

## CHAPTER 4

# THE ECONOMY BEGINS IN THE FAMILY



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### Abstract

This chapter presents the fundamental role of the family as the basic and primary social group for the existence and prosperity of the economy. Economic activity in modern societies is largely organised and conducted by formalised economic organisations. However, within their households, families produce goods and services that constitute an important part of GDP. Families also consume – as well as ‘prosume’ – distribute, and exchange wealth, and accumulate capital. In addition to examining the role of the family as the basic economic unit, this chapter describes and explains how the functioning of the family creates the necessary ground for the economy and conditions its multidimensional continuity, socio-economic reproduction, and development. In this context, various roles of the family are presented and explained, from the procreative function, which generates population replacement, through the socialisation, education and economic functions. The family is, thus, justifiably presented as an irreplaceable factory of human and social capital and a transmission belt of culture. The chapter collects and combines contributions and arguments from various disciplines, including economics, anthropology, cultural studies, and sociology.

**Keywords:** economy, family, socio-economic reproduction, development, human capital, social capital.

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## 1. Introduction

The family is both a universal institution and a group that is the foundation of any society. This has been the case in every time and place in the history of humankind. As the economy is one of the essential sub-systems of society, it can, thus, be said that the family is also the foundation of the economy. This was more evident in the past, before the emergence of the modern economy, which is organised around the enterprise as the dominating unit analysed by economists and modern economics.

Today, it seems that the meaning of the word ‘economics’, which originates from the Greek words ‘*oikos nomos*’ meaning ‘governing or managing the household’, is slowly being forgotten; however, we should continue to highlight this fact. The origin of the word also clearly indicates that the family and its household constitute the earliest economic entity – a kind of archetype of the enterprise – and demonstrates the basic processes and problems representing the area of reflection of the economic sciences.

This historical explanation may serve as the simplest argument to demonstrate the basic relation between family life and economics, which is understood as the examination of the sphere and processes of material reproduction. From this perspective, the family appears to not only be the starting point of the larger community and society in general but also the economy of these groups. However, this does not mean that the family and its household can be solely limited to the viewpoint of consumption, with its members as consumers creating demand, as it is sometimes presented in modern economics; rather, the family is also engaged in the exchange, production, and distribution of goods and services. Although this perspective seems to have been gradually breaking into the consciousness of economists, it must be communicated in the field of social and economic policy, where the family is still treated as a cost rather than an investment.

The topic addressed in this chapter may suggest that we are dealing with an entirely new approach, previously non-existent in the social sciences. In reality, however, the analysis undertaken here is primarily a critical review of the related knowledge, within which certain issues and relationships will be drawn out and considered. Furthermore, some ‘dogmas’ regarding the relationship between the family and the economy will be commented upon and, occasionally, debunked.

The fundamental assumption that frames the reflections undertaken in this chapter is the conviction that an adequate and complete understanding of the economy and its ties to the wider social context requires consideration of the family as the most primordial group and, at the same time, as an institution that precedes and conditions the existence of society. Therefore, the chapter’s title ‘The economy begins in the family’ is not a rhetorical figure or an eye-catching metaphor but a statement of a fundamental fact so often overlooked in economics or social policy. This fact has frequently been excluded in recent sociological, anthropological, philosophical, and political reflections on the functioning of society and the state.

The chapter pursues two theses. According to the first, the family, which functions effectively from the perspective of biological, social, and cultural reproduction – which are critical for the duration and development of society – is an essential key to well-being and prosperity. Consequently, the second thesis presents that the continuity, stability, prosperity, and development of local communities are conditioned precisely by the family.<sup>1</sup>

In this chapter, the family is understood according to the proposal of Mirosława Marody and Anna Giza-Poleszczuk in their book *Przemiany więzi społecznych (Transformations of Social Ties)*. This book includes a definition of the elementary family unit, which is a triad consisting of a ‘mother, father and child(ren)’.<sup>2</sup> Importantly, this is the minimum group necessary for the reproduction process which, in the context of the considerations undertaken herein, occupies a significant place as it adequately illustrates the often ignored dimension of biological, social, and cultural reproduction that appears to increasingly influence demographic processes and, consequently, economic realities.

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## 2. The family as the basis of society – reproduction and development

To say that the economy begins in the family requires first demonstrating how this basic group conditions the formation, existence, and development of society. This group, which is crucial among the primary social groups and an essential mediator (as sociology has long pointed out), is the link between man and the essential structures of social life.<sup>3</sup> In addition, complementary to the above statement, attention must be drawn to the fundamental importance of the family in ensuring the reproduction of the socio-cultural order. It is this order that can be considered as the starting point or foundation on which the economic system may be built and begin to operate.<sup>4</sup>

In terms of the reproduction of the social order, biological, socio-cultural, and economic areas can be indicated.<sup>5</sup> The processes taking place within each of these areas collectively create the multidimensional realities of a given community. Viewing the family through this particular prism, it becomes apparent that it is a unique space in terms of the reproduction of the social order, as it is in the family that phenomena related to all the aspects of reproduction we are discussing take place in parallel. At

1 Cf. Michalski, 2014a.

2 Marody and Giza-Poleszczuk, 2004, p. 191.

3 Cf. Berger, 1976, p. 401.

4 Cf. Giza-Poleszczuk, 2005, pp. 30–31.

5 Cf. Marody and Giza-Poleszczuk, 2004, p. 187.

the same time, it is interesting to consider this process as the realisation of a spontaneous order which, far from being the result of a centralised planning process, originates as an outcome of independent decisions taken by a myriad of individuals who, in doing so, try to act rationally.<sup>6</sup> Consequently, this process, which takes place simultaneously and in a dispersed manner (because it occurs in particular families), provides flexibility on the one hand, and stability and sustainability on the other. In turn, this phenomenon provides discernible benefits not only at the level of local communities but also in the macrostructures encompassing a region or an entire state.

When discussing the family's contribution to the reproduction of society, it is necessary to start from the level that can be described as the most basic, in other words, that which is directly related to the biological process of procreation. The actual material existence and development of a population *de facto* depends on it. Although this may seem obvious, it is important to point out the irreplaceability of the family in this respect, which is the only unique social group that can develop owing to the fact that new members are born into it. It is this function and potential for procreation that ensures that other groups can grow in numbers and that new citizens appear in society at a macro level. When the family ceases to fulfil this function, the population shrinks, and when the fertility rate falls below the replacement level, intergenerational continuity is jeopardised. In economic terms, this calls into question, among other things, the long-term profitability, legitimacy, and viability of various projects and resources (e.g. infrastructure).

This constant transmission and preparation of new society members by the family are sometimes taken for granted and, therefore, overlooked; however, it is precisely through this process of reproducing the social fabric (parents passing on their lives to their children) that a community can persist and achieve stability over time. This essential role of the family in the reproduction and existence of society is thoroughly described by Anna Giza-Poleszczuk, who observes,

The recognition of the family specifically – and not, for example, the individual or the work-related social system – as the basic social system is due to the simple fact that it is the only holistically productive system: reproducing people, goods and symbols. Both human beings and other social arrangements play an important role in reconstructing the environment in which reproduction is realised, but they are in no position to reproduce themselves. It is also worth pointing out that families – to use a biological metaphor – reproduce by budding: a group gives life to a new group; families grow out of families. Today, this is not as tangible as it once was, when the only legitimised way out of the family of origin was to start a family of one's own. However, families are still logically born from families, although they are founded by individuals.<sup>7</sup>

6 Cf. Hayek, 1948, pp. 6–8.

7 Giza-Poleszczuk, 2005, p. 254.

Another dimension that should be highlighted is that of socio-cultural reproduction. An essential element of socio-cultural reproduction is the transmission of culture, sometimes referred to as ‘transmission of culture’, which we define as ‘the values, attitudes, beliefs, orientations, and underlying assumptions prevalent among people in a society’.<sup>8</sup> In the dimension of the family, this means that in the daily interactions between generations, the transmission and perpetuation of rules and norms that are the building blocks of the socio-cultural order takes place. It is no coincidence, in this context, that it is the family that becomes ‘the most important transmission belt for the passing on of cultural patterns to the next generation’<sup>9</sup> and an important generator of cultural diffusion.<sup>10</sup> As Franciszek Adamski states,

[t]he family, which is a certain reflection of the wider society, also from the point of view of being governed in everyday life by these social values and models, becomes for people a bridge connecting them with society and enabling them to become involved in the life of the community in a non-conflictual way, by aligning their individual, personal aspirations with the social ones.<sup>11</sup>

To conclude this section, which was devoted to showing how the family determines the sustainability and reproduction of society in numerous ways, it is worth emphasising that, in this context, family policy, aimed at strengthening the family and supporting the effectiveness of the functions it performs, should be seen as a strategically important area that, in fact, determines the survival and future of the state. This issue is very aptly addressed by Giza-Poleszczuk, who states,

The relationship between reproduction and co-operation in the economic, political and social (moral) spheres is not causal. Reproduction and co-operation are mutually contingent: reproduction takes place in an environment produced and generated by co-operating individuals, and the collapse of this environment can lead to the collapse of the reproduction process. At the same time, however, the reproduction of populations constitutes, in the long run, the *rationale* and condition of co-operation – the physical death (extinction) of a population naturally puts an end to co-operative structures as well, after all. The continuity of reproduction is not the goal of the process – it is, however, its c o n d i t i o n. In this regard, reproduction in the biological sense and reproduction in the more metaphorical sense of social reconstruction are interlinked.<sup>12</sup>

8 Huntington, 2000, p. XV.

9 Merton, 1982, p. 221.

10 Dyczewski, 2003, p. 40.

11 Adamski, 2002, p. 39.

12 Giza-Poleszczuk, 2005, pp. 30–31.

### 3. Economy as a social subsystem embedded in and mediated by the family

An important aspect of the topic addressed here is the *rationale* that makes it possible to show that the family is not the same economic entity as those we most commonly associate today with the undertaking of economic activities and, on the other hand, that the family is not completely isolated from activities of an economic nature. The point is, among other things, that family ties and relations constitute a specific substrate, component, and sphere of reference for social relations in general. The family itself is also sometimes described as a support group providing horizontal solidarity, which is indispensable for the economic situation of particular individuals, among other things. This was foregrounded by Anna Kotlarska-Michalska, who notes that ‘the place of the family against the background of other micro-, meso- and macro-social structures in building a sense of social security in relation to several important spheres of human life — interpersonal relations, economic life, professional life and health — has been shown in many sociological reports’.<sup>13</sup>

For a more comprehensive understanding of the role of the family and the mediation of economic processes within it, it is necessary to refer to the work of Max Weber. By systematising the issues of economy and household management, Weber helped highlight the fact that the family can legitimately be seen as the primary economic entity and, at the same time, as an institution that indirectly influences the functioning of the economy as a whole.

The first major point Weber makes is that household management is a socially mediated process and, therefore, not something purely individual that takes place in self-imposed isolation from the community. A reference to this is made by Bożena Klimczak, who writes,

Economics proceeds in social life. Economics does not deal with the kind of activity that involves the solitary production of goods by a solitary individual. Although the case of Robinson Crusoe was once considered, it is not individuals like him, but people bound to each other by the numerous relationships necessary for the production and distribution of goods, that are the focus of economics.<sup>14</sup>

Weber’s approach distinguishes between economically *oriented* action and economic action. He states that ‘an action is called “economically oriented” when its intentional sense is to take care of the necessity of useful services’<sup>15</sup> and when these actions ‘(a) are directed principally towards other aims, but in its course take

13 Kotlarska-Michalska, 2004, p. 190; cf. also Balcerzak-Paradowska, 2006, p. 54.

14 Klimczak, 2006, p. 17.

15 Weber, 2002, p. 43.

account of the ‘economic state of affairs’ (the subjectively recognised necessity of economic endeavour), or when they (b) are principally oriented in this way, but use direct violence as a means of achieving its goals’.<sup>16</sup> On the other hand, management, which is the sphere of the realisation of economic activities, is the ‘peaceful economic use of the right of disposal, which is oriented mainly economically’.<sup>17</sup> In Weber’s terms, this includes the fact that ‘the modern wage-earning economy, and thus its starting point, cannot be primarily “consumption demands” and their “satisfaction”. It should include that, on the one hand ... useful benefits are desired and, on the other hand – which also applies to a pure, by now completely primitive, needs-satisfying economy – the fact that this desire is attempted to be satisfied precisely by the fact of (even if still primitive and traditionally established) looking after one another’.<sup>18</sup>

In the context of our considerations, this means that such a concept of economics accommodates both a system of economic organisations (associations) acting purposefully and rationally (i.e. in an institutionalised and planned manner),<sup>19</sup> and those that manage themselves as communities, which includes the family.<sup>20</sup> Weber’s position is confirmed by Stanisław Kozyr-Kowalski, who states that Weber distinguished between a wage-earning economy and a natural household economy precisely because of the focus on income generation.<sup>21</sup>

In the context of Weber’s classification, it is worth emphasising that the family is both an entity that carries out economic activities and one that undertakes economically oriented activities. When it comes to the former, the family, understood as ‘all communities oriented towards the satisfaction of all kinds of needs’,<sup>22</sup> is economically active only to the extent that is necessary because of the relationship between needs and goods.<sup>23</sup>

It seems reasonable to assume, based on the above considerations, that the economy and the family are two spheres that interpenetrate without being oppositional or mutually exclusive. However, there is no doubt that priority should be given to the family, which in various ways, enables and conditions the functioning of the economic system.

This assumption is exemplified in Figure 1, which presents all the issues and phenomena that are discussed in this chapter.

16 Weber, 2002, p. 44.

17 Weber, 2002, p. 44; cf. also Weber, 2002, p. 261.

18 Weber, 2002, pp. 43–44.

19 Weber, 2002, p. 43.

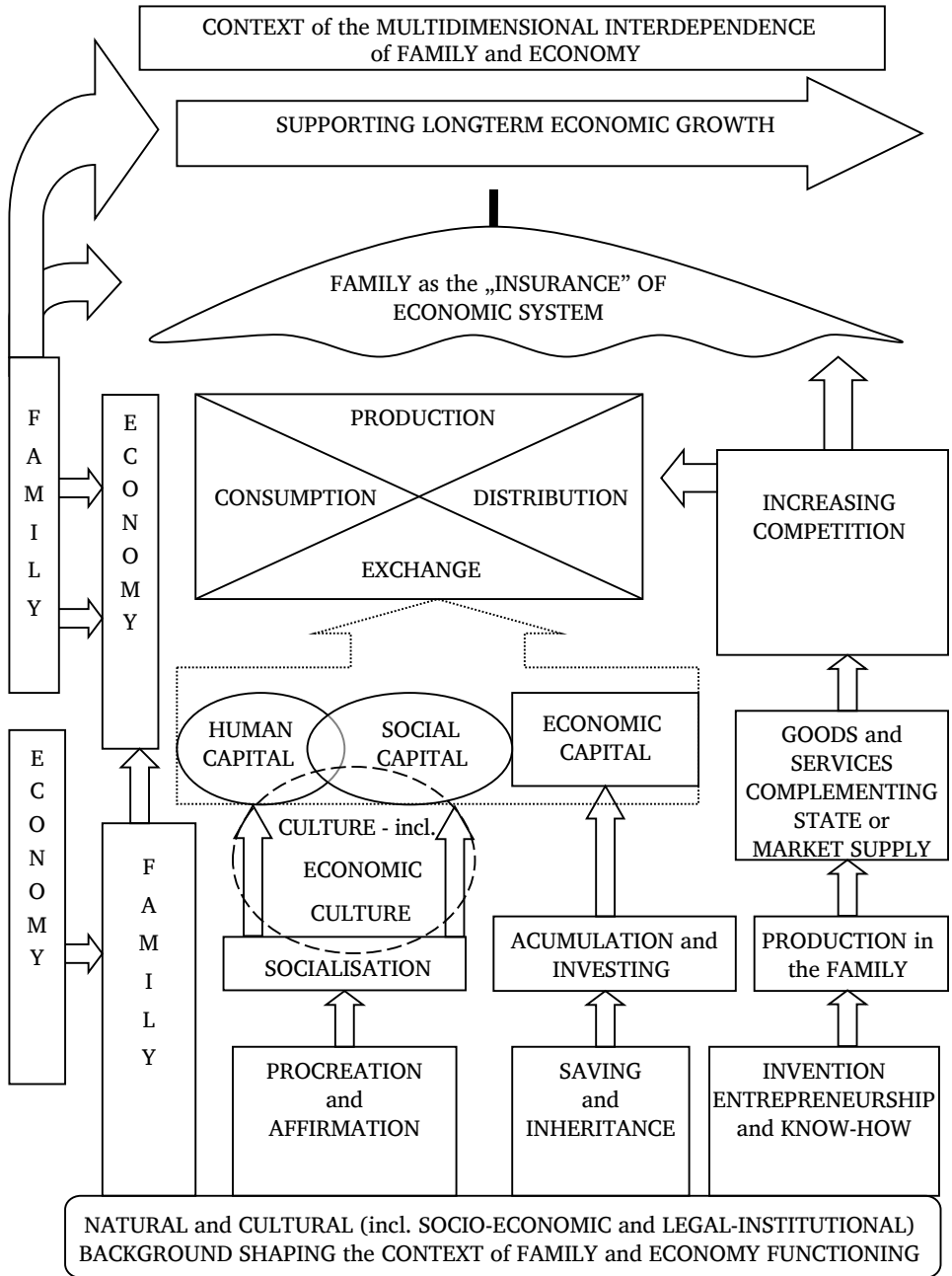
20 Cf. Weber, 2002, p. 262; cf. Polanyi, 2010, pp. 66–67.

21 Cf. Kozyr-Kowalski, 1984, p. 74.

22 Weber, 2002, p. 262.

23 Cf. Weber, 2002, p. 262.

Figure 1. Context of the multidimensional interdependence of family and economy<sup>24</sup>



24 Source: Based on Michalski, 2014a, p. 199.



## 4. Family as the primary economic unit – production, consumption, final distribution, exchange, and accumulation

In the past two decades, there appears to be a growing awareness of the economic role of the family as an entity that is not solely and exclusively involved in consumption. One economist who has made an important contribution to this change is Gary S. Becker, who has repeatedly addressed family issues in his research. One of Becker's works, co-authored with Guitly N. Becker, states that services and goods produced within the family can account for up to 40% of GDP.<sup>25</sup> Becker and Becker demonstrate very aptly the essential link between the economy and the family: in their book *The Economics of Life*, they conclude that,

families and other households are in fact small factories that, even in the most developed countries, produce many valuable services and goods. They raise children, prepare meals and provide shelter. They care for sick family members, provide care for the elderly, nurture them and perform many other useful tasks.<sup>26</sup>

The arguments presented and referred to in this section together form an illustration of how the family actually fulfils the role of the primary economic agent. The aim, therefore, in the search for the genesis of the economy, is to point out the clues that lead precisely to this social group, which is still sometimes overlooked in discussions of the problems of economic development.

### 4.1. Production and consumption

The first point to discuss is that, as a consequence of the creation of each new family, another household is created, which is clearly a managing entity. This is described by Patrick F. Fagan, who comments that 'each marriage creates a new household, an independent economic unit that generates income, spends, saves and invests. The vast majority of these new households give birth to children and transform these – largely self-centred – beings into responsible adults, helping to provide the next generation of human capital for the economy'.<sup>27</sup>

This idea is also confirmed by Jan Szczepański, who reminds us that the functioning of families has a significant impact on the economy. According to Szczepański,

the family is an economic unit, its household is an element of the market, the economic decisions of millions of families contribute to the course of economic life as

25 Cf. Becker and Becker, 2006, p. 168.

26 Cf. Becker and Becker, 2006, p. 167.

27 Fagan, 2010, p. 136.

much as the macroeconomic decisions of planning institutions, and it is obvious that no too wide a gap can arise between macroeconomic decisions.<sup>28</sup>

It seems that this insufficient awareness of the economic dimension of family functioning may be due to the fact that family life is primarily associated with issues regarding marital and parental relations, as well as those related to upbringing or education. Consequently, it seems necessary to highlight this economic dimension and, at the same time, the importance of the family if we expect social and economic policies to be realistic, adequate, and optimal.

As noted earlier, the theme that regularly emerges when dealing with the economy and the family is consumption. This phenomenon is very accurately diagnosed by Nancy Folbre when she writes that ‘conventional macroeconomic theory treats the household as a consumption unit. Businesses are the only real productive entities. Government simply redistributes resources’.<sup>29</sup> This is, of course, a fundamental error that unfortunately continues to affect the way economists around the world are educated and think. It also affects the manner in which economic policies are designed and implemented time and again. As a result, as Stefano Zamagni notes, the family is treated only as ‘one of the cost generators in the public budget, not as a strategic resource for society as well’.<sup>30</sup>

When it comes to consumption, it is worth recalling existing studies that show that the family is, in terms of both consumption activity and production activity, a unique entity in its efficiency in optimising costs and maximising utility. This seems particularly important in view of the increasing focus on sustainability and the minimisation of the negative human impact on the environment in recent years. John Ermisch provides very valuable insights in this regard, as well as grounds for the claim that it is the family – which he calls the ‘*familia oeconomica*’ – that should be considered the basic unit of analysis in the economic sciences, instead of the over-individualised and alienated ‘economic man’ (i.e. *homo oeconomicus*).<sup>31</sup>

Ermisch provides an analysis of the activities carried out on a daily basis in the household, which he refers to as a ‘small factory’.<sup>32</sup> This ‘factory’ generates the so-called ‘household product’,<sup>33</sup> which is the result of combining the time and labour of family members with the purchase of goods and services on the market. In this context, Ermisch poses the question of whether, given the maximisation of a household’s production, its productivity will depend on the number of people involved and the nature of the work performed. To this end, he analyses two separate situations – first, that of a person focusing on paid work outside the home, and second, that of a person devoting themselves to unpaid work at home – concluding that the value

28 Szczepański, 1970, p. 304.

29 Folbre, 2010, p. 12; cf. Esping-Andersen, 2010, p. 51.

30 Zamagni, 2003, p. 230.

31 Cf. Ermisch, 1993, p. 353.

32 Cf. Ermisch, 1993, pp. 353–54.

33 Cf. Ermisch, 1993, pp. 353–54.

of the ‘household product’ is the same in both situations. In contrast, the situation would be different if these individuals decided to cooperate or exchange as then each of them could achieve a higher ‘household product’ because both would have a comparative advantage, resulting in a mutual benefit from the exchange.<sup>34</sup> As a result, two people who undertake household interaction would achieve higher total productivity combined.

In this regard, it is also worth referring to the category of *prosumption*, first proposed by Alvin Toffler in 1980 in his book *The Third Wave*.<sup>35</sup> The term, which was coined from the words ‘production’ and ‘consumption’, refers to situations in which these two types of activity are involved in the overall activity of a person or group. Prosumption is a very relevant term for this mode of economy, which dominated in the early days of human development. It was only later, as Toffler states, that ‘the industrial revolution drove a wedge between the two functions and separated them, introducing a division between producers and consumers’.<sup>36</sup>

At the same time, the category of prosumption fits perfectly into the description of the processes that, in economic terms, take place within the family and its household, and which Toffler very accurately refers to as the ‘invisible economy’<sup>37</sup>. Its result, in turn, is ‘invisible wealth’, which is not registered within calculations of the GDP. This fact prompts Toffler, together with his wife Heidi Toffler in their jointly written book *Revolutionary Wealth*, to refer to GDP as ‘gross deceptive product’.<sup>38</sup>

In the area of economics, this problem already exists, although thus far, the interest in it is seemingly still marginal. An economist who can undoubtedly be described as a pioneer in this respect is Becker, who, by the 1980s, had already pointed out the importance of the daily economic activities within family households. As early as 1981, Becker, a Nobel Prize laureate in Economic Sciences, wrote,

Even if altruism were confined to the family, it would still influence the allocation of a considerable proportion of all resources. Families in all societies, including modern market-oriented societies, are responsible for a large proportion of economic activity – half or more – because they generate most of the consumption, education, health, and other human capital in their members. If I am correct that altruism dominates family behaviour to the same extent that selfishness dominates market transactions, then one must conclude that altruism is far more important in economic life than is commonly recognised.<sup>39</sup>

It is noteworthy at this point to comment a little more extensively on the altruism referred to in Becker’s statements. This altruism relates to the question of

34 Cf. Ermisch, 1993, p. 354.

35 Toffler, 1986; cf. Michalski, 2015.

36 Toffler, 1986, p. 310.

37 Toffler, 1986, p. 310.

38 Toffler and Toffler, 2007, p. 197.

39 Becker, 1993, p. 303.

the motivation for economic action, which in classical and neoclassical economics is most often regarded as self-interest. However, self-interest is not a category that can adequately explain economic behaviour within the family. This is precisely because the dominant regulator of most actions in the family is *altruism*, an essential component of love between family members. It is worth asking, then, whether placing the two motivations in opposition to each other, as is often done, really promotes the effectiveness of economic research. Unfortunately, it does not seem to do so, which could go some way to explaining the absence of the family as an important determinant of socio-economic development in contemporary economic policies. In this regard, we should mention the opinion of Philip H. Wicksteed, who, in the first half of the 20th century, wrote that not only is altruism not in conflict with economic activity but that the spheres of economic and non-economic relations intertwine.<sup>40</sup>

To return to the question of the economic activity of the family, we will revisit Becker, who, in an article entitled 'Domestic work: the missing piece of the economic pie', describes families and households as small factories,<sup>41</sup> writing,

On a continuous basis, regardless of the worldwide level of development, they are the ones who, by undertaking the activities of raising children, caring for them, taking care of the sick and other family members, execute work that results in a range of essential goods and services.

In this way, as Becker points out, the total productivity of individual countries is generally more substantial than what is reported by the still dominant and most widely used tools of economic statistics.<sup>42</sup> However, this economic contribution of households still proves to be relevant, despite the fact that some of the economic activities originally carried out within the family are now carried out by formalised economic agents within the market.<sup>43</sup> As early as 1981, Becker wrote,

Families in all societies, including modern market-oriented societies, are responsible for a large proportion of economic activity – half or more – because they generate most of the consumption, education, health, and other human capital in their members.<sup>44</sup>

At the same time, Italian economist Zamagni pointed out that 'the family has always been the largest provider of social services (*welfare*)'.<sup>45</sup> Following the same pattern, Danish sociologist Gøsta Esping-Andersen emphasised,

40 Wicksteed, 1933, p. 194.

41 Cf. Becker and Becker, 2006, p. 167.

42 Cf. Wicksteed, 1933, p. 194.

43 Cf. Mueller, 2002, pp. 2–3.

44 Becker, 1993, p. 303.

45 Zamagni, 2003, p. 237.

Welfare state researchers often mistakenly assume that the modern welfare state has taken over the welfare responsibilities of families. However, if we take a closer look at the post-war decades, we find that this assumption is fundamentally wrong for all states, and if modern welfare states are the point of reference, it is wrong for most of them.<sup>46</sup>

Researchers who have, in recent years, also recognised the importance of the absence of unpaid domestic work in economic statistics include Joseph E. Stiglitz, Amartya Sen, and Jean-Paul Fitoussi. These researchers engaged in a discussion on alternative indicators to GDP in a joint report in which they point out that ‘many services, provided by households for themselves, are not included in official measures of income and production, although they are an important aspect of economic activity’.<sup>47</sup> Another researcher, Stein Ringen, notes that the wealth created through household labour is equivalent to that produced within the market. This leads to the conclusion that, thanks to the unpaid domestic labour realised mostly within families, the material standard of living is in fact twice as high.<sup>48</sup>

To return to the category of ‘prosumption’, it is also necessary to address the issue of consumption, to which the second part of this term refers. As already noted, it is this process that families and households are most often associated with in economics. Although it might be partially true, this notion mostly overlooks an essential aspect related to consumption, an aspect that seems to be particularly relevant nowadays, when great importance is attached to minimising environmental impact and seeking savings in the use of energy and natural resources. Here, I refer to studies that show that, in this respect, the family is proving to be an extremely efficient agent and, at the same time, has great potential for optimising this process. In this regard, the structure of the family also becomes important.<sup>49</sup>

First, it is important to note – following the steps of Ermisch – the so-called beneficial potential of *joint consumption economies*. When many of a family’s goods – for example, furniture, household appliances, clothes, or toys – are used by family members living together, they can satisfy the needs of not just one, but several people. In such a situation, these goods function as public goods.<sup>50</sup> Ermisch adds that, on the one hand, this sharing of resources could encourage the expansion of household size, while, on the other, this trend will be inhibited by internal transaction costs and the need for privacy.<sup>51</sup> Ringen also expresses his opinion in this regard, confirming that families with children are sometimes perceived as ‘market inefficient’. This view is supposed to be justified by the fact that parents devote a certain amount of time to unpaid work – above all, raising and caring for their offspring – instead of

46 Esping-Andersen, 2010, pp. 72–73.

47 Stiglitz, Sen and Fitoussi, 2009, p. 14.

48 Cf. Ringen, 1997.

49 Cf. Calvi et al., 2020.

50 Ermisch, 1993, p. 354.

51 Cf. Ermisch, p. 355; cf. Ermisch, footnote 1, p. 355.

remunerative activity on the job market. However, apart from the fact that raising children creates crucial human capital for the economy (as will be discussed later), these family households statistically use resources more efficiently. This is due to the fact that, with their larger size, their members report on average fewer needs than those living in households without children.<sup>52</sup> This provides legitimate grounds to claim that the family is the entity managing itself in such a way as to foster sustainable development.<sup>53</sup>

#### 4.2. *Final distribution*

Another important aspect of the economic process that is not associated with the family in modern economics is the distribution of goods and services. Much attention is paid to this aspect, if only in the context of the redistribution largely carried out by the state, which, for example, interferes with the allocation of income derived from factors of production among citizens by means of the tax system or transfers. In the field of economics, John D. Mueller reminds us that the distribution of wealth also takes place within the family.<sup>54</sup> The distribution of wealth carried out in the family, referred to by Mueller as ‘final distribution’, takes place differently than in a formalised economy because it is not a transaction undertaken according to the criterion of utility. It is worth adding, given the universality of family life, that we are dealing with a phenomenon that takes place every day and in every place. This means that the omission of ‘final distribution’ would significantly impoverish any economic theory and, as a result, cause it to lose its analytical and predictive potential as it would overlook an important aspect of economic reality.

A closer look at the nature of this distribution highlights a crucial aspect mentioned by Mueller, as well as by Maria S. Aguirre, which confirms a fundamental characteristic of economic activity in the family. Namely, that the exclusive motive for economic activity is not self-interest, and that is clearly evident in the family, where the acquisition of goods is aimed at transferring them and not selling them to another person, as is the case with parents who, out of love, take care of their children’s needs.<sup>55</sup> The implication here is that relationships are not transactions as the other person is not a means to an end, but an end in itself. Meanwhile, it seems that in the dominant current of political economy, which is firmly grounded in neoclassical economics, there is still a kind of dogma of the image of a human being created in the image and likeness of *homo oeconomicus*, who, in a nutshell, is focused on maximising his utility and functions as an individualised agent, in a sense alienated from the community. The reasoning against such a vision of man is, as Aguirre points out, that the aim of human action is not always, after all, to maximise utility

52 Cf. Ringen, 1996, p. 431; cf. Kwiecień, 2023.

53 Cf. Michalski, 2014; cf. Michalski, 2016, pp. 205–214.

54 Cf. Mueller 2010, pp. 213–216.

55 Cf. Aguirre, 2006, p. 446.

but also – when the aim is to satisfy another person’s need, as is common within the relationships between family members – to reduce or renounce it.<sup>56</sup>

In this manner, the category of ‘final distribution’ draws attention to the element of the economic process that is absent from both classical and neoclassical economic theory (see Table 1). In addition, the awareness that, ultimately, the person benefiting from the earnings or profits made is not exclusively the person who has earned them but that these earnings or profits are often the object of sharing with other people vanishes from the horizon of analysis and reflection on the economy.<sup>57</sup> Furthermore, this phenomenon can be conducted not necessarily only according to the rules governing transactions but also according to the logic of giving, based on the above-mentioned altruistic motivation.

Table 1. *Distribution, consumption, production, and exchange* <sup>58</sup>

| <b>Economic process aspect</b><br><b>Economic theory approach</b> | <b>Distribution</b> | <b>Consumption</b> | <b>Production</b> | <b>Exchange</b> |
|---|---------------------|--------------------|-------------------|-----------------|
| Scholastic  | yes                 | yes                | yes               | yes             |
| Classical   | <i>no</i>           | <i>no</i>          | yes               | yes             |
| Neoclassical  | <i>no</i>           | yes                | yes               | yes             |
| Neoscholastic   | yes                 | yes                | yes               | yes             |

### 4.3. *Exchange and accumulation*

A topic worthy of attention that is linked to the family’s impact on the economy is capital accumulation, which should undoubtedly be considered an important condition for the development of the economy.<sup>59</sup> It also seems particularly relevant today, when the financing of economic investments is most often associated with the formalised institutions of the banking system. It appears, however, that the accumulation and transfer of economic resources within the family – a kind of exchange that often extends over time between generations – results in the intergenerational transfer of capital, whether through mutual gifts or inheritance.<sup>60</sup> This accumulation

56 Cf. Aguirre, 2006, p. 445.

57 Cf. Mueller, 2002, p. 18.

58 Source: Based on Mueller, 2010.

59 Cf. Sułkowski, 2004, p. 45; cf. also Perrot and Martin-Fugier, 1999, p. 123.

60 Cf. Ehrlich and Lui, 1998, p. 390; cf. also Habermas, 2007, p. 128.

and transfer of resources play an important role in terms of the initiation of economic ventures and the continuity of the economic system. This is one of the important dimensions of generational interdependence,<sup>61</sup> which takes place with different intensity, in different directions,<sup>62</sup> and at different stages of family development. At the same time, accumulation clearly shows that the family is also an entity that carries out an exchange of goods and services on an ongoing basis that does not follow the rules of the market.

Based on the process of the accumulation of resources, both material and financial, it is clear that the family and the nature of the relationships within it create a naturally supportive context that Carl Menger described as,

... the transfer of wealth from the older members of the family to the ownership of the younger ones takes place not as a result of monetary compensation, but as a result of affection. The family, with its specific economic relations, is thus a key factor in the stability of economic relations between people.<sup>63</sup>

The conviction that it is not self-interest but family love that is the main motive for saving can also be found in the work of Alfred Marshall, one of the classics of economics.<sup>64</sup> At the same time, this conviction has been corroborated by recent studies that have shown a correlation between marital status and affluence.<sup>65</sup> One of the multiple facets of the family's ability to accumulate capital is also the potential associated with the creation of new businesses. In a vast number of cases, the origins of new businesses lie precisely in the economic activities initiated at the outset and carried out within the family and household environment.<sup>66</sup> In the context of accumulation and the question of guaranteeing resources to ensure the continuity of the economy, it is worth noting one more dimension of the role of the family in the reproduction of the overall socio-economic order. This dimension is the case of the accumulation and reproduction of capital, particularly financial capital. In discussions on the prospects for economic development, it is sometimes possible to discover the assumption that demographic processes, and more specifically the particularly intensified depopulation processes taking place in many countries today, will not affect the potential and efficiency of economic systems in the future. This is explained, for example, by the fact that technological progress and the increasing efficiency of work organisation will be able to maintain productivity, production levels, and living standards at the same time. It turns out, however, that the mere availability of raw materials and technology, or even capital stocks, will not be a sufficient guarantee of prosperity and abundance in a dozen or more years. In this respect, it is necessary

61 Cf., e.g., Hryniewicz, Witkowski, and Potrykowska, 2018.

62 Cf. Michalski, 2014, p. 69.

63 Menger, 2007, p. 232.

64 Cf. Marshall, 1907, pp. 227, 236.

65 Cf. Grinstein-Weiss, Zhan, and Sherraden, 2006.

66 Relationships Foundation, 2009,, p. 31.



to ensure the reproduction of the population, as pointed out by Stanisław Fel, who observes,

[F]rom the economy's perspective, especially that of consumer goods, it is impossible to secure the future in the sense of saving by stockpiling resources. This can solely be achieved by securing factors of production for the future. Capital, in the sense of the tools of production, is obtained through investment, while the human factor and labour can be secured through the raising of successors.<sup>67</sup>

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## 5. The family – the factory of human and social capital and the transmission belt of economic culture

In addition to the material resources that are of importance to the economy, attention should be given to human and social capitals, which are proving to have increasingly significant relevance in today's economic theory and policies. The links between human and social capitals and the family are very unambiguously documented. Among the numerous authors that have commented on this issue, it is worth recalling, for example, Becker, who stated that 'no discussion of human capital can ignore the influence of the family on the state of knowledge, skills, values, and habits in children'.<sup>68</sup> Also of note is Giza-Poleszczuk, according to whom 'the family supplies the market with people: it is the sole and most important producer of human capital',<sup>69</sup> as well as Fagan, cited earlier. Regarding social capital, it is worth referring to James Coleman, who defined 'social capital' as 'the set of resources rooted in family relationships and in the social organisation of a community that are useful in the cognitive or social development of the child',<sup>70</sup> and Robert Putnam, who argued that the family is the most basic form of 'social capital' and that as the bonds within it become loosened, social decapitalisation is taking place.<sup>71</sup>

This viewpoint is also confirmed by Francis Fukuyama, who considers the family to be the basic unit of social interaction, as it is within this unit that parents cooperate in terms of procreation and the care and socialisation of their children. It is also relevant to mention a creative adaptation of social capital theory, very specifically related to the family, which is of particular interest to us here: the concept of 'family social capital', defined by the Polish economist Jan Jacek Sztudaynger. This concept represents a cognitively interesting attempt to demonstrate the relationship between

67 Fel, 2007, p. 101.

68 Becker, 1993, p. 21.

69 Giza-Poleszczuk, 2005, p. 200.

70 Coleman, 1990, cited in Fukuyama, 2000, p. 42.

71 Cf. Putnam, 2023, p. 6.

the quality of family ties and economic growth. A proposal for measuring this category is the study of the ratio of divorces to marriages.<sup>72</sup> ‘Family social capital’ (or ‘family capital’) is defined here as ‘the bonds between family members that enable them to cooperate and work together and, at the same time, are not in conflict with the interests of society. These ties are manifested in attitudes of respect, trust, love, interest, care, assistance and concern for family members’.<sup>73</sup>

It is worth taking a moment to place the aforementioned types of capital in the broader context of the sphere of economic culture, the reproduction and transmission of which also take place to a large extent within the family. This means that the daily involvement of parents in the level of care, upbringing, and socialisation of the younger generation transmits and sustains what could be described as the immaterial infrastructure of the economic system, namely, economic culture. Following Peter L. Berger, we will define it here as ‘the socio-cultural context of economic activity and the functioning of economic institutions’.<sup>74</sup> It is worth adding that its importance, which is nowadays increasingly recognised, in the context of the unprecedented development of capitalist economies as a result of the so-called capitalist revolution was convincingly described by Berger.

An important and necessary caveat, which is confirmed in the research and literature, must be made here, namely, that the influence of the family on economic culture, and at the same time on the human and social capital generated within it, can be twofold. Values, norms, and attitudes derived from the family can either support and favour, or weaken and hinder, the desired quality of economic activity and, consequently, the achievement of efficiency and development in this respect. In the case of a negative impact, for example, we can speak of the so-called phenomenon of ‘amoral familism’,<sup>75</sup> which has been described by Fukuyama, among others, as ‘the impact of family values on economic life paints a very complex and contradictory picture: in some societies, overly strong families inhibit the development of modern economic organisations while in others, excessive weakness prevents the creation of even basic social structures’.<sup>76</sup>

This means that the family should not be treated as an automatic ‘catalyst’ for positive economic outcomes, but it should be kept in mind that these outcomes ultimately depend on its condition, form, structure, and the nature of the relationships within it. This issue is clearly signalled, among others, by publications that attempt to show the consequences of the breakdown of marriages and families. Among them, it is worth mentioning the reports ‘The taxpayer costs of divorce and

72 Cf. Sztaudynger, 2009, p. 191.

73 Cf. Sztaudynger, 2009, p. 194. It also appears that on the basis of an econometric model constructed in this way, it is reasonable to argue that marriage collapse has a slowing effect on economic growth. Cf. p. 204.

74 Berger, 1995, p. 20.

75 Cf. Sułkowski, 2004, pp. 49–57; cf. Fukuyama, 1997, pp. 120–122. Fukuyama also examines the question of the development and sustainability of family businesses. Cf. pp. 90–95.

76 Cf. Fukuyama, 1997, p. 83.

unwed childbearing' (USA), 'Counting the cost of family failure' (UK), and 'Costs of family breakdown and marriages in Poland' (*Koszty rozpadu rodzin i małżeństw w Polsce*, Poland), which reveal that family disintegration and marriage have very concrete consequences and measurable costs that are borne by society as a whole.<sup>77</sup> In this chapter, when we mention the multidimensional impact of the family, we are making the assumption that it acts functionally and, therefore, by its actions, supports the required socio-economic development, which is the case in the majority of instances.

In the context of the aforementioned socialisation impact of the family, as a result of which human and social capital is generated and economic culture is transmitted, it is worth recalling an observation made by Guido Tabellini. Italian economist Tabellini confirms the fundamental role of the family in that, despite the historical changes whereby economic activity has increasingly shifted from households and household workshops to manufacturers and factories, it is still an economically important actor.<sup>78</sup> Tabellini highlights that the transmission of a particular ethos, which is a component of the culture that influences the economy, is primarily the domain of the family. He notes that although social conventions are sometimes subject to sudden modifications, the beliefs and values that dominate a community tend to be characterised by stability and permanence. They may, of course, be subject to change, but this change happens gradually – not over the course of a few years, but rather over entire generations. According to Tabellini, 'not only are normative values acquired early in life and form the core of an individual's personality, but also learning from experience cannot logically be used to modify one's moral beliefs. Hence, it is more likely that values are transmitted vertically from one generation to the next, largely within the family, than horizontally among unrelated individuals.'<sup>79</sup>

Returning once again to human capital, the importance of which for economic development now seems unquestionable, it is worth mentioning (in addition to Becker, who did a great deal to popularise the concept) what Marshall wrote at the beginning of the 20th century:

The most valuable of all capitals is the one invested in human beings; and the most valuable part of this capital is the result of the mother's care and influence, so long as she retains her tender and unselfish instincts, which have not been blunted by the effort and burden of unfeminine labour. This directs our attention to another aspect of the rule already noted, that in calculating the cost of producing effective work one must often take the family as our unit. Be that as it may, we cannot treat the cost of obtaining efficient individuals as a separate problem; it must be treated as part of the wider problem of the cost of obtaining efficient individuals including the role of

77 Cf. Scafidi, 2008; cf. Ashcroft, 2016; cf. Michalski and Furman (eds.), 2021.

78 Cf. Berger, 1976, p. 401; Szlendak, 2010, p. 334.

79 Cf. Tabellini, 2008, p. 260; cf. Michalski 2014.

women who are fitted to make their homes happy, and to bring up children who are strong in body and mind, truthful and tidy, noble and brave.<sup>80</sup>

This quotation explains succinctly why, without the essential work done by parents in families, the economy would have no human capital. This makes it all the more necessary today to remind ourselves that members of society are able, at a certain age, to take on certain social and professional roles largely because they have been prepared for this beforehand. The supremacy of the family in this respect means that it is the family, as Zamagni states, that is ‘the first source of positive social influences, i.e. effects that benefit the whole community’.<sup>81</sup> In justifying how the family has a positive impact on society, Zamagni first emphasises the procreative function, through which successive generations are born, conditioning the continuity of the economy. In turn, he draws attention to ensuring the material security of the individual – and minimising the risks associated with this area – through the ability to balance the distribution of income within the family, thus ensuring solidarity and so-called social cushioning. This ensures that the possible consequences of individual failures or crises, such as unemployment or illness, are not so severe for the individual. In this way, the family provides what can be likened to an ‘insurance policy’ against the problems of not being able to meet certain needs independently in the market area. In this context, it is relevant to recall the aforementioned potential of the family to combine income from the paid work of some members with the resources generated or previously accumulated within the household (e.g. through unpaid domestic work, inheritance, or savings) and redistributed among its members. In doing so, income gaps and disparities are minimised, resulting in greater social cohesion, which is proving to be important for development in various ways.<sup>82</sup> Zamagni also confirms the essential role of the family in the creation of human capital, as well as pointing out its vital importance from the perspective of consumption in terms of correcting and coordinating the demands of the members of the family which ‘acts as a filter between the individual and the market in terms of consumer choices’.<sup>83</sup> This seems significant, if only in terms of the consumption activities of the youngest generation, which, on the one hand, is increasingly being treated as an attractive target group and, on the other, are unable to optimally analyse the consequences of their consumer decisions due to their objective immaturity.

80 Marshall, 1907, p. 564.

81 Zamagni, 2003, p. 230.

82 Cf. Zamagni, 2003, p. 231.

83 Cf., p. 232. This implies the importance of the socialisation mechanism as one of the regulators of ethical behaviour in economic life, as discussed by Danuta Walczak-Duraj. Walczak-Duraj, 2002, pp. 266–269.

## 6. Family – the foundation of the economy: summary

It is no coincidence that the family is referred to as the basic cell of society. This also proves to be true in the economic dimension of the functioning of society. This chapter brings together knowledge that makes it possible to describe the family not only as the oldest and most basic economic unit but also as the area where various elements are generated that together determine the functioning of society and the economy. Although much has been written and said about the family, in economic terms, it seems that this basic social group is still not seen as a key determinant of the prosperity of entire communities and states, which is understood much more broadly than material well-being.

Perhaps this is partly because the family, while it may give the impression of being a simple-structured entity, incorporates a broad spectrum of issues and phenomena that present several research challenges. This was pointed out by one of the main Polish researchers on the family, Zbigniew Tyszka, who stated that,

the family, despite its small size – in comparison with many other social structures – constitutes an extremely complicated object of research. Within it, we encounter a conglomerate of sociological, economic, cultural, psychological, psychosocial, pedagogical and biosexual phenomena. Numerous important axiological, moral, moral and legal problems are also connected with its functioning.<sup>84</sup>

Regardless of these challenges, there is no doubt that the family is a significant co-creator of society and, at the same time, a condition for the functioning of the economy. Consequently, more research is needed in this area. This is necessary, on the one hand, for economic theory to maintain adequate and reality-consistent assumptions and, on the other hand, for social and economic policies to take into account the fundamental role of the family which, notwithstanding the historical or geographical context, has been, is, and will continue to be the essential foundation of the economy.

84 Tyszka, 1980, p. 11.

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