3 Families and welfare services

3.1 Introduction

This chapter begins with a discussion of three important prior considerations. First, publicly provided or publicly funded welfare services are considered within the context of the totality of social exchanges. Second, welfare services are discussed in the context of differing and changing models of the family and, third, the importance of family relationships across household boundaries is emphasised. The impacts of sociodemographic changes upon welfare services in Australia are then considered, following some historical background and a section which highlights the significance of education and labour force changes for women since the 1960s. The discussion is organised into five life cycle stages: childhood, young people, prime working ages, pre-retirement ages and retirement ages. The observed trends are then incorporated into projections of the population by age group, sex and living arrangement (in nine categories) from 1996 to 2006. These projections are also used to project households by type to the year 2006. The chapter ends with a discussion of the implications of trends in families for welfare services policy.[1]

A basic conceptual issue

Welfare services, narrowly conceived, are services provided by government or with government funding to individuals with specific needs. The structure of Australia's welfare services system is described in Chapter 1 of *Australia's Welfare 1993* (AIHW 1993). In *Australia's Welfare 1997*, the main needs considered are housing for low-income people, accommodation and related services for homeless people, child care and protection services for children, community services for families, services for frail or disabled older people, and services for younger people with a disability. All of these are services in which government is involved either as a purchaser or as a provider of the service. However, welfare services conceived in this narrow way are only a subset of the totality of forms of support or assistance provided by others within a society in order to enhance the welfare or wellbeing of an individual. This totality of exchanges between members of a society in essence constitutes the organisation of the society.

In the narrow conception of welfare services, there is a tendency to confine families to a subsidiary or auxiliary role. As such, families do not play a role in the definition of policy, except in so far as they are seen as being part of the problem leading to the need

1 The author wishes to acknowledge the contributions made to this chapter by Rebecca Kippen and Ann Evans; Rebecca for the calculation of the projections of living arrangements and Ann for the estimation of living arrangements at the 1986 Census. These were both complex tasks performed with great skill.

for a specific service to be provided publicly. In contrast, from the standpoint of the totality of welfare exchanges in a society, publicly provided welfare services are subsidiary or auxiliary to private social exchanges, either because the required service is too complex, expensive or time-consuming to be delivered without public support or because, for whatever reason, the family or the community is not in a position to deliver the service.

Planners and professionals are likely to adopt a narrow conception of welfare services. Policy then becomes policy about the best way to deliver the service, the dimensions of which revolve around words such as efficiency, accessibility, affordability, quality and equity. In a sense, the need for the service is seen as a constant, perhaps growing or declining for largely demographic reasons. Families on the other hand, whose frame of reference is the totality of welfare exchanges in the society, are generally more concerned about avoiding the need for public assistance, or at least being able to exercise a level of control over the public services which are delivered to their family member.

Of course, this contrast between the perceptions of planners and professionals and those of families is an exaggeration. In reality, there are families who would prefer that their difficult members were exclusively the responsibility of the state, and there are planners and professionals who consider that strengthening of the family and preventative measures should be integral parts of what they do. Nevertheless, this stereotypical contrast of perceptions assists in the conceptualisation of policy issues. The usefulness of the contrast is evident in some discussions of policy. For example, a recent compendium of discussion papers on Australian policy in relation to older persons (Kendig & McCallum 1990) makes almost no reference to the place of families in policy (McDonald 1997b). The Council of Australian Governments (COAG) Review of Commonwealth/State Service Provision focuses only upon monitoring of the performance of current, publicly provided services. The committee's report, in accordance with its brief, ignores the standpoint that publicly provided welfare services should be seen within the context of the totality of services which are provided privately and largely by families (SCRCSSP 1997).

Likewise, the National Commission of Audit (1996:83) saw best practice in service delivery as involving 'public sector managers benchmarking their service delivery methods against best practice, re-engineering the way they do their business and contracting out functions where it is cost effective to do so'. This view of best practice is focused only on publicly provided services and again fails to recognise the mutuality between such services and the supports already provided by families themselves. Later in the report (National Commission of Audit 1996:123), families are presented as being relevant to public services only in the context that demographic changes in families might alter the demand for public services; that is, publicly provided services are seen as being a separate system to privately provided services. There is little concept of mutuality or consultation or of the reality that, in reverse, public services can influence the demography of families. With this outlook, there is no need for the shapers of public policy to investigate the incidence and nature of exchanges which take place in the private or household sphere; the public sphere merely gears into efficient and cost-effective action when people drop out of the private. What happens within families can,

in this situation, become a subject of myth and misconception. Shanas (1979a), referring to the United States, described the myth that families do not care for their older members as a hydra-headed monster unable to be destroyed by successive thrusts of empirical reality. Bengtson (1993) argued that this myth explains why there can be a high degree of continuity in obligations and exchanges across the generations at the level of the family, while, at the societal level, there is a great deal of debate about equities and obligations across the generations.

In some contrast, an Industry Commission report (1995:46) states that 'the supply of welfare services is made up of the informal care provided by family and community, the activities of CSWOs (Community Social Welfare Organisations) and the set of government programs (Commonwealth, State and local)'. In Chapter 3 of the same report, under the heading of 'the concept of social need', there is extensive discussion of self-help, client participation, preventative programs, innovation, advocacy and consultation.

In recent times, studies have investigated the nature and extent of exchanges within families, and within and between households. Production within households, not included in the official estimates of gross domestic production, has been estimated to be equal to or a very high fraction of the official GDP (ABS 1995c; Ironmonger 1989; Snooks 1994; see also Chapter 2). The denigration of unpaid services is evident in the description of many providers of unpaid services as 'dependent' and in their inclusion on the wrong side of the line in 'dependency ratios'. Exchanges between households, especially between parents and their adult children, have been shown to be a vital component of wellbeing in Australia (ABS 1995b; Kendig 1986; Millward 1997). These studies have exploded the myth that the extended family has no relevance to Australians (McDonald 1992).

The central importance of family carers in the support of disabled and older relatives, and the burden that adoption of this role often places upon the carer, has been documented by many studies in Australia and in other countries (Bengtson 1993; Braithwaite 1990; Brody 1981, 1985; d'Abbs 1991; Kendig 1986; Schofield & Herrman 1993; Shanas 1979b). The previous volumes of *Australia's Welfare* in 1993 and 1995 have confirmed these patterns (AIHW 1993, 1995). Table 8.11, in Chapter 8 of this volume, indicates that, among people aged 65 years and over living in households who needed and received help, the vast majority of that help was provided by a person outside the formal sector of government, commercial or voluntary services. In Chapter 9 of this volume, it is reported that, for 82% of younger people with a profound or severe handicap, the main provider of assistance with required self-care activities was an informal carer, usually a co-resident family member. The chapter goes on to point out the effects that the provision of care to younger disabled people has upon the carers, who are concentrated among women aged 30 years and over. The Schofield & Herrman (1993) study of caregivers of persons of all ages in need of care found that 79% of carers were female and that 41% were adult offspring of the person being cared for, 19% were spouses, 26% were parents and 14% were other relatives or friends. While family members are by far the most frequent carers, Day (1991) in her study found that a significant proportion of informal care was provided by friends and neighbours.

Thus, publicly provided welfare services, although important, are only a small component of the totality of welfare exchanges. The importance of publicly provided services stems from the fact that they support or back up the care provided by families and individuals. Accordingly, the more important consideration in regard to families and welfare services is not how changes in families may alter the demand for public services, but how public services can support and strengthen families. This approach has been recognised in government in the past as the Industry Commission report quoted above indicates. It was also the approach taken in the Australian report following the International Year of the Family:

> The Government recognises that those family members, traditionally women, who provide care for sick and elderly relatives make an extremely valuable contribution to our society and the Government has acted to provide them with greater support (Commonwealth of Australia 1995:32).

The approach is also evident in the expansion of respite services which followed the review conducted by the Federal Department of Health and Family Services (DHFS 1996). A discussion of new initiatives in the 1997–98 Federal Budget to assist carers is provided in Chapter 8.

While family support is the most important form of private exchange, the contribution of non-government social organisations is also highly significant, as indicated by the Industry Commission (1995) report. However, the National Commission of Audit report (1996) and the report on government service provision (SCRCSSP 1997) do not conceptualise publicly provided welfare services as being part of the broader system of social exchanges. An effect of this may be that attention is focused on the perceived immediate cost burden rather than upon the longer-term cost savings which accrue from enhancing and supporting the roles of families and non-government organisations. Private social exchanges assisted by public support are the core of social reproduction, that is, the reproduction of the type of society in which we would like to live. Social reproduction is a long-term endeavour and the family is the core institution or the central agency for social reproduction.

Models of the family

Throughout this century until the 1970s, the assumed institutional form of the family in Australia, as in all other currently advanced countries, was the male breadwinner or family wage model under which the father goes out to work while the mother stays at home to provide full-time care, especially for children. The principle underlying this model is that there is a natural differentiation between men and women which requires the man to be the provider and protector and the woman to be the carer and reproducer. Men were paid higher wages than women for the same work and employers were encouraged to favour men over women in the job selection process. In Australia, the great symbol of the hegemony of the male breadwinner model was the 'basic wage', a wage sufficient for a man to support his wife and three children. Introduced in 1907, it continued to be the foundation of the wage-fixing system until 1973. The industrial relations system was concerned with jobs and wages for men, not working conditions for parents. Trade unions and employer organisations were male-oriented. Working conditions were premised on the assumption that workers had wives at home.

Child care services had no policy priority and were regarded as only serving the needs of unfortunate mothers who did not have the support of a husband or whose husbands were not able to support them (Brennan 1994). The breadwinner model was the basis of the tax-transfer system, with allowances for children being provided as tax deductions, that is, to the wallet rather than to the purse. The social security system also was founded on the belief that the husband would be supporting the wife and children. Unemployment benefit at the family rate was paid automatically to the husband. In most countries, there were no benefits for sole mothers unless they had proven themselves deserving by being deserted by their male breadwinner. In the 1950s, women married early and had their children early, confident that their support was guaranteed by social and economic institutions founded upon the male breadwinner model.

In contrast to the male breadwinner model of the family is the gender equity model. In the gender equity model of the family, there is income-earning work, household maintenance work, and caring and nurturing work, but gender has no specific relationship to who does which type of work (Fraser 1994). In the past 30–40 years, the different institutions in society have been moving away from the assumption of the male breadwinner model of the family in the direction of a gender equity model. They have done so, however, at differing speeds, leading to substantial gaps between social and economic institutions in regard to the model of family that they presume. The presumption of the male breadwinner model has been almost eliminated from the education system and from the system of selection for market employment. Today, in almost all advanced countries, women are educated to the same standard as men and, in many countries now, to a higher standard. Women are educated for employment in the paid labour force, just like men. Delay of child-bearing and the formation of long-term relationships mean that young women spend a considerable number of years in full-time, paid employment without the concern of care for children or, for that matter, care of a partner. In most countries, there is equal pay for equal work and the level of discrimination against women in employment selection has been reduced substantially, relative to the 1950s, through mechanisms such as equal employment opportunity legislation. Parents very actively encourage their daughters to pursue education and paid employment. Overall, a relatively high degree of gender equity applies in the institutions of education and market employment and this has offered considerable opportunities to women to pursue roles other than that of being full-time carers.

In all advanced countries, however, institutions more related to family and parenthood have been much slower to move away from the presumption of a male breadwinner model of the family and to adapt to the new reality of advancing gender equity. With some exceptions, the delivery of publicly provided welfare services is still premised upon the male breadwinner model, that is, upon the assumption that women will be available as full-time carers. For example, while changes have been occurring more recently, early childhood education has been provided in the past on a sessional basis through preschools, a system which presumes that the mother is at home. Sex roles within the family are still deemed to be highly differentiated and women are expected to be at home to provide for the sick, the disabled and the elderly, or for children when they are sick.

The culture of the work environment and many working conditions also retain a male-breadwinner orientation; that is, it is assumed that the worker has a wife at home who will take care of the needs of the household and the children. If the worker is female, then she is expected by the workplace to be able to make appropriate arrangements at home whenever the workplace requires her time.

This gap between a social reality of advancing gender equity and a lack of recognition of this fact in the design of welfare services places great stress upon families. Again, this indicates the error of considering changes in families as being only relevant to welfare services in so far as they alter the levels of demand for existing services as currently constituted. Demand will be altered by changes in families, but the central issue is the redesign of services so that they better meet the needs of families in today's conditions.

Family structure or family relationships

Discussions of changes in family organisation in Australia almost invariably focus upon changes in family structure, defined as household living arrangements. The concern is with the proportion of households which consist, for example, of two parents with children, sole parents or persons living alone. This stems from the mistaken belief that family organisation in Australia is almost exclusively nuclear and that exchanges between family members living in different households are unimportant.

While it is true that multiple family households make up only about 1% of Australian households and that most Australians prefer not to live in households with three or more generations, it is also true that there are substantial exchanges of money, services and emotional support between households. Modern communications have enhanced our capacity to make these exchanges and there is a remarkable degree of contact between family members living in different households (Millward 1997). It is important to know whether a person in need of a service is living alone, but it is also important to know whether that person has a family member or friend living elsewhere who is able to provide support. To presume in policy formulation that all persons living alone are isolated from anything but public support is false.

Thus, in addition to household structure and living arrangements, it is important to consider the extent and nature of family and friendship relationships that people may have beyond their households. In regard to families, the vital support relationships are between spouses or partners and between parents and children, irrespective of their ages. Intimate partners usually live in the same household, but this is not always the case. Parents and their adult children usually do not live in the same household, but often live nearby. Millward (1997) has shown from the Australian Living Standards Study that over 50% of families with children have a grandparent within 30 minutes drive and that 70% have contact with a grandparent by telephone at least weekly. This and other studies (ABS 1995b; Kendig 1986) have documented the substantial levels of support—financial, practical and emotional—which flow between households, especially between parents and their adult children. In policy, this has been recognised by the Respite Review report (DHFS 1996), which stresses the importance of the roles and the need for support of carers who are not co-resident with the person dependent upon them.

Unfortunately, it is rare that standard statistical collections take account of the existence of immediate family relationships beyond the household. Even when the opportunity exists to collect information of this kind, it is often neglected. For example, Australian censuses have conventionally included questions which ask women about the number of children they have had and how many of these children are still living. The central purpose of these questions is to measure fertility and child mortality. However, these questions also provide important information about the existence of parent–child relationships, for example, whether or not women living in different circumstances, such as older women living alone or in nursing homes, have children. The perception that this question was merely a fertility question led to it being excluded from the 1991 Census on the grounds that fertility can be measured in other ways. Furthermore, the Australian Bureau of Statistics has consistently refused to allow men to answer these questions. In accordance with the male breadwinner model, women have children, not men. Yet, if the questions were asked of men, those with children could be identified.

Thus, in this chapter, wherever possible, emphasis is given to family relationship status beyond the household as well as to household structure.

3.2 Sociodemographic change and families

Historical background

Because family is such an important social institution, there is always a sense that it was better in some past golden age. One of these mythical ages is the 19th century. The reality is that families in the 19th century were often severely disrupted by death, emigration, poverty and oppressive working conditions. In Australia, 100 years ago, the incidence of sole parent families was about the same as it is today, mainly because of the death of one of the parents but also because of separations (McDonald 1993:152). The extent of separations was far greater than indicated by the level of formal divorce (James 1984). Large numbers of children lived in workhouses, were adopted without legal backing into families with whom they had little connection, or lived in step-families as marginalised members. The definitive factual history of family functioning in the 19th century is yet to be written.

In Australia, many convicts were mere children by today's standards and many young orphaned girls were brought out to be domestic servants in the colony. Men and women worked extremely long hours, not unusually in dangerous working environments and usually for poor rewards. Married women, if they survived the very high rates of maternal mortality, had a child once every two years. Colonial Australia had one of the highest fertility rates ever recorded. Fifty per cent of married women who were born between 1830 and 1846 had eight or more children (Ruzicka & Caldwell 1977:135). High proportions of both men and women in Britain and Ireland never married and this was also the case in Australia by the end of the 19th century (McDonald 1974). Long distance mobility and poor communication meant that the generations were often separated from each other. Private welfare services were highly constrained and public welfare services were very limited. These services did little to ease the pain and, in the lives of many children, probably more often contributed to it.

In the first half of the 20th century, with depressions in the first and fourth decades and wars in the second and fifth decades, families suffered considerably through poverty, long separations of husbands and wives, and the trauma of war deaths and injuries. The end of the Second World War saw a substantial rise in rates of divorce. In the 1930s, fertility rates dropped below the level of long-term replacement.

With this history, in the 1950s, there seemed to have been a renewed emphasis upon the social value of the family, but it was a family based unquestionably upon the male breadwinner model. All social institutions were geared to this model. Men were favoured in employment and had higher wages than women. Women in public employment were required to resign their positions when they married. Young women were educated to be mothers and in the ways by which they might serve their husbands and children. Marriage and child-bearing had strong social support and were highly romanticised. For young people, marriage meant independence from parents: the licence to set up on one's own. There was full employment and job security was high. Housing was scarce in the early postwar years, but young couples were able to find rental accommodation, although it was often crowded or substandard. Australians in this period, along with young people in other western countries, entered into marriage at unprecedentedly high rates and at very young ages by historical standards. By the end of the 1960s in Australia, 30% of women married before their 20th birthday and more than 95% of women from these generations eventually married.

Early marriage, inefficient contraception and the absence of alternative roles for women led to early child-bearing. In many cases, the order was reversed, with inefficient contraception leading to early marriage. In the mid-1960s, about one-quarter of all brides marrying for the first time were pregnant at the time of their marriage. Again in keeping with the male breadwinner model, if a single pregnant woman did not marry, the baby born out of wedlock conventionally was given up for adoption by a couple. Early marriage and higher fertility created the baby boom which in Australia extended into the early 1970s, longer than in most other western countries. Early and more frequent child-bearing and discrimination in the labour market kept most women at home.

Family in the 1950s was the nearest approximation to a golden age for the male breadwinner model of the family. Despite this, between 1947 and 1961, the proportion of married women who were in the labour force rose substantially in all age groups (Table 3.1) and, in the same time period, the proportion of girls aged 15–19 years who were in full-time education rose from 11% to 24% (Table 3.2). The institutions of education and market employment, as noted above, have been the principal social institutions leading the shift away from the male breadwinner model of the family. Hence, it seems that this shift was already underway in the 1950s. Although young women were much more likely to be in full-time education at the end of the 1950s than at the beginning, the gap in participation in education between men and women had actually increased (Table 3.2). However, in regard to the shift away from the male breadwinner model of the family, the absolute increase in education participation for women in the 1950s was probably more significant than the increase in the gap between men and women.

Table 3.1: Married women in the labour force, by age group, 1933–96 (%)

Age group	1933	1947	1961	1971	1981	1991	1996
15–19	3.2	11.4	19.9	36.4	45.7	53.8	57.2
20–24	4.4	11.6	24.5	44.1	57.4	64.1	66.7
25–34	4.7	8.0	17.3	33.0	49.0	61.3	63.5
35–44	5.3	8.8	21.2	41.3	58.4	71.3	72.3
45–54	6.0	8.6	19.9	36.1	50.5	63.3	66.3
55–59	5.7	6.6	12.6	23.2	31.3	34.1	41.2
60–64	3.7	4.1	6.5	12.0	15.0	16.3	19.6

Sources: ABS 1933–81, 1991c, 1996a.

Education and labour force participation of women since the 1960s

There has been a rapid advance in women's education and labour force participation from the 1960s onwards (Tables 3.1–3.3). Between 1961 and 1996, the proportion of 15–19 year old women in full-time education increased from 24% to 72% and the proportion of married women aged 25–54 years in the labour force increased from 20% to 67%. Likewise, the retention rates to Year 12 show a rise for women from 27% in 1971 to 77% in 1996, an enormous change in a short period (Table 3.3). The same table shows that women achieved parity with men in completion of Year 12 in the first part of the 1970s and subsequently have moved well ahead. In broad summary terms, from the end of the 1950s to the beginning of the 1990s, participation in education to a higher level and in the work force in the prime working ages (25–54 years) shifted from being the life situation of a minority of women (20%) to that of a substantial majority (around 70%). Furthermore, the measure of labour force participation used here is a point-in-time measure. Almost all of the 30% of married women who are out of the labour force at a point in time are only temporarily out of the labour force, usually because they are looking after young children. If we were to consider the whole life course, almost all women, married or not, now spend substantial periods of their life in market employment.

Table 3.2: Males and females aged 15–19 who were in full-time education, 1947–96 (%)

Year	Males	Females
1947	12.3	10.5
1954	18.2	16.7
1961	28.4	23.9
1991	62.1	66.5
1996	64.2	71.8

Sources: ABS 1993–81, 1991a, 1996b.

Snooks (1994) argues that the changes in women's employment, especially married women's employment in the period since the end of the Second World War, were driven by changes in the demand for labour. In what he calls the new economic revolution, there has been 'a shift from manufacturing to service activities, together with a great

Table 3.3: Apparent retention rates to end of secondary school, 1971–96 (%)

Year	Males	Females
1971	34.1	26.9
1976	34.6	35.3
1981	32.0	37.8
1986	45.6	52.1
1991	66.1	76.7
1996	65.9	77.0

Sources: ABS 1993, 1996c.

change in the gender structure of labour demand that caused a rapid increase in the market participation rates of females—particularly married females—after a century of relative stasis' (p.269). The period of relative stasis corresponds to the era of the male breadwinner model. In the past 40 years, 'Australian households have had a strong incentive to supply more female labour time to the market sector because of the increased opportunity cost of restricting female labour services to the household' (p.122). Opportunity cost refers to the loss of potential market earnings that persons experience if they restrict their time to non-market activities.

The shift towards gender equity in education and market employment has also been associated with a considerable ideological shift in the way that the life courses of women are conceived. While feminism has its different forms, all of them are consistent with these institutional changes in women's education and access to market employment. The new generation of young women, those under the age of 25 years, has been educated to the same levels (or higher) as young men and most have been imbued with the expectation that they will participate in the labour force in much the same way as men expect. Parents no longer see a daughter's economic future as depending solely upon how well she marries. Instead, young women are encouraged by parents and others to work towards a position where they will not be dependent for the rest of their lives on the earnings of a man.

As Snooks (1994) has argued, the restructuring of the labour market towards the tertiary or service sector has tended to favour the employment of women. Consequently, in future heterosexual relationships, it will be very common that the woman will have a higher earning capacity than the man and, already, the two-income couple is the ideal to which most couples aspire. Thus, the trends in education and market employment for women and the ideology surrounding these trends have already tolled the death of the male breadwinner model of the family. Although this is a radical change—indeed, it has been labelled by Snooks as being as revolutionary as the industrial revolution—there has been a tendency to deny the change and to resist the development of new models of the family. Consequently, most other social institutions, particularly those with a family rather than an individual orientation, have been slower than the institutions of market employment and education (aside from preschool education) to adjust to the passing of the breadwinner model (McDonald 1997a).

The family system is central to a society's cultural identity and hence revolutionary social change is resisted because changes in the family system are seen as an attack upon cultural identity. For this reason, family systems are resilient to change (McDonald 1994). The extent of change that we are experiencing in our family system at present is as great as, if not greater than, the change which occurred with the introduction of compulsory primary education in the 19th century. That change had a profound impact on families. It led to the redefinition of children's lives from work to school, the extension of the dependency of children to much older ages (a trend which is still underway), and to the historic decline in fertility from very high levels (Caldwell 1982). The new cost of providing public education meant that there was a massive shift in the allocation of public expenditure. The labour market had to adjust to the fact that cheap child labour was no longer available. Indeed, there may be an argument that the family wage model (the male breadwinner approach to wages) derived from this change in the lives of children. There was no concept that the children might be supporting themselves or their parents. A redefinition of the lives of women on the scale we have been experiencing also has revolutionary implications for social institutions.

The remainder of the chapter deals with these changes and how the provision of welfare services relates to these changes. The discussion is organised into life cycle stages: childhood (0–14 years), young people (15–24 years), prime working ages (25–54 years), pre-retirement ages (55–64 years), and retirement ages (65 years and over).

Childhood

Compared with 30 years ago, children today are much more likely to experience the breakdown of their parent's relationship, to be born outside of a marriage or to not have an employed parent. On the other hand, far fewer children now are given up for adoption or are conceived in the 9-month period prior to the marriage of their parents.

Available data in relation to the living arrangements of children are almost exclusively cross-sectional, that is, they tell us about the circumstances of children at a point in time. Much more relevant to child development, however, is information about the different living arrangements that children experience throughout their childhood. Data of this type require either the collection of retrospective information about children's living circumstances or, preferably, longitudinal surveys which follow children through time. A small-scale survey of the latter type, the Life Chances Study, has been conducted by the Brotherhood of St Laurence. A larger scale survey of the same type has recently been commenced by the Australian Institute of Family Studies.

Among families with dependent children, the proportion which are sole parent families has risen from 9% in 1974, to 15% in 1986 and to 19% in 1996. This rise has been due to increases both in the breakdown of continuing relationships and in the proportion of children who are not born to continuing relationships. Births outside of marriage have risen from 7% of all births in 1966 to 27% in 1995. Where a child is born outside of a marriage, the father's name is recorded on the birth certificate in 83% of cases, but this does not necessarily imply that the parents are living together. Precise information is not available as yet from longitudinal surveys in Australia, but the proportion of children who experience the breakdown of their parent's relationship during their

childhood or who are not born into a continuing relationship can be estimated to be between 30% and 40%. For example, 27% of children aged 10–14 years in 1996 were not living with both their natural parents (Table 3.4).

Table 3.4: Living circumstances of children aged 0–14 years,[(a)] June 1996 (%)

Living circumstances	0–4 years	5–9 years	10–14 years
Living arrangements			
Both natural parents	84.5	79.2	73.2
Natural mother, stepfather	0.9	4.0	7.3
Natural father, stepmother	0.1	0.3	0.8
Natural mother only	13.7	14.5	15.3
Natural father only	0.6	1.6	2.9
Other	0.2	0.4	0.5
Total	**100.0**	**100.0**	**100.0**
Employment of parents			
Two-parent family			
Both employed	34.7	44.0	51.1
One employed	42.8	32.6	24.2
Neither employed	8.2	7.3	6.5
One-parent family			
Employed	3.6	6.5	8.8
Not employed	10.7	9.6	9.4
Total	**100.0**	**100.0**	**100.0**

(a) Refers only to children in households. Children not in households at the 1991 Census made up 1.7% of 0–4 year olds, 0.8% of 5–9 year olds and 2.3% of 10–14 year olds (ABS 1991b).

Sources: ABS 1995c, 1996d.

While there have been substantial changes in children's living arrangements, living with both natural parents remains the dominant arrangement for children at all ages. Living in a step-family increases from 1% for children aged 0–4 years to 8% for children aged 10–14 years. Where children do not live with both their natural parents, they usually do not live with their natural father. Very few Australian children do not live with their natural mother. The table also shows the employment situation of children's parents. The proportion of children with no parent employed is 19% for children aged 0–4 years, falling to 17% for those aged 5–9 years and 16% for those aged 10–14 years. The proportion with both parents or their sole parent employed increases from 38% of those aged 0–4 years to 60% of those aged 10–14 years. The relative economic circumstances of children are also reflected in the fact that, at the 1991 Census, 9% of 0–14 year olds were living in public housing compared with 6% of all persons aged 15 years and over (ABS 1991b).

The proportion of children under 15 years who are living with both natural parents and only their father is in the labour force (the male breadwinner model) is now only 31%

(43% at ages 0–4, 29% at ages 5–9 and 20% at ages 10–14) (ABS 1996d). In addition, for most of these children, their mother's absence from the labour force is only temporary. Thus, as far as children are concerned, it is no longer accurate to base policy on an assumption of the male breadwinner model of the family. Children live in a complexity of circumstances and so their policy needs are also complex.

Young people

Postponement of family formation

Early child-bearing, common in the first two decades after the Second World War, is clearly incompatible today with the development of the human capital skills that are rewarded in market employment. Early child-bearing inhibits extended participation in education and participation in market employment in the important early years in which most workers establish their skills and their standing in the labour market (Table 3.5). The 1950s pattern is evident for those under age 25 who have a child; that is, high participation rates for men (93%) and low for women (27–40%). For those without children, however, the participation rates for women are considerably higher and similar to those for men. There is a clear association, therefore, between early child-bearing and labour force patterns which resemble the male breadwinner model.

Table 3.5: Labour force participation rates of 15–24 year olds, by sex and living arrangement, June 1996 (%)

	15–19 years		20–24 years	
Living arrangements	**Male**	**Female**	**Male**	**Female**
Couple with children	(a)	26.9	93.2	34.9
Sole parent with children	(a)	29.9	(a)	39.5
Dependent child in family(b)	37.2	47.1	54.5	61.9
Other member of a family household(c)	90.2	87.4	93.5	90.9
Not living in a family	76.1	73.0	84.5	87.1

(a) Sample size is too small to be reliable.
(b) Effectively, a dependent child is a full-time student.
(c) Couple without children, non-dependent child, other family member, boarder or visitor.

Source: ABS 1996d.

Because of this association, it is no surprise to find that the proportion of all women who have had a child before their 25th birthday has fallen in Australia, from 66% in 1972 to 32% in 1995, and is continuing to fall. In 1961, fertility rates implied that Australian women would bear an average of 1.4 children before their 25th birthday. In 1995, this measure had fallen to 0.4 children. It is also interesting to note that women aged 15–24 years who are full-time students living with their parent(s) are almost twice as likely to be in the labour force as those who have a child (Table 3.5). Thus, those with a child find it difficult even to obtain the casual employment which now characterises many young people in this age range.

Besides postponement of child-bearing, there have been major changes over the past 25 years in the ways in which young Australians form relationships. The proportion of women aged 20–24 years who had ever married fell from a high of 64% in 1971 to 20%

in 1995. During the 1970s, this consisted mainly of a shift away from legal marriage into consensual unions, without a great change in the proportion of women who were living in some form of continuing relationship (Bracher & Santow 1990). However, in the 1980s, the proportion of women aged 20–24 who were living in a continuing relationship began to fall and has fallen sharply in the last 10 years; in 1996, only 26% were in any form of co-residential relationship with a man (Table 3.6).

The alternative forms of living arrangements for young women which have increased in the last decade are living at home with parents (31% to 38%) and living in a group household (12% to 21%). Extension of financial support from parents beyond the ages that were considered normal in the past is a feature of the new living arrangements; that is, the new living arrangements for young people are partly driven by economic necessity. However, living in these alternative arrangements does not imply that the woman does not have a regular partner. The difference is that now she is less likely to live with the partner. In sum, the shifts over time represent a preference for relationships in which the individual has a greater degree of freedom or autonomy to pursue her or his own interests or life pursuits (McDonald 1995b), while still having the benefits of an ongoing intimate relationship. However, finding the right balance

Table 3.6: Living arrangements of men and women aged 20–24 years,[a] 1986–96 (%)

Living arrangements	1986	1991	1996
		Men	
Living with parents[b]	51.5	52.6	50.7
Couple with children	8.7	6.4	5.3
Couple without children	14.5	11.7	9.9
Living as a sole parent	0.6	0.8	0.1
Other member of a family household	6.2	8.4	5.5
Living alone	5.8	5.6	5.9
In a group household	12.7	14.6	22.6
Total	**100.0**	**100.0**	**100.0**
		Women	
Living with parents[b]	30.9	37.7	38.2
Couple with children	19.7	13.3	10.6
Couple without children	23.5	20.1	15.7
Living as a sole parent	5.1	4.9	6.1
Other member of a family household	4.7	6.2	3.1
Living alone	4.7	4.3	5.2
In a group household	11.5	13.5	21.1
Total	**100.0**	**100.0**	**100.0**

(a) Distribution excludes those living in non-private dwellings (about 3% of the total population for women and 6% for men).
(b) Those living with parents and a partner are recorded as living with a partner. Sole parents living with their own parents are recorded as sole parents.

Sources: Analysis of the ABS 1986 Census of Population and Housing, 1% sample; ABS 1991b, 1996d.

between autonomy and intimacy presents challenges which change often as personal circumstances change. This means that, while in the past the nature of relationships and the expectations of partners were largely predictable, this is no longer the case.

The stages of commitment in relationships for the majority of young people today are (i) establishment of an exclusive sexual relationship and emotional intimacy, (ii) social recognition of the relationship by peers and family, (iii) living together, (iv) sharing of finances or some shared ownership of property, (v) house purchase, (vi) marriage for about 80%, and (vii) having children for about 80%. The stages essentially represent increasing levels of commitment or at least increasing levels of attachment. Of course, many young people do not follow this sequence and some, especially those with a background in southern Europe, the Middle East or Asia, are likely to follow a more traditional course (Carmichael 1995; Khoo & Shu 1996; McDonald 1991). Thus, forming and maintaining a relationship is considerably more complex today than it was for the

Box 3.1: Classification of living arrangements in Australian statistical collections

The speed of change in living arrangements has led to classification problems, as inevitably classifications have not kept pace with the changes occurring in the community. For example, data on living arrangements in this chapter do not provide information on same-sex couples because they have not been identified as such in official statistical collections prior to the 1996 Population Census, the results of which are not yet available. The tables in this chapter which compare living arrangements across time (Tables 3.6, 3.8 and 3.15) are derived from three different data sources. The standard used is the living arrangements classification applied at the 1991 Population Census. A special tabulation of living arrangements by sex and age in 5-year age groups was obtained from the full 1991 Census as the standard input data for the projections made later in the chapter. In 1994, the classification used in the Labour Force Survey was amended to agree more closely with that used in the 1991 Census. This means that 1996 Labour Force Survey data are more comparable with the 1991 Census than are the 1991 Labour Force Survey data. The 1986 data used in the chapter have been obtained through special tabulations of the 1% sample data from the 1986 Population Census. This was done, as far as possible, by applying the 1991 Census classification to the 1986 data.

Although great care has been taken to standardise the classification, inevitably there will still be some errors. For example, it appears by comparison of the 1991 Census and the 1991 Labour Force Survey results that the Labour Force Survey estimates a proportion of couples without children which is a little higher than that obtained by the Census. This is compensated for by a lower proportion of people living in group households. This suggests that the Labour Force Survey is a little better than the Census in identifying consensual unions, an expected result given the differences in the way the data are collected. The category 'Other member of a family household' includes a variety of people, both related and unrelated to a family reference person. This includes siblings, ancestors, boarders, visitors, etc. It seems, for unknown reasons, that this category was somewhat higher in 1991 than it was in 1986 and 1996. This is not considered to be a genuine trend.

Sources: Analysis of ABS 1986 Census of Population and Housing, 1% sample; ABS 1991d, 1992c, 1994, 1996b.

parental generation. The net effect of this complexity is that many young people experience a sequence of intimate relationships and many have difficulty working their way through to a high level of attachment, that is, a level where the clear intention is that the relationship is permanent.

Many young people have had experience of their own relationships ending, often traumatically, and all are aware of the high levels of marriage breakdown. This knowledge is another factor which may make decisions about commitment more difficult. Furthermore, the very high levels of insecurity in market employment today are likely to complicate decision-making about higher levels of commitment in relationships. A young person who does not feel secure about his or her employment future may not feel secure about purchasing housing, marrying or having children. Repayment of debts accruing from education may also slow down the process of family formation. In summary, on present indications, the strong trend away from co-residential relationships evident over the past decade is likely to continue.

Having children

Postponement of births almost inevitably leads to fewer births occurring. A woman who starts her child-bearing at 24 years is much more likely to have three children than a woman who starts at 34 years. A sense of insecurity about relationships and about employment and the perceived impacts of children upon employment and lifestyle can also lead people to reduce the number of children that they have. The level of child-bearing in a year is measured conventionally by the total fertility rate (TFR). The rate for a given year indicates the average number of children that women would have over their lifetimes if they experienced the rates of child-bearing experienced by women at each age in the given year. At the peak of the baby boom in 1961, when the male bread-winner model of the family was pre-eminent, the total fertility rate in Australia was 3.57 children per woman. This was the highest level of the rate for 50 years. By 1976, however, the rate had fallen to 2.08 children per woman, slightly below the level at which long-term replacement of the population is guaranteed. Since 1976, the rate has fluctuated at levels a little below the 1976 level, falling to 1.82 in 1995. A distinct downward trend seems to be emerging at present (Table 3.7).

Table 3.7: Total fertility rates, Australia 1992–96 and States and Territories 1995

Australia 1992–96		States and Territories 1995	
1992	1.89	New South Wales	1.87
1993	1.87	Victoria	1.76
1994	1.85	Queensland	1.82
1995	1.82	Western Australia	1.86
1996	1.80	South Australia	1.75
		Tasmania	1.91
		Australian Capital Territory	1.69
		Northern Territory	2.43

Source: ABS 1995d, 1997.

Falls in fertility have been observed in all advanced countries in recent years. In countries of southern Europe, in the Germanic countries, in the former eastern-bloc countries and in several countries in East Asia, the total fertility rate in 1995 ranged from 1.1 to 1.5 children per woman. These are extraordinarily low levels by any historical standard and, at these levels, ageing of the population occurs at a remarkably rapid rate. Very low fertility occurs in countries in which gender equity has been promoted in education and market employment but, at the same time, the male bread-winner model of the family continues to underpin institutions which are associated with families, such as the family itself, welfare services, the tax-transfer system and industrial relations (McDonald 1997a). That is, where substantial opportunities are offered to women as individuals, but they forfeit those opportunities if they marry, have children or have another child, then many will decide against furthering their family formation.

Concern has been expressed about the capacity of the Australian economy to deal with the ageing of the population in the future, but estimations of the extent of future ageing have been based upon assumptions of higher levels of fertility than we have at present. If Australian fertility were also to fall sharply to the levels now prevailing in most other advanced countries, ageing of the population would occur much more rapidly than has been projected. Once fertility has dropped to a very low level (total fertility rate less than 1.5), it is very difficult to reverse the trend. This is because both individuals and social and economic institutions become geared to the persistence of low fertility and, hence, to the relative lack of need for individuals or society to cater for children. The structures of society, in other words, become adult-oriented and child-rearing becomes less financially viable for most people. Thus, it is far easier to retain presently existing child-oriented structures than to allow them to decline and thereafter attempt to recreate them. Presently existing child-oriented structures will not be maintained when fertility falls to very low levels. Continuing falls in parity progression ratios (the proportion of women with a given number of children who go on to have another child) suggest that fertility in Australia will continue to fall, and, because of the changing nature of relationships already described, a sharp fall is not beyond possibility (Jain & McDonald 1997).

The description of family formation given so far refers mainly to the large majority of young people who have opportunities for market employment. A minority of young people see themselves as marginalised and as having little or no opportunity to obtain market employment. They are the long-term unemployed, the underemployed, the lowly skilled, workers in the cash economy and those who have problems with substance abuse. For these young people, the central issue is social equity as much as gender equity. In 1996, 21% of all 15–19 year old men who were not full-time students were unemployed, as were 15% of women in the same category. Few young people in these marginalised categories are in a position to form lasting relationships and so the focus often is upon forming relationships which last while they last. It is not unusual that children are born to these relationships, and at relatively early ages. Ninety per cent of all births to 15–19 year old women in 1995 were ex-nuptial births and, in June 1996, 55% of all mothers 15–19 years old were sole parents (ABS 1995b, 1996d). For the mother, the child is something which is hers and offers her rewards from life which she will not get from mainstream market employment. The men in such relationships are

often loosely attached. Hence the low labour force participation of women who have had a child before the age of 25 (Table 3.5) is not only a result of it being more difficult for women with a small child to be able to work, but also the child can be seen as a result of the extreme difficulty that these young women face in obtaining market employment. Among 20–24 year olds in 1992, 26% of women with no post-school qualification have had a child, compared with just 3% of women with a university degree (1992 ABS Families Survey, unpublished table supplied by SK Jain).

As women who have very good opportunities in market employment reduce the number of their children because of the difficulty of combining work and child-rearing while, at the same time, women with little opportunity to obtain market employment have children instead, the inevitable consequence is that a higher proportion of children are born into deprived circumstances.

Prime working ages

Under the male breadwinner model of the family, the prime working ages—25–54 years—were the years of the life course in which almost all men worked full-time and most women stayed at home to look after the children and the house and to perform other welfare services. The increasing market employment of women has changed this situation, but this section shows that the male breadwinner model still has force. What emerges is a complexity of arrangements which obviously complicates the formulation of policy in regard to welfare services.

At the younger end of this age range, changes in living arrangements between 1986 and 1996 reflect the movement away from forming relationships and having children, as already described. The changes for age groups 35–44 and 45–54 years reflect higher rates of marriage or relationship breakdown; that is, there are increases in the proportions of those who are living alone, those who are sole parents or couples without children, and decreases in the proportion of couples with children. The latter decrease is offset to some extent by young people staying at home longer with their parents (Table 3.8).

Men in the prime working ages have always had very high rates of participation in the labour force, but their level of participation has dropped somewhat in the past 20 years (Table 3.9). At the same time, women's participation has been rising sharply to approach that of men. The increase in women's participation is shown in a different way in Table 3.10. This shows the way in which labour force participation in the prime ages has changed for women across their lifetimes. For women born between 1901 and 1911, participation remained around the 20% level as they aged across the three age groups in the table. The next cohort, those born between 1911 and 1921 had the same 20% level of participation at ages 25–44 years, but experienced a large rise in participation when they were aged 45–54 years. For the 1921–31 birth cohort, participation stepped up sharply as they aged across the three 10-year age groups. The pattern of change for these early cohorts was cross-sectional; that is, change occurred for different cohorts in the same period of time. However, with each later cohort, change in participation has become more related to the cohort of birth; that is, each successive cohort begins at ages 25–34 with a higher level of participation and then this high level follows on to higher levels as the cohort ages. As participation in age group 25–34 years is

Table 3.8: Living arrangements of men and women aged 25–54 years, 1986 and 1996 (%)

	Males		Females	
Living arrangement and age group	**1986**	**1996**	**1986**	**1996**
Ages 25–34				
Living with parent(s)	13.3	13.9	5.7	7.5
Couple with children[(a)]	48.5	37.7	61.0	48.2
Couple without children	18.8	20.6	14.9	19.1
Sole parent[(a)]	0.9	0.8	8.4	9.8
Other member of a family household	3.0	2.7	1.4	1.7
Lone person	7.7	9.4	4.3	5.8
Group household	7.8	14.9	4.3	7.9
Total	**100.0**	**100.0**	**100.0**	**100.0**
Ages 35–44				
Living with parent(s)	3.6	4.6	1.8	1.9
Couple with children[(a)]	75.3	69.1	74.6	69.7
Couple without children	7.9	9.0	7.6	8.2
Sole parent[(a)]	2.3	2.3	10.5	11.8
Other member of a family household	1.4	1.0	0.8	0.6
Lone person	7.1	9.3	3.2	5.2
Group household	2.5	4.6	1.5	2.4
Total	**100.0**	**100.0**	**100.0**	**100.0**
Ages 45–54				
Living with parent(s)	1.9	2.2	1.3	1.0
Couple with children[(a)]	65.8	63.0	55.7	52.9
Couple without children	18.5	18.9	25.1	25.0
Sole parent[(a)]	2.7	2.7	8.6	10.1
Other member of a family household	1.7	0.9	1.7	1.0
Lone person	7.2	10.0	6.0	8.2
Group household	2.2	2.3	1.6	1.8
Total	**100.0**	**100.0**	**100.0**	**100.0**

(a) Children in this classification are all children irrespective of their ages and include adult children.

Sources: Analysis of the ABS 1986 Census of Population and Housing, 1% sample; ABS 1991b, 1996d.

continuing to rise, we can expect further rises in women's labour force involvement in the future.

The important difference between men and women in the prime working ages is no longer in the level of their participation in market employment, but in the hours that they work. In June 1996, women were only about half as likely as men to be working full-time (Table 3.11). Nevertheless, the proportion of all men aged 25–54 years who are

Table 3.9: Labour force participation during the prime working ages, by sex and age group, 1933–96 (%)

	Males				Females			
Age group	1933	1954	1976	1996	1933	1954	1976	1996
25–34	98.2	98.5	97.0	93.2	25.9	24.0	47.2	67.3
35–44	97.1	98.2	97.0	92.6	17.2	22.5	53.7	72.2
45–54	96.1	96.6	94.2	88.2	17.6	23.5	47.9	66.7

Sources: ABS 1933–81, 1996b.

working full-time has fallen from 86% to 80% in the past decade, while the percentage of all women employed full-time at these ages has risen from 32% to 38%. The decade fall in full-time work for men at these ages (6%) was spread across an increase in part-time work (3%), a drop in participation (2%) and a rise in unemployment (1%). In contrast, most of the rise in women's participation in market employment at these ages was in full-time work.

Table 3.10: Labour force participation by women in the prime working ages, by age group and year of birth cohort (%)

	Age group		
Year of birth cohort	25–34	35–44	45–54
1901–11	25.9	18.7	23.5
1911–21	21.4	22.5	34.9
1921–31	24.0	37.0	47.9
1931–41	33.3	53.7	54.2
1941–51	47.2	64.9	66.7
1951–61	60.9	72.2	
1961–71	67.3		

Sources: ABS 1933–81, 1986a, 1996b.

It has been suggested that the increased participation of women in the labour force has reduced the time available for people to perform unpaid welfare services. However, in 1996, about 20% of men and about 62% of women in the prime working ages were not working full-time hours and the increase in full-time work for women in the past decade has been balanced almost equally by a decrease in full-time work for men (Table 3.11). Thus, if men and women are taken together, on average, time availability outside of work has not changed very much in the past decade for persons in the prime working ages. There is also some evidence that if there is no woman available to provide needed unpaid services but there is a man available, then he is likely to do it. For example, among working couples with young children, child care is often provided by the parents working different hours (Millward & Matches 1994). On the other hand, the distribution of time outside the labour force is not evenly spread across families. Some have a lot of it while others have very little of it. Furthermore, while the male breadwinner model of the family persists, there is no guarantee that men with available time will perform the informal welfare services that women conventionally perform.

Table 3.11: All persons aged 25–54 years who were employed full-time, by sex and age group, June 1986 and June 1996 (%)

	Males		Females	
Age group	**1986**	**1996**	**1986**	**1996**
25–34	85.8	80.6	35.2	40.4
35–44	88.5	82.3	32.5	36.2
45–54	83.3	77.5	29.7	37.4

Sources: ABS 1992, 1996b.

An indication of the distribution of work in couple families is provided in Table 3.12. In 23% of couples with dependent children, both parents work full-time. If there are no dependants, both partners work full-time in 37% of cases. Thus, both partners work full-time in only a minority of couples of working age. At the other extreme, in 9% of couples with dependants, neither partner is employed, while this is the case for 19% of couples without dependants. Thus, there is also a substantial minority of couples in which neither partner is employed. The other main categories involve the husband working full-time while the wife works part-time or is not employed. In sum, the distribution of couples according to the relative employment of each partner is widely spread. Instead of being able to presume as once was the case, that the husband would almost certainly not be available for unpaid work while the wife almost certainly was (the male breadwinner model), now we have a complicated distribution of possibilities.

Table 3.12: Distribution of employment in couple families, by whether or not there are dependent children, June 1996 (%)

Couple's participation in employment	With dependent children[(a)]	No dependent children[(b)]
Husband full-time		
Wife full-time	22.8	36.5
Wife part-time	30.4	16.6
Wife not employed	30.5	17.8
Husband part-time		
Wife full-time	1.1	1.6
Wife part-time	1.4	2.5
Wife not employed	2.1	3.6
Husband not employed		
Wife full-time	1.5	1.1
Wife part-time	1.7	1.1
Wife not employed	8.5	19.2
Total	**100.0**	**100.0**

(a) Dependent children are all children under 15 years plus those aged 15–24 who are in full-time education.
(b) Excludes by estimation couples where the husband is 65 years and over.

Source: ABS 1996d.

Furthermore, over the life course, couples move across the various categories shown in the table as their circumstances change. The principal factors involved in these changes across time are the numbers and ages of their children.

Among couples with dependent children, labour force participation for mothers is about 70% if they have no children under the age of 5 years, but drops to about 50% if there is one child under age 5 and to 36% if there are two or more children aged less than 5 years. If the mother is a sole parent, participation is somewhat lower at about 40% for those with a child under the age of 5 years and 61% otherwise (ABS 1996d). Where there is a child aged less than 5 years, the difference between the levels of participation of lone mothers and couple mothers corresponds roughly to the proportion of mothers in couple families who are working where the child care is provided only by the two parents (Millward & Matches 1994). Thus, the lower participation of lone mothers can be attributed directly to the absence of a partner. The labour force participation rates of mothers have increased sharply over the past decade, regardless of the age of the youngest child (Table 3.13). This again indicates that participation rates are continuing to rise with each successive cohort of women. The table also confirms that having a child aged less than 5 years considerably reduces the chance that a mother is working. Closer analysis according to single years of age of the youngest child reveals, as might have been expected, that participation rates are very much lower where the youngest child is less than 1 year of age. At the time of the 1991 Census, only 27% of women with a child aged less than 1 year were employed and at work (not on maternity leave) and only 13% were employed for 25 hours or more. These percentages step up gradually as the age of the youngest child increases (Table 3.14). In particular, as the age of the youngest child increases, the proportion of mothers working 25 hours or more increases.

Table 3.13: Labour force participation rates of mothers, by age of youngest dependant, 1984–96 (%)

Age of youngest dependant	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996
	Participation rate (%)												
0–4	33.3	36.2	39.7	41.5	43.0	44.0	46.3	44.5	46.6	45.3	46.1	49.3	47.4
5–9	54.1	57.1	60.8	61.1	63.7	67.2	67.8	65.9	65.6	64.0	64.9	69.7	67.5
10–14	56.5	59.9	64.2	64.5	66.8	68.5	71.4	71.8	70.0	70.9	70.5	73.7	73.0

Sources: ABS 1984–95, 1996d.

In summary, it is evident that the intensity of women's involvement in paid employment in the prime working ages is considerably less than that of men. This lower intensity takes the form of shorter hours of work at all ages and low rates of labour force participation when there is a child aged less than 5 years. Thus, the male breadwinner model of the family continues to exist in a modified form essentially because of the need to care for children. Surveys suggest that mothers now in the prime working ages often prefer part-time work and that those who are working part-time

Table 3.14: Hours of labour market work of mothers, by age of youngest dependant, 1991

Age of youngest dependant	25 or more hours	1–24 hours	0 hours	Unemployed	Not in labour force
0	12.7	14.5	4.7	5.9	62.2
1	19.2	22.7	1.1	5.9	51.1
2	21.0	22.0	1.1	6.4	49.5
3	25.1	20.3	2.2	5.7	46.7
4	25.0	22.3	1.7	6.4	44.6
5	28.3	25.7	1.7	6.8	37.5
6	31.3	25.7	1.1	6.0	35.9

Source: Analysis of the ABS 1991 Census of Population and Housing, 1% sample.

tend to be happier with their lives than those who work full-time or those who are not working (Wolcott 1997). Clearly, the availability of part-time work is an essential component in the present family transition. For example, it is evident that, in advanced countries where part-time work has not been readily available, the birth rate has fallen to very low levels (McDonald 1997a). However, as discussed above, younger women are likely to be seeking a heavier lifetime involvement in the labour force than has been the case for those who are now in the prime working ages. This can only occur if there is an overall increase in employment, if there are changes in the level of men's involvement in paid employment, if affordable child care is available outside the household or if women have fewer children.

Pre-retirement ages

The pre-retirement ages, 55–64 years, are the focal years for the provision of support to other family members. Aside from care by the child's own parents, the most common form of work-related child care services in the recent past has been care by the child's grandmother. Grandmothers rarely provide full-time child care (50 hours per week). Rather they support mothers who are working part-time or they provide care on one or two days a week so that child care for mothers working longer hours is affordable (Millward & Matches 1994).

Women at all ages above age 50, including the pre-retirement ages, had their children on average at age 28; that is, the average intergenerational age gap is 28 years. Given the ages at which women today are having their children, the demand for grandmother child care services concentrates on women aged 55–64 years, the pre-retirement ages. As the age gap between these women and their own mothers is also about 28 years, the daughters of women aged in their 80s will also be concentrated in the pre-retirement ages. There is something of a myth about 'women in the middle' being women who have small children and aged parents at the same time, that is, the middle generation of three generations. In reality, at present, 'women in the middle' are the second of four generations: they are women in pre-retirement who have grandchildren, as well as parents aged 80 years and over.

Furthermore, women now aged 55–64 years had their children at the peak of the baby boom. Only 10% do not have living children and 51% have three or more living

children (ABS 1986b). Hence the potential demand for their child care services is not a matter of whether they have children or not, but whether their children have had children and where they live. Millward & Matches (1994) show that, where working parents of a preschool child had a grandmother within a half-hour drive, they were more likely to use informal child care than formal child care.

In the pre-retirement years, both men and women are concentrated in couple relationships (Table 3.15). A sizeable proportion also still have older children living with them. Thus, in this life cycle stage, people have other adult resources available to them, usually a partner, but often also an adult child; that is, if demands are made on their time to provide unpaid services to persons living in other households, their own household is likely to be able to cope. Or there may be other skills in their own household which the person can call upon to assist in the provision of services to family members living in other households.

Table 3.15: Living arrangements of men and women aged 55–64 years, 1986 and 1996 (%)

Living arrangements	1986	1996
	Men	
Living with parents	1.0	0.8
Couple with children[(a)]	35.9	35.1
Couple without children	46.6	46.5
Sole parent[(a)]	1.9	1.8
Other member of a family household	2.6	1.4
Living alone	9.9	12.1
Group household	2.1	2.4
Total	**100.0**	**100.0**
	Women	
Living with parents	0.9	0.9
Couple with children[(a)]	23.9	23.3
Couple without children	48.4	50.7
Sole parent[(a)]	6.9	6.1
Other member of a family household	3.9	2.3
Living alone	14.1	14.9
Group household	1.9	1.9
Total	**100.0**	**100.0**

(a) Children in this classification are all children irrespective of their ages and include adult children.

Sources: Analysis of ABS 1986 Census of Population and Housing, 1% sample; ABS 1996d.

Households of persons in the pre-retirement ages may also have more material resources available compared with other age groups. They are very likely to own their own house (66% fully-owned in 1991) and to have most of the household equipment that people require. Finally, in June 1996, only 14% of women and 49% of men in this age range were employed full-time. In 1986, the same percentages were 11% for women and 55% for men, meaning that the increased labour force involvement for women has been more than offset by a decrease for men (ABS 1986a). Thus, although this is a time when the demands for support from family members living outside the household are likely to be high, it is also a time when resources are more readily available.

Retirement ages

The year 1991 is used to show the living arrangements of older persons because greater detail by age group is available for that year (Table 3.16). Men at all ages, most commonly, live just with their wife. Living in a couple is also the most common arrangement for women aged 65–74 years. The other most common arrangements for both men and women are living alone, which reaches a peak of 42% for women aged 80–84 years, and living in a non-private dwelling (usually a nursing home or hostel), which peaks at 46% for women aged 85 years and over.

Table 3.16: Living arrangements of persons aged 65 years and over, by sex and age group, 1991 (%)

	Age group				
Living arrangements	**65–69**	**70–74**	**75–79**	**80–84**	**85+**
			Men		
Couple, no children	59.3	61.7	58.5	49.2	31.8
Couple with children[(a)]	16.2	10.3	7.1	5.1	3.4
Sole parent[(a)]	1.6	1.6	1.7	2.1	3.1
Other member of family household	3.6	4.1	4.8	6.6	9.0
Lone person household	12.5	14.5	17.3	20.6	21.7
Group household	2.1	1.9	1.6	1.5	1.5
Non-private dwelling	4.5	6.0	8.9	15.0	29.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
			Women		
Couple, no children	48.6	40.0	28.1	15.5	4.9
Couple with children[(a)]	8.3	4.6	2.5	1.3	0.5
Sole parent[(a)]	5.5	5.3	5.2	5.5	5.3
Other member of family household	6.6	8.1	10.1	12.4	13.5
Lone person household	25.4	34.1	41.4	42.3	29.3
Group household	1.7	1.7	1.5	1.2	0.9
Non-private dwelling	3.9	6.1	11.2	21.9	45.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

(a) Children in this classification are all children irrespective of their ages and include adult children.

Source: ABS 1991b.

However, the surprising aspect of the table given common beliefs of Australians is that the proportion of older people who live with their children is relatively high. Three of the categories—couple with children, sole parent, and other member of a family (mainly as parent or grandparent)—all refer essentially to situations where the older person is living with at least one of their children. For women in all five age groups shown in the table, almost 20% were living with at least one of their children. The proportions tend to be lower for men because they are much more likely to be still living with their wives. Overall, in the oldest age group (85 years and over), 47% of men and 24% of women were living in a family, that is, with a spouse or child.

For older people, support often comes from those who do not live with them, especially from their adult children. Thus, their own children can be an important resource for older people. The 1986 Census provided information on the number of living children that older women have; because of past fertility patterns, older women are becoming increasingly more likely to have living children and this trend will continue for many years. For example, among women aged 75 and over in 1986, 20% had no living children (Table 3.17). This should drop to about 15% for women in this age group now, and to 10% for those who will be 75 and over in the first two decades of next century. The proportion of women in this age group with no living children was higher for those living in hostels or nursing homes (27%). Not only are older women in the future more likely to have at least one surviving child, they will also have a higher number of surviving children. At present, 51% of women now aged 55–64 years have three or more surviving children. This compares with 35% for those aged 75 and over in 1986.

Table 3.17: Women aged 50 and over with no living children, and women with three or more living children, 1986 (%)

Age group	No living children	Three or more living children
50–54	8.1	55.3
55–59	10.5	54.4
60–64	10.9	48.5
65–69	14.2	46.0
70–74	16.7	40.2
75+	20.1	35.2

Source: ABS 1986 Census of Population and Housing, 1% sample.

Chapter 8 in this volume shows that, in 1993, among people aged 65 years and over who were still living in the community and who had a profound or severe handicap, 86% of men and 71% of women lived with another family member (Table 8.6). The same chapter reports that non-co-resident carers (predominantly adult children) appeared to have less access to formal services than co-resident carers, and, like co-resident carers, 'a substantial proportion exhibited physical and emotional stress in their caring roles'. All in all, policy makers need to keep in mind the percentage of older people who live with their spouse or with children, the numbers who have living children, the knowledge that children and spouses are by far the most frequent providers of support to older people in need of care, and the difficulty of providing that care. Another important

issue for the future is the ageing of people who are caring for a disabled person, usually their own adult child (see Chapter 9).

In 1933, 43% of men and 12% of women aged 65 years and over were in the labour force. By 1986, these percentages had fallen to 10% and 3%, respectively, and have remained constant over the past decade. The 1997 Federal Budget has introduced incentives for people to remain in the labour force beyond age 65 years. It remains to be seen how successful these incentives will be, but they are certainly counter to the established employment trend towards lower participation even at ages below age 65. While the decline in paid employment at older ages may cease, it is unlikely that a major rise in participation at older ages is on the horizon. Nevertheless, for the many years that most retired persons will remain active and healthy, there is a great capacity to contribute to the community in ways other than paid employment. Indeed, there are already movements underway which assert the right of older people to contribute in a meaningful way to the community and not to be written off as 'aged' (McDonald 1989). Like women were in the 1950s, healthy retired people in the 1990s are a major, underused national resource. As the population ages, younger and healthier older persons may become an even greater source of support enabling those who are more frail to remain at home for somewhat longer periods. The emergence of this group also draws attention to the need to consider services for older people which are of a more positive nature. Aged services tend to focus almost entirely upon the frail. Support for initiatives through which older people contribute to the community may assist in delaying the onset of frailty for some older people (Day 1991).

Housing in Australia has been criticised for being inappropriate to an ageing society. In the near future, the majority of aged persons will be living in houses on the fringes of the large cities. Houses in these areas were originally built for families with children, but they become unmanageable for older people as they become frail. Older people themselves often would like to move within their own suburb to housing which is conveniently located for shopping and transport and designed for older people, but this is usually not an option (AURDR 1994). Thus, housing redevelopment around shopping and transport nodes, and changes to local environments which make neighbourhoods more 'older-person friendly', need to be considered as potential policy directions (McDonald 1997b).

3.3 Projections 1996–2006

The family trends observed for different age groups have been used to produce projections of the living arrangements of Australians to the year 2006. These projections then have been used to derive household projections by family type. Projections have been made for the following nine separate living arrangements:

- parent in a two-parent family
- offspring in a two-parent family
- parent in a one-parent family
- offspring in a one-parent family
- partner in a couple without offspring

- other person living in a family
- a person living alone
- a person living in a group household
- a person not living in a household.

The projections have been made for both sexes in 5-year age groups from 0–4 to 80–84 years and for persons aged 85 years and over. The output is estimates for 1996 and projections for 2001 and 2006. Two variants are produced. The first, labelled 'High', sets fertility constant at the 1995 level and net migration at 100,000 persons per year. The second, labelled 'Low', has declining fertility over the decade, 1996–2006, and annual net migration set at 70,000. The methods and assumptions of the projections are described in Box 3.2.

A cautionary note

The projections assume a continuation of the family changes that have been occurring over the past decade but at a reduced pace. To begin with a caution, it should be noted that decision-making in regard to living arrangements is not simply a matter of values or changing fashions. People choose their living arrangements in the context of the social and economic conditions with which they are faced. For example, if young people feel insecure or uncertain about their own economic or social future, they will feel insecure about relationships and about having children. Thus, future living arrangements are a product of current economic and social conditions which in turn can be modified by policy. To repeat the point made at the commencement of the chapter, the accessibility, affordability and quality of welfare services, broadly conceived, can have a large impact on the living arrangements that people make. For example, if the social and economic context is not supportive of parenting, then many people will choose not to be parents or not to be parents so often. This in turn will reduce the demand for children's services in the future. Thus, demography is a determinant, but not the only determinant, of the need for services.

Only one shift in the direction of behaviour has been incorporated in the projections: the shift to low fertility in the low projection. However, as the drop in fertility will be mainly among second, third and higher order births, rather than first births, the decline in fertility would not have much impact on living arrangements as defined here. Couples with children will simply become couples with fewer children.

Results

The results of the projections are shown in the form of absolute numbers rather than percentage distributions because the purpose is to indicate possible shifts in demand for welfare services (Tables 3.18–3.21). Because the low and high projections do not differ very much from age 15 onwards, only the low projection is shown for Tables 3.19 and 3.20 which relate to individuals. The results are described according to broad age groups. Note that in the following discussion, in references to 'couples with children' or to 'sole parents', the children concerned can be of any age, including adult ages. 'Couples without children', likewise, means couples with no children of any age living in the household.

Box 3.2: Methods and assumptions of projections

The projections of living arrangements were derived from new projections of the population by age and sex which use the 1996 ABS estimates of population by age and sex as the base population. The assumed mortality levels were the same as those used in the most recent ABS official projections (ABS 1996e), as were the two migration assumptions: a low level of 70,000 net migration per year and a high level of 100,000. The age structure of migration was also the same as that used in the official projections. The effect of these assumptions is that the projected populations for age groups 10–14 through to 85 and over closely approximate the official projections, the only differences being due to differences in the base population.

The projections presented here, however, use different fertility assumptions and so the projected populations aged less than 10 years differ from the official projections. The main series, Series A, in the official projections assumes a constant total fertility rate of 1.865 births per woman. As shown in Table 3.7, fertility in Australia has not been as high as this since 1993. Two fertility assumptions were made for the purposes of this chapter. The higher of the two is that fertility will remain constant across the 10-year period at the 1995 level of 1.824 births per woman. The lower assumption is that the average total fertility rate will be 1.734 births per woman in the period 1996–2001 and 1.650 in the period 2001–2006. Plausible age-specific rates were attached to these lower total fertility rates. The levels used in the low fertility assumption are consistent with unpublished projections of fertility made by SK Jain and they are broadly consistent with declines in fertility which have occurred in other countries.

The high migration assumption was combined with the high fertility assumption to provide the projection labelled 'High', and the low migration assumption and the low fertility assumption were combined to provide the projection labelled 'Low'.

Projections were then made of the proportions of each age and sex group that will be in the nine living arrangement categories in the years 2001 and 2006. It was necessary also to make some estimates of these proportions for 1996. This was done by examining the trends in these proportions from the 1986 Census (1% sample data), the 1991 Census (special tabulation of the full census) and the June 1996 Labour Force Survey (see Box 3.1 for a description of these data sources and their comparability). The 1991 data can be considered to be the most robust as they are based on the full census. They also provide more detail on ages than the 1986 or 1996 data and more detail on categories than the 1996 data. Thus, where estimation was required, the pattern of the 1991 data was used. Three methods for projecting the proportions by living arrangement were considered, but only one has been chosen for presentation here. Under the chosen projection, the change in the age- and sex-specific proportions by living arrangements between 1986 and 1996 was halved and added to the 1996 proportions to estimate the 2006 proportions. That is, the pace of change in the decade 1986–96 was halved for the decade 1996–2006. This is a somewhat ad hoc approach, but is conservative given the lack of data upon which assumptions could have been made. Certainly, the analysis of trends conducted in this chapter provides no indication that changes in living arrangements observed from 1986 to 1996 will be reversed or even that they are coming to an end.

(continued)

Box 3.2 (continued): Methods and assumptions of projections

Household projections were obtained by collapsing the individuals classified by living arrangements into households. This is a straightforward exercise involving only a few minor assumptions. Discrepancies between the numbers of couple households based on the results for men and the results for women were eliminated by averaging. The average number of persons per group household was assumed to remain the same as it was in 1991 and the propensity of people to live in households of related individuals (not spouses or parents and children) was assumed to remain the same as in 1991.

Sources: Analysis of ABS 1986 Census of Population and Housing, 1% sample file; ABS 1991b, 1996b.

Age group 0–4

The low projection leads to a 14% drop in the next decade in the number of children aged 0–4 years living in couple families, while the numbers in one-parent families remain almost constant (Table 3.18). The total number of children in this age group also drops slightly using the high projection, but the numbers in one-parent families increase by 13%. The implied increase in the proportion of children living in one-parent families reflects trends towards higher rates of divorce and higher proportions of children being born to women who are not married.

Age group 5–14

At ages 5–14 years, the number of children living in couple families does not change very much under either projection (Table 3.18). However, both projections indicate a substantial rise, of 20% for the high projection, in the proportion of 5–14 year olds who will be living in one-parent families.

Age group 15–24

Continuing past trends, the number of 15–24 year olds in couple relationships with children is projected to decline sharply, but there is a slight rise in the number of

Table 3.18: Projected living arrangements for children 0–4 and 5–14 years, to 2006 ('000)

Living arrangements	1996	2006 (Low)	2006 (High)
Age group 0–4 years			
Child in couple family	1,079.2	930.8	1,036.3
Child in one-parent family	180.5	182.6	203.3
Other	23.8	25.3	28.2
Age group 5–14 years			
Child in couple family	2,108.7	2,075.9	2,172.6
Child in one-parent family	438.7	503.8	526.1
Other	51.3	62.9	65.0

Note: See Box 3.2 for a description of methods and assumptions.

Source: Projections of living arrangements made for this chapter.

women who are sole parents. The number of couples without children also falls. There are compensating rises in the numbers who are still living with their parent or parents and among those living in group households. These changes apply to both men and women but, reflecting recent trends, the changes are of a greater magnitude for women than for men. For example, the number of women in this age range who are living with their parents increases by almost 57,000 in the decade compared with 27,000 for men (Tables 3.19 and 3.20).

Age group 25–54

In the 25–54 age group, the number of people who are parents in families consisting of two parents with children present remains almost constant, while the number of sole parents rises by a small amount. There are large rises in the number of people who are living in couple families without children and in the number living in group households. The largest rise, however, is for people living alone. The patterns of change are very similar for men and women, with the exception that the rise in sole parenthood is greater for women than for men, matched by a greater tendency for men in this age range to live in group households (Tables 3.19 and 3.20).

Age group 55–64

One of the most significant results of the projections is that, in the 55–64 age group, there will be very substantial rises in the number of couples, both those with children

Table 3.19: Projections of living arrangements for males to 2006, by age group ('000)

		Age group					
Living arrangements	**Year**	**15–24**	**25–54**	**55–64**	**65–74**	**75–84**	**85+**
Two-parent family—parent	1996	38.1	2,112.4	264.2	84.1	18.6	2.1
	2006	25.9	2,118.5	382.9	88.0	24.5	3.4
Two-parent family—offspring	1996	744.3	234.8	0.8	0.0	0.0	0.0
	2006	761.1	274.9	1.4	0.0	0.0	0.0
One-parent family—sole parent	1996	0.7	68.4	14.2	8.2	4.5	1.6
	2006	0.0	72.0	20.6	6.9	4.5	2.0
One-parent family—offspring	1996	157.8	123.4	6.3	1.3	0.3	0.1
	2006	168.1	141.5	8.8	1.7	0.6	0.2
Living in a family household	1996	57.9	68.7	10.7	13.1	9.0	3.2
	2006	51.1	65.9	9.2	7.3	5.5	2.6
Couples without offspring—partners	1996	71.0	571.6	341.1	375.2	160.9	20.2
	2006	54.0	621.4	490.1	410.0	224.2	33.9
Members of group households	1996	188.0	311.0	17.6	12.7	4.8	1.0
	2006	227.7	393.0	27.0	12.8	6.0	1.5
Members of lone person households	1996	43.9	366.2	91.4	88.2	57.6	14.6
	2006	40.6	439.8	145.7	103.3	87.5	26.4
Not a member of a household	1996	77.1	143.8	28.0	30.3	30.8	17.7
	2006	81.4	157.7	41.1	34.3	40.5	27.7

Note: The low projection was used to estimate population in 2006.

Source: Same as Table 3.18.

and those without. This is largely an effect of population growth, as the baby-boom generation moves into this age group over the next decade. The rise is relatively greater for women than for men among those living in couple families without children; the reverse is true for those in couple families with children. This difference is due to the fact that mothers were younger than fathers when they had their children and so, by age 55–64 years, mothers are more likely to have children who have already left home. There are also substantial increases in the number of people in this age group who will be living alone, the increases being similar for both sexes (Tables 3.19 and 3.20). Those who will be 55–64 years old in 2006 are the vanguard of the postwar baby boom. Throughout their lives, as they have moved from one age group to the next, they have produced substantial shifts in the living arrangements and policy regime of the nation as a whole. They will continue to do this as, in the decade after 2006, they begin to enter the retirement ages.

Age group 65–74

In sharp contrast with the next younger age group, changes among those aged 65–74 years are relatively small. There are small increases, similar for both sexes, in the number of couples without children and in the numbers living alone.

Table 3.20: Projections of living arrangements for females to 2006, by age group ('000)

		Age group					
Living arrangements	**Year**	**15–24**	**25–54**	**55–64**	**65–74**	**75–84**	**85+**
Two-parent family—parent	1996	76.9	2,183.8	171.7	46.1	9.0	0.9
	2006	44.0	2,185.3	249.9	49.1	10.2	1.2
Two-parent family—offspring	1996	615.5	141.8	0.6	0.0	0.0	0.0
	2006	654.7	173.1	1.1	0.0	0.0	0.0
One-parent family—sole parent	1996	51.0	393.4	49.3	38.0	24.0	8.2
	2006	55.9	441.8	71.5	38.4	25.4	10.6
One-parent family—offspring	1996	131.8	71.5	5.8	1.5	0.5	0.2
	2006	149.1	85.4	8.1	1.4	1.0	0.3
Living in a family household	1996	38.6	50.4	18.2	30.8	30.3	12.7
	2006	29.9	52.8	19.3	18.0	21.4	11.4
Couples without offspring—partners	1996	120.8	602.7	363.9	315.1	103.4	7.6
	2006	90.9	682.2	538.4	340.5	135.3	12.1
Members of group households	1996	190.8	194.9	13.8	10.6	5.5	1.3
	2006	237.7	247.5	20.0	9.1	4.9	1.4
Members of lone person households	1996	39.6	263.2	117.7	206.9	186.6	45.3
	2006	39.8	341.0	181.9	217.5	247.3	72.1
Not a member of a household	1996	50.8	69.8	19.9	31.8	64.3	64.7
	2006	58.5	79.5	30.6	32.7	81.2	96.8

Note: The low projection was used to estimate population in 2006.

Sources: Same as Table 3.18.

Age group 75–84

There are increases also, for the 75–84 age group, in the number of couples without children and in the number of people living alone, but the increases are larger than for the same categories in the 65–74 age group. The increases are greater for women than for men among those living alone, but the reverse is the case for those living as a couple without children. This reflects the generally earlier death of husbands compared with their wives. In this age group, there is also a sizeable increase in the number of people projected to be not living in a household, that is, in a hostel or nursing home (Tables 3.19 and 3.20).

Age group 85 and over

The main changes for those 85 years and over are substantial increases in the numbers living alone and in hostels or nursing homes. In both cases, the sizes of the increases are much greater for women than for men. Taking this and the previous age group (75–84) together, the number of people projected to be not living in a household (that is, mainly living in nursing homes or hostels) is set to rise by 39% or by 69,000 in the decade from 1996 to 2006. Of course, whether these people actually do move into hostels or nursing homes depends upon whether or not the supply of places keeps pace with the projected increase in demand.

Households

In the next decade, the total number of households will increase from its 1996 level of 6.7 million households by just under 1 million households for the low projection and by 1.1 million for the high projection (Table 3.21). The difference between the two projections relates almost exclusively to the difference in the migration assumptions, as the decline in fertility will not have an impact on the number of households for many years to come. Close to half of the increase in households (43%) will be among lone person households. Other major increases will be for couples without children (29% of the total increase) and group households (11% of the total increase). The largest category of household—couples with children—also increases because the large rises at older ages of parents more than offset the falls at younger ages. Couples with children and sole parent families will each constitute about 9% of the additional households in the decade.

Table 3.21: Projection of households to 2006, by household type

Household type	1996	2006 (Low)	2006 (High)
		Number	
Two-parent families	2,503,947	2,591,458	2,631,887
One-parent families—male head	97,679	105,962	107,284
One-parent families—female head	563,853	643,478	653,968
Couples without offspring	1,526,743	1,816,509	1,835,122
Group households	432,601	540,322	552,587
Lone person households—male	661,848	843,324	853,643
Lone person households—female	859,392	1,099,707	1,109,546
Households of related individuals	55,651	47,822	48,590
Total	**6,701,714**	**7,688,581**	**7,792,626**

Source: Same as Table 3.18.

3.4 Implications for welfare services

Specific considerations arising from the projections

If fertility falls in accordance with the assumptions of the low projection, the population of children aged less than 5 years will fall in the next decade. This does not mean, however, that we can expect a drop in the demand for formal child care services. Indeed, perversely, a decline in the number of children may increase the demand for formal child care services. This is because the fall in fertility would consist mainly of falls in second, third and higher order births. If a woman has only one child under the age of 5, she is much more likely to work than when she has two. Furthermore, the next generation of mothers is very likely to be seeking a heavier involvement in the labour force than has been the case in the past. Longer hours in paid employment mean higher use of formal care. There will also be growth in the number of sole parents with young children. As employed sole parents tend to work longer hours, they also require formal child care services (see Chapter 4).

There is little change over the decade in the number of couple families with children, suggesting that housing demand will be relatively flat in this sector of the market. However, as the baby-boom generation ages, there will be a strong rise in the number of couple families where the couple and their children are older. Hence, housing with separate areas for parents and children will be in demand. The numbers of sole parent families will continue to rise, but the next generation of sole parents will have a higher attachment to the labour force. Hence, children's services which support the special needs of sole parents will be required. This applies particularly to sole parents who have a child with a disability. Services which support families to deal effectively with relationship breakdown and repartnering, especially where children are involved, will also be needed.

Substantially more people will not be living in a family. There will be more people at all ages who are living alone, and, at younger ages, more who are living in group households. While people living alone are often well connected to their families who live elsewhere, this is not always the case. The increased incidence of divorce, for example, could mean that some grandparents or some parents, particularly fathers, may be more removed from potential carers than would otherwise have been the case. For those living alone at younger ages, adequate income may not be an issue, but social integration and loneliness may be a problem. For those living alone at older ages, systems which facilitate the connection of the person to neighbourhood or family are required. Housing demand will also change substantially as most of the additional demand in the next decade, probably in excess of 80%, will be from one- and two-person households. The inadequacy of housing choices, particularly in outer areas of our cities, will become apparent.

The numbers in the pre-retirement ages are set to rise very sharply in the next decade. In general, people in this age range are well equipped and well resourced for providing assistance to others. In the next age group, 65–74 years, there will be little change but, at ages 75 and over, there will be sharp rises in the numbers of people living alone, placing heavier demands upon privately provided community care and upon Home and Community Care (HACC) services. There will also be a sharp rise in the numbers

projected to be living in nursing homes and hostels, so long as the supply of places keeps pace with the projected increase in demand.

Overall, however, the changes projected for the next decade are not great and are more favourable than is the case in most other advanced countries. This provides a window of opportunity for Australia to develop its welfare services and, where necessary, to redesign them to meet the pattern of future demand and changing family circumstances. Some directions are apparent from the analysis in this chapter and in other chapters in this volume.

General considerations

The male breadwinner model of the family, prominent in the first 60 years of this century, has declined in importance in the past 30 years. While institutions which are individual in nature have shifted rapidly from an assumption of this model, social and economic institutions related to the family, constructed over a long period of time, have been very slow to adjust to this shift in the nature of families. The gap created between individual-oriented and family-oriented social institutions in their assumed models of family constitutes a severe threat to the future of families. That is, the lack of reward and recognition of family roles and informal support compared with the rewards provided by non-family roles inevitably induces people away from family roles. The results are a sharp fall in the birth rate as has already occurred in many advanced countries, increases in divorce rates and a fall in the incentive to provide unpaid services to other family members. Very low birth rates have become a major cause of concern in the southern European countries, in the Germanic countries and in parts of East Asia, especially Japan. The evidence is strong that the penalties for having children, in these countries and especially for women, are substantial. The situation is less severe in the Nordic countries and in the English-speaking countries, but the direction is the same (McDonald 1997a).

Changes motivated by short-term economic considerations, valid as they may be, can pose a threat to longer-term social sustainability. This is immediately obvious in regard to demographic reproduction, that is, the reproduction of the next generation. If economic settings and inducements are such that the rewards for those without children are far greater than the rewards for those with children, then we endanger reproduction. In the short term, it is clearly more efficient if governments or employers do not provide supports to workers with family responsibilities. The benefits to society of children and family support are long term.

This is not to say that new directions for policy are obvious. As the chapter has shown, there is now a complexity of family forms with a range of income-earning circumstances. Public systems cannot be infinitely flexible, tailored to the needs of each and every individual. Hence, a broad direction must be assumed. The direction in individual-oriented institutions is towards greater gender equity. This must also be the direction for family-oriented institutions and policies. This implies a vision of future families which is radically different from the one we have just left behind and is likely to prove controversial.

As family arrangements become more complex and family income circumstances more variable, the arguments are strong that formal and informal systems of support need to

be integrated into a single system of support, rather than being regarded as separate systems. This is even more the case when one of the central frameworks of policy is the deinstitutionalisation of those who are dependent upon aged care services, psychiatric services and disability services. The role of public support for families is to strengthen families, not to weaken them (Kamerman & Kahn 1976). Thus, the mutuality of public, community and family support should be at the core of public policy on welfare services, not on the periphery (Litwak 1985). Systems funded by government should not be seen as gearing up only when the private system fails. Of course, public systems must support those who have no other means of support, but their principal role should be to support private family roles. In Australia, this has been the direction of important family support services. For more than a decade, the direction of policy under the Aged Care Reform Strategy has been to support older people to remain in their own homes for as long as possible (AIHW 1993). Thus, there was an important shift in policy emphasis towards the provision of home-help services; that is, formal support has been directed to the area in which informal provision of assistance is most relevant. These directions are set to continue under the National Aged Care Strategy and similar changes have been made to policy in regard to services for people with a disability. Child care is another arena in which public policy has been supportive of private roles. As women have been the principal unpaid carers, these three examples are very good examples of the way in which gender equity can be advanced through integrated systems of public and private support. The movement away from highly concentrated and stigmatised public housing is another example of this direction. For example, the integration of sole parents and their children into the wider community is preferable to their location in one large housing block.

Thus, in general terms, for a decade or more, Australia has been following directions in the design of its systems of welfare services which are consistent with the aim of integrating formal and informal sources of support. In recent times, attention has shifted to the investigation and trialling of more efficient and effective management of these systems, involving approaches such as the encouragement of a split between purchaser and provider, tighter targeting of recipients of services, provision of wider choice to the consumer, placement of control over purchasing in the hands of the consumer, and devolution of responsibility for the organisation of welfare services to lower levels of government.

In implementing efficiencies and effective management in the delivery of welfare services, important principles need to be considered. There should be adequate mechanisms for monitoring the quality of the service provided so that standards of care do not decline. The creation of separate systems for the rich and for the poor should be avoided. Separate systems for the poor do not provide a sense of ownership to the community as a whole and are thus vulnerable. Where government and the private sector are partners in the provision of services, the terms under which services will be provided need to be clear to both parties. Services requiring major infrastructure may not be created simply by demand; for example, 40 parents in the community with Smartcards does not ensure that a child care centre is built. Above all, users must be reassured that the search for efficiencies and effective management is motivated by the aim to provide better services and not solely to reduce public support of welfare services by one or other level of government. In short, given the appropriateness of the

general direction of welfare services in the past decade, users need to be assured that new directions do not represent an attack upon these systems.

A major challenge in the provision of welfare services for families is that the Australian Constitution does not recognise the family as such. Children and their relationship to their parents are largely the responsibility of the States, while the relationship between the parents is largely the responsibility of the Commonwealth. This constitutional division of the two most fundamental family relationships complicates the design of welfare services which are broadly conceived and which integrate formal and informal sources of support.

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