care for children, adults, and pets**

The care sector is a field of services that is widely discussed in Finland as in other ageing societies. Care services have been divided mainly between the public sector and private households, and several government policy programs have been established to economize the costs of children’s day care and care for the elderly. Market services have also emerged lately. Obviously child care and care for adults only relates to certain specific household types. In households with small children the time used on child care is immense but decreases as children grow older (Figure 8). Time used on adult care is marginal even in couples over 65 years. There are at least two reasons for this: care given to other households is not included in the figures because it by definition refers to informal help and care is only included if it is a primary activity.

The reason why this paper also deals with pet care is that pets need constant care after arriving in a household. More than 40% of Finnish households keep a pet (a dog/dogs in 23% and a cat/cats in 19%), and consequently, market services for pets is a rapidly growing industry. Pet care is much more evenly distributed between household types than other care functions (Figure 8). Younger couples and families with school-age children spend somewhat more time on pet care than other households. Note that of the walking the dog for only 10 minutes per walk is included as pet care time.
Expenditure on care seems to go nicely hand in hand with time use (Figures 8 and 9). In Finland, children’s day care is a subjective right for every child under school age; its costs are highly subsidized, and care is free for low-income families. About half of children under 7 years are in public, government-organized day care.

Day care services for pets are included in other expenditure on pets in the household budget survey data. It is quite interesting is to note that pet expenditure in families with school-age children is higher than expenditure on child care. Figure 9 shows that consumption expenditure on pets takes up a bigger share than child or adult care in all other household types but small-children and single-parent families.

Regular day care services account for the majority of expenditure on care. Our survey data from 2005 about frequencies of purchased market services shed light on another aspect of service use, namely occasional care services. In the case of child care these refer mainly to babysitting services.
Use of private care services was concentrated in single-parent and small-children families (Figure 10). One in five of these households had bought child care services occasionally. However, informal assistance, which is not included in the care figures, is very much the preferred alternative whenever available (Varjonen et al. 2007). In couples’ households the frequency of service use is surprisingly high. We tend to assume that some of these may be divorced parents who pay for their children or they may be handicapped persons who need help in daily living. The use of pet care services obviously also depends on the possibility to get informal help when needed.

Figure 10 Average number of purchased care services by household type

Dwelling maintenance

The maintenance of the household dwelling includes renovations, minor repairs, house cleaning, and furniture repairs, and in detached houses also covers heating, garden and yard work, etc. (see Appendix 1, Table 1). Expenditure on durables refers to the appliances and intermediate consumption to the tools, cleaning products, etc. used particularly for dwelling maintenance.

Self-provisioning and time use for maintenance tasks appear to higher in the households of the older. Similarly, the intensity of service use and expenditure on services increase with age. Expenditure on intermediate consumption (tools, cleaning products, etc.) is highest in families with small children. Middle-aged couples, on the other hand, spend most on purchased services, especially repairs, whereas the use of services, mainly housecleaning, is most intensive in families with small children.

Middle-aged couples use half of their maintenance time on housecleaning and the rest on repairs and general upkeep as well as garden and yard work. Younger couples and families with children spend most of this time on housecleaning tasks (Figure 11).
Figure 11  Time use on dwelling maintenance by household type

While families with school-age children spend more time on cleaning and repairs, etc., families with small children have higher expenditure on intermediate consumption because they spend more on cleaning equipment and tools. (Figure 12).

Figure 12  Consumption expenditure on dwelling maintenance by household type

Household expenditure on housecleaning and repair services is fairly alike in families with small and school-age children. The share of repair services is about 75% and the rest consists of cleaning and general upkeep services. Only middle-aged couples spend even more on repairs. (Figure 12)

The distribution of expenditure on dwelling maintenance products and services is very similar in all five household types. Services represent about 55–62% of total maintenance costs, with younger couples spending the smallest share.

The intensity of service use is also lowest in younger couples’ households. Figure 13 shows that cleaning services are used nearly as frequently as repair services in all stages of life, though the
expenditure on repair services is much higher (Figure 12). This is explained by the modest cost of cleaning services and, on the other hand, “one” renovation service can take months to complete.

![Graph showing average number of purchased services for dwelling maintenance by household type.](image)

**Figure 13 Average number of purchased services for dwelling maintenance by household type**

Two-parent families use more heating and other house maintenance services than other households. Families with small children are the most frequent users of housecleaning services, and they also use yard and garden services more than the average. Intensive service use may explain the shorter time spent on housecleaning and dwelling upkeep compared with families with school-age children. This implies that small-children families receive more informal help than families with older children.

**Clothing**

The differences between life cycle stages are very modest when it comes to clothing and clothing care, except for clothes purchases on which families with school-age children spend the most. Home production of clothing is nowadays very rare. Most households today buy ready-to-wear clothes. Above all the share of intermediate consumption is quite low and remains similar in all stages of the life cycle. Time use on clothing care increases along with age, but not so dramatically as in the case of meals or dwelling maintenance (Figure 14).
Intermediate consumption (detergents, fabric softeners, tools, fabrics, etc.) and expenditure on appliances (washing machines, tumble dryers, and irons) are only slightly smaller in households of younger couples than in others (Figure 15). On the other hand, there are significant differences in clothing expenditure between different stages of life. Families with school-age children spend the most, and younger couples spend more on clothes than older ones. Expenditure on clothing services (laundry, hiring, sewing, and mending) is very modest. The share of clothes purchases of total clothing expenditure is 90% or more in younger couples’ households and families with children, and about 80% in middle-aged couples’ households.

There are no major differences between couples and families with children in their use of clothing care services. Figure 16 shows that single-parent and small-children families are the most frequent users of clothing care services. Some families with children employ a maid at home who also washes the laundry, which explains the intensive use of clothing services by these families. Sewing and mending services are used similarly by all household types, as are laundry and dry-cleaning services except single-parent families, which use laundry services less than others.
Couples, -45 yrs
Couples, 45-64 yrs
Single-parent families
Two-parent families, 0-6 yrs
Two-parent families, 7-17 yrs

Figure 16 Average number of purchased services for clothing care by household type

Clothing care services are used by nearly half of younger couples and families with small children and by a third of other types of households.

4. Conclusions and discussion

We have now examined the various ways in which households provide life care services for themselves. These were defined as services that are indispensable for living: meals, accommodation, care, and clothing. It is the responsibility of the household to secure such services for the well-being of its members. Households organize their provision by choosing between different methods and combining available alternatives. We studied how households in different life cycles behave in this respect. The examined methods were self-provision, partial outsourcing by use of convenience goods, and use of services from outside the household.

Our results indicate that the life cycle is a key factor in household decision making on resource allocation. Even couples and families with children act differently in different age groups. The differences may depend on the availability of time and money but also on the households’ practices of service provision.

Balancing of time and money requires rational behavior, and people are believed to allocate them optimally. It would imply that consumption expenditure and time would move in opposite directions: the less time, the more money spent. This seems to hold true as to the provision of meals in households without children. But families with children do not follow this logic: they use more time and also more money on life care services than other household types. We did not apply consumer units per household for households of different sizes because we considered the use of both time and money, and so far no “time units” have been developed to allow for comparison. It might also be irrelevant to develop such measures at this point as it seems that housework time is not shared evenly in households – mothers still do the most of the work.

People representing different age groups and different life cycles apply different practices in life care service provision. These practices are related to the context of production and consumption, and also to people’s individual preferences. The differences in practices are most clearly visible in
the ways in which households provide meals. Younger couples follow a similar pattern: all three alternative methods are used almost evenly. Purchased services (mostly eating out) represent one third and ready-to-eat foods one fourth of total food expenditure, while the remaining 40% is allocated to self-provision (meal ingredients and kitchen durables). In middle-aged couples’ households the majority of meals are self-provided. Self-provisioning also dominates (50%) in families with children, which additionally utilize more convenience foods (30%) than other households.

Our results further show that practices vary by the type of service: meals, care, dwelling maintenance, and clothing. The more alternatives are available for a service, the more varied the practices and organization of service provision.

The responsibility for child and adult care is divided primarily between private households and the public sector, but the supply of market services is increasing, although still marginal. This is likely to affect the provision of care in the future. Care activities do not involve any major inputs into goods or other facilities: care giving is mostly about work, even though new technological innovations are being developed to reduce the human input into care. The care category also includes pet care, which is a service type for which only private services are available. This is an emerging industry which is expected to replace at least some of the informal assistance in pet care in the future.

In dwelling maintenance the only alternatives are self-provision and purchased services. Yet there are various appliances which can make the tasks easier. Maintenance durables, in fact, account for a higher share of household expenditure than in other life care categories.

As a whole, self-provisioning as well as service use intensity and service expenditure on dwelling maintenance appear to increase with age. Middle-aged couples spend the most on maintenance services, especially repairs, whereas families with small children are the most intensive users of services, mainly housecleaning. Household production in families with children and in middle-aged couples’ households is quite similar. Younger couples, on the other hand, spend less time and less money on dwelling maintenance and also use services less frequently. That may be because younger couples often live in rented apartments and their dwellings are smaller.

Clothing care is almost totally self-provided (Aalto 2003) – households do most of their own laundry – but clothes are generally bought ready-made in all stages of life. Hence, time use and expenditure on clothing care are quite similar among households, except for younger couples, who spend less time on clothing care but relatively much money on clothes.

Younger couples spend less time on housework in all categories of life care services than households in other life cycles, even though they represent about the same age group as parents of small children. Young couples spend less time at home and more at work than older couples and families with children1. Conversely, families with children tend to follow more fixed timetables and have more work to do at home because of the children. With the exception of dwelling maintenance, younger and older couples have very similar consumption expenditure, which is lower than in bigger households. Younger couples in particular, but also families with children, seem to be interested in increasing their use of purchased services (Varjonen et al. 2007).

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It would indeed be desirable for households to have more alternatives available for the provision of life care services. In the case of meals there is already a decent amount of alternatives available on which to base diverse practices, but new innovations are needed for the other life care services. This would enable households in different life cycles to select those practices that are best suited for each family and family member.

References:

**Table 1. The categories of household services according to principal functions of household production (% of households)**

<table>
<thead>
<tr>
<th>MAINTENANCE OF DWELLING</th>
<th>FOOD MANAGEMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carpet cleaning or washing of other</td>
<td>Home delivered meals (pizza-taxi, etc.) 24 %</td>
</tr>
<tr>
<td>household textiles in a laundry 29 %</td>
<td>Cooking help 3 %</td>
</tr>
<tr>
<td>Repairs of dwelling or summer cottage 19%</td>
<td>Home delivered groceries 4 %</td>
</tr>
<tr>
<td>Service for central heating, etc. house</td>
<td>Catering services for family parties 12 %</td>
</tr>
<tr>
<td>maintenance 10 (11)² %</td>
<td></td>
</tr>
<tr>
<td>Garden or yard work 9 (12)² %</td>
<td></td>
</tr>
<tr>
<td>Housecleaning 8 %</td>
<td></td>
</tr>
<tr>
<td>Window washing 7 %</td>
<td></td>
</tr>
<tr>
<td>Minor repairs and e.g. installing paintings, lamps 4 %</td>
<td></td>
</tr>
<tr>
<td>Fixing furniture 3 %</td>
<td></td>
</tr>
<tr>
<td>Interior planning 2 %</td>
<td></td>
</tr>
<tr>
<td>Garden planning 2 %</td>
<td></td>
</tr>
<tr>
<td>Caretaker service 1 %</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CARE</th>
<th>CARE FOR CLOTHING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Baby sitting (occasional) 4 (8)³ %</td>
<td>Dry-cleaning and washing in a laundry 24 %</td>
</tr>
<tr>
<td>Care for adult or disabled 2 (8)⁵ %</td>
<td>Linen washing at laundry 4 %</td>
</tr>
<tr>
<td>Pet care 4 (8)⁴ %</td>
<td>Laundry help at home 3 %</td>
</tr>
<tr>
<td></td>
<td>Sewing and textile repair services 20 %</td>
</tr>
</tbody>
</table>

The figures in the table 1 show the part of Finnish households (%) which have bought the service from a private enterprise or a private person/worker in 2005. The figures in parenthesis show the part (%) of households, living in one-family house², families with children³, households with dog or cat⁴ and households of 65 years of age or more⁵.

**Figure 1** Frequency of purchased life care services by household type in 2005, %