

***DEPENDENCY-BASED PAYMENTS:
MARRIED WOMEN IN THE SOCIAL
SECURITY SYSTEM***

POLICY DISCUSSION PAPER NO 1

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DEPENDENCY-BASED PAYMENTS: MARRIED WOMEN IN THE SOCIAL SECURITY SYSTEM

SUMMARY

- There are three types of social security income support for adults which are payable, regardless of labour force activity or capacity, on the basis of presumed financial dependence on either a current social security recipient or a deceased or divorced husband. These are additional payment for the partner of a JSA/NSA/SA recipient, wife pension, and Class B widow pension (which is in the process of being phased out).
 - These provisions are principally for married (or formerly married) women: wife pension and Class B widow pension are available only to women and, while additional payment is available to allowees for partners of either sex, in practice the vast majority (92 per cent) of dependent partners attracting additional payment are women.
- The pattern of female labour force participation (in particular that of married women) has changed substantially since the 1940s, when these dependency-based payments were introduced.
 - At the 1947 Census, only 9 per cent of married women aged 20-54 years were in the labour force; by August 1992, this had increased to an estimated 68 per cent. The growth in the labour force participation rate of married women has occurred across all age groups, with proportionate increases strongest for those aged 45-59 years.
 - According to ABS projections, by the year 2005 the labour force participation rate of women aged 20-44 will be above 85 per cent, and for the 45-54 age group, above 76 per cent.
- Labour force data clearly indicate that marital status in itself is no longer a significant limiting factor to women's labour force participation. Rather, it is the presence and more particularly the age of dependent children which have the greatest effect on women's workforce participation.
 - The typical pattern of labour force activity of married women in the 1980s and 1990s is not permanent withdrawal from the workforce upon marriage, but high labour force participation with a strong probability of full-time employment after marriage and before the birth of the first child. This is followed by a period of either withdrawal from the labour force or severely reduced workforce activity while children are of pre-school age. Most married women have returned to the labour force by the time their youngest child enters school, with their hours of work gradually increasing with the age of the child.

- The significant changes in women's labour force participation over recent decades call into question the appropriateness of non-activity tested income support provisions based solely on sex and/or marital status.
 - The Sex Discrimination Act 1984 (SDA) outlaws discrimination on the grounds of sex, marital status or pregnancy. While the SDA originally granted the Social Security Act a permanent exemption, this is due to be reviewed by June 1996.
- The passivity of dependency-based income support is at odds with the current focus on a more active system of income support for those of workforce age. Current provisions fail to recognise the labour market potential of wives, resulting in a number of adverse consequences for women, their families and the taxpayer.
 - Many married women do not receive access to skills development and training opportunities, thereby compounding their future labour market disadvantage.
 - The capacity of families to supplement their social security income with earnings is reduced, with increased risk of poverty. Over the past decade the workforce has become more female and more part-time, with the result that wives of income support recipients may be better placed than their husbands to take advantage of available employment opportunities.
 - Of concern is the apparent relationship between a woman's labour force status and that of her husband. In June 1992, only 24 per cent of women with unemployed husbands were employed compared with 64 per cent of women whose husbands were employed. Not surprisingly, women with unemployed husbands were also much more likely to be unemployed than women with employed husbands.
 - The labour force withdrawal of women who, but for their husband's receipt of income support, would be participating in the labour force, costs the social security budget many millions of dollars in higher pension and allowance payments.
- An alternative approach to the provision of income support for married couples may be to accept the presence of dependent children (say, under the age of 16 years, as for sole parent pensioners) rather than assumed financial dependency as grounds for the payment of wife pension or additional payment.
 - In the absence of dependent children, each of a married couple could be required to test their eligibility for income support (eg JSA/NSA/SA, carer pension, disability support pension).
 - Special account would need to be taken of the needs and expectations of older women who are less likely to have returned to the workforce after raising their children and may suffer the barriers of low skill levels and few job opportunities.

- A consequence of any tightening of eligibility for dependency-based payments would be a rise in JSA/NSA numbers with consequent increased demand for DSS and CES services, labour market program places, training and education.
- In the longer term, dependency payments could be replaced with a payment, subject to income testing arrangements, for any married person whose workforce capacity is limited by virtue of being the primary carer of a dependent child. This would include low income families in addition to pensioner/allowee families.
 - The spouses of unemployed people would no longer be assumed to be their partner's dependant; rather, they would be direct income support recipients.
 - There would be scope to introduce some degree of activity testing (training and/or part-time job search) before the youngest child reaches the qualifying age.
 - Unemployed couples would have greater flexibility to maximise their labour force potential without neglecting their child care responsibilities.
- Social and demographic changes over recent decades make reform of income support provisions for married women inevitable. It is not a question of whether dependency-based payments in the social security system should be phased out, but a question of when and under what conditions the phase out will occur.
 - Broad community support is essential for any changes to be successfully implemented. Such support would be best achieved by allowing sufficient time for community consultation and by ensuring changes are accompanied with appropriate increases in labour market assistance and training targeted specifically to the groups affected.

DEPENDENCY-BASED PAYMENTS: MARRIED WOMEN IN THE SOCIAL SECURITY SYSTEM

1. Introduction

The purpose of this paper is to consider issues surrounding the provision within the Australian social security system of income support for married women, and to propose some options for reform of current arrangements¹. The focus of the paper is on income support for the wives of pensioners and the dependent spouses (the vast majority of whom are women) of job search allowance (JSA), Newstart allowance (NSA) and sickness allowance (SA) recipients. The paper explores the original rationales for dependency-based payments, examines labour force trends over recent decades and raises questions about the appropriateness of non-activity tested payments based solely on marital status in Australia of the 1990s and beyond. The paper concludes with a discussion of possible options for reform.

It is not within the scope of this paper to examine in any detail income test structures for married couples or other payments made predominantly to women (such as sole parent pension).

2. Background

There are three types of social security income support for adults which can be categorised as dependency-based. These are wife pension, additional payment for the spouse of a JSA/NSA/SA recipient, and Class B widow pension (in the process of being phased out). These types of income support are payable, regardless of labour force activity or capacity, on the basis of presumed financial dependence on either a current social security recipient or a deceased or divorced husband.

The historical background to the provision of income support for women as widows, sole parents and wives of pensioners or allowees is relevant to an understanding of the current treatment of women in the social security system.

Widows and sole parents

Prior to the 1940s, income support provided by the Commonwealth Government was confined to the provision of age and invalid pensions, paid on the basis of individual eligibility. At this time the support of widows was a State responsibility; however, only New South Wales and, to a limited extent, Victoria, made any statutory provision for such support. The wives of pensioners were entirely dependent on their husbands' incomes.

In 1942, the Commonwealth Parliament passed legislation to provide for pensions to be payable to certain classes of widows. Class A widows were those with dependent children under the age of 16 and Class B widows were those without dependent

¹This paper builds on earlier work within Social Policy Division by Jocelyn Pech. See Pech, J Married women and the unemployment benefit system' Social Security Journal, August 1991

children and aged 50 or more. A Class C widow's pension was payable during the 26 weeks following the death of the husband to a childless widow of younger than 50 who found herself in 'necessitous circumstances'.

The term 'widow' was defined to include a de facto widow (where the relationship had been of at least 3 years' duration), a divorced woman, a deserted wife and a woman whose husband was in an institution for the insane. There were no parallel income support provisions for widowed men.

The key justification advanced for the introduction of widows' pensions was a recognition that "the premature death of the breadwinner [was] one of the major causes of poverty [However] the Government [believed] that it would be unreasonable to expect the community at large to support every widow regardless of age and economic circumstances" (House of Representatives Hansard, 14 May 1942).

For these reasons, the major provision was for those with young families and income support for younger widows without dependent children was restricted to the immediate bereavement period and was subject to a fairly stringent test on financial resources.

Income support for sole parents who were not covered by the social security definition of widow (separated wives, unmarried mothers and male sole parents) remained a State responsibility until 1973, when the Federal Government introduced the supporting mother's benefit for female sole parents. Coverage was extended to male sole parents in 1977, when the supporting mother's benefit was replaced by the supporting parent's benefit.

The structure of income support for widows remained largely unchanged into the mid 1980s. However, recent years have seen a number of important changes. In 1987 the Government announced that future eligibility for a Class B widow pension would be confined to those women born before July 1937 (in some limited cases, to women born before July 1942). In March 1989, the Class A widow pension was amalgamated with the supporting parent benefit to form the sole parent pension, payable to a parent of either sex caring alone for children under the age of 16. At the same time, the Class C widow pension was replaced by a widowed person's allowance, payable to a widowed person during the 12 weeks following the death of a spouse.

Wives of pensioners

Specific pension and benefit provisions for wives and dependent spouses were also introduced in the 1940s. The Invalid and Old-age Pensions Act of 1943 introduced a wife's allowance of 15 shillings a week (compared to the pension of 27 shillings), payable to the wife of an invalid pensioner or an age pensioner who was permanently incapacitated for work. As with widows' pensions, poverty arising from the loss of the breadwinner's support was cited as the major reason for introducing the allowance.

Until 1965, the wives of 'able-bodied' age pensioners were ineligible to receive a wife's allowance. In that year, eligibility was extended to wives with dependent

children under the age of 16, presumably in recognition that such families were likely to be in financial need due to the wife's reduced labour force capacity.

In 1972, the wife's allowance, which had always been paid at a lower rate than the pension, was replaced by wife pension, payable at the full married pension rate to any pensioner's wife who was ineligible to receive a pension in her own right. That payment has remained to the present day.

Spouses of unemployment payment recipients

When unemployment and sickness benefits were introduced in 1945, provision was made for the payment to a married beneficiary of an additional benefit for a dependent spouse. Since the legislation at that time contained a clause generally precluding married women from receipt of benefit, this provision was clearly aimed at providing for dependent female spouses, although the sex of the spouse was not specified. Either husband or wife, therefore, may claim the married rate of allowance although in the majority of families it is the husband who does so (92 per cent). Although it is possible for both husband and wife, provided they both satisfy the activity test, to receive unemployment payments in their own right, very few unemployed couples in fact choose to do so.

3. Sex Discrimination Act 1984

While the *Sex Discrimination Act 1984* (SDA) outlaws discrimination on the grounds of sex, marital status or pregnancy, certain areas of activity are exempt from the operation of the SDA. The SDA originally granted the *Social Security Act 1947* a permanent exemption. However section 40A(1), inserted into the SDA in 1991, requires the Minister for Social Security to review the exemption by 1 June 1996. Section 40A(2) requires that the review consider whether the exemption should be repealed.

The Commonwealth Sex Discrimination Commissioner last year completed a Review of Permanent Exemptions in the SDA and her report (known as the ROPE Report) was tabled in Federal Parliament in September 1992. In that report, the Commissioner announced that she would review the exemption of the Social Security Act as a second stage to her Review of Exemptions.

Areas of discrimination on the basis of sex and/or marital status within the Social Security system include those dependency-based payments already identified, that is, wife pension, Class B widow pension and additional payment for spouses of allowance and special benefit recipients. While the latter is available to spouses of either sex, the provision could be deemed a case of indirect discrimination since the vast majority of spouses (92 per cent) attracting additional payment are women. Indirect discrimination, which is also prohibited under the SDA, occurs when a practice or policy which is apparently neutral has a disproportionate impact on women.

4. Current Income Support Arrangements For Married Women

Wives of Allowees

Generally, a married unemployment or sickness allowance recipient is entitled to receive a maximum allowance of \$263.70 a week, compared with \$143.20 a week payable to a single unemployed adult without dependants. The married allowance comprises a basic payment of \$131.85 a week plus an additional payment of the same amount for a 'dependent' spouse. The payment is paid to the breadwinner (usually a man) on the assumption that he will be supporting a dependent wife. Spouses of allowees are assumed to be dependent for the purposes of determining entitlement unless they are receiving a social security pension or allowance or analogous payment in their own right.

A married couple who are both unemployed may each receive JSA or NSA in their own right, in which case they each have to meet the activity test requirements and are each eligible for a maximum of \$131.85 a week (the half married rate). Their combined entitlement continues to be subject to the standard (joint) JSA/NSA income test.

Married (including de facto married) people under the age of 21 who have no dependent children are generally required to qualify for income support in their own right; that is, the higher rate of job search allowance, Newstart allowance, sickness allowance and special benefit which includes an allowance for a dependent spouse is now available only to couples where both partners are aged at least 21 or there are dependent children. Eligibility for wife pension is also restricted to these groups.

Under the fortnightly income test which applies to a married JSA/NSA recipient's entitlement, married couples are subject to the same basic income test free area (\$60 a fortnight) as single people and the same taper rate, that is, payment is reduced by 50 per cent of any income between \$60 and \$140 and income in excess of \$140 results in a dollar for dollar reduction. For income test purposes, all income of the spouse is generally treated as if it were the JSA/NSA recipient's own income. However, married couples have access to an earnings disregard currently unavailable to single people. Each of a married JSA/NSA recipient and his/her spouse is entitled to an earnings disregard of \$30 a fortnight in addition to the standard income test free area. After taking the earnings disregard (or disregards) into account, the income test is applied for married couples in the same way as it is for single people.

From September 1993, single people have access to an earnings disregard of \$30 a fortnight while married couples have an earnings disregard of \$50 a fortnight each (an increase of \$20 a fortnight each). From March 1994 an earnings credit will be introduced for JSA/NSA/SA recipients and their spouses. This will better enable unemployed clients to earn moderate casual or part-time income without automatically affecting their income support payments. JSA/NSA/SA clients will be able to build up credit of up to \$500. Couples will be able to build up a maximum credit of \$500 each.

Wives of Pensioners

Women aged 21 years or older or with dependant children, who are married to age pensioners or disability support pensioners can receive wife pension (paid at normal pension rates) if they do not qualify for a pension in their own right. While wife pension is paid directly to the wife, her entitlement (as is that of the dependent spouse of an allowee) is entirely contingent upon her husband's entitlement. If the relationship ends or the husband dies, the wife's entitlement to wife pension ceases forthwith (although she may of course qualify for another form of income support).

Wife pensioners are subject to the more generous pension income test which allows an income free area of up to \$152 a fortnight for a married couple. An additional free area of \$24 a fortnight is available for each dependent child. Income over the free area is reduced by 25 cents in the dollar for each of a married couple (that is, by a total of 50 cents in the dollar). Pensioner couples also have access to an earnings credit (indexed annually) which may allow them to earn up to \$1000 each from employment before their pension is affected.

5. Labour Force Participation Trends

In the 1940s, when dependency-based payments were first introduced, the pattern of female labour force participation was very different to that which prevails in the 1990s. At the 1947 Census, women comprised less than 23 per cent of the labour force and only about one in every five employed women was married. Only 9 per cent of married women aged between 20 and 54 years were in the labour force. By September 1992², women comprised 42 per cent of the labour force and almost 60 per cent of those women were married.

The labour force participation rates of married women have changed enormously over recent decades, and the last ten years particularly . The total labour force participation rate of all women aged 15 and over in August 1992 stood at 52 per cent, up from 44 per cent in August 1982. This increase was entirely due to increasing labour force participation among married women, which rose from 42 per cent to 53 per cent over the period. Of married women aged 20-54 years, an estimated 66 per cent were in the labour force at August 1992.

Reflecting the changes in women's labour force participation, the labour force status of Australian families has changed significantly over the past decade. Between July 1983 and June 1992³ :

- the proportion of all married couple families with two income earners rose from 37 per cent to 47 per cent, while the proportion of all married couple families with only one income earner fell from 40 per cent to 29 per cent; and

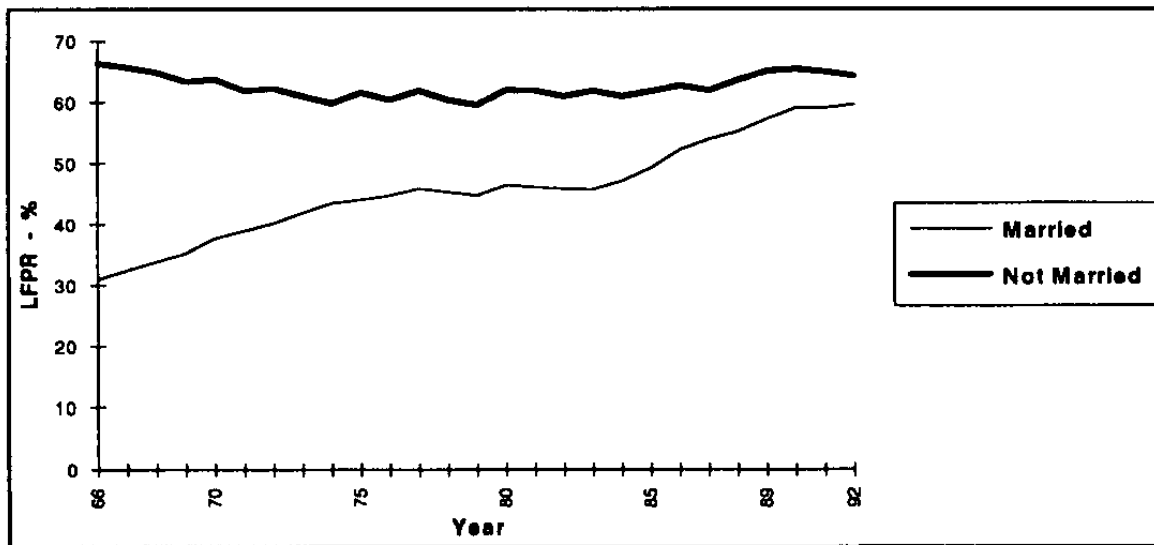
²Australian Bureau of Statistics (ABS) The Labour Force Australia, September 1992, Cat. No. 6203.0

³ABS Labour Force Status and Other Characteristics of Families of Australia, 1983 and 1992, Cat No. 6224.0

- the proportion of one parent families whose 'head' was employed rose from 32 per cent to 46 per cent.

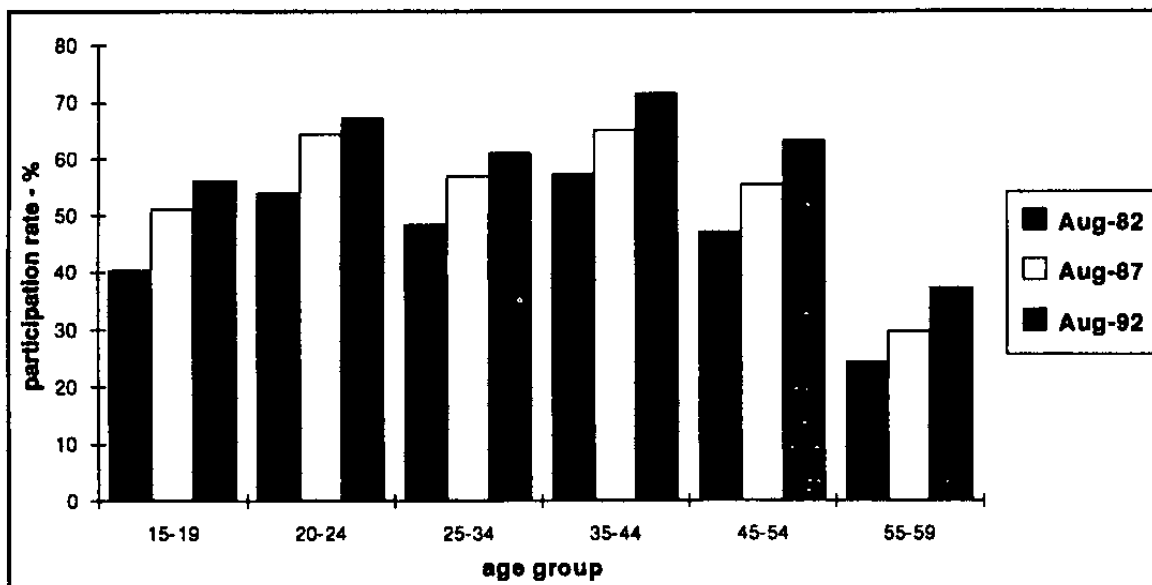
5.1 Patterns of Labour Force Participation among Married Women

Figure 1 illustrates the changing labour force participation rates (LFPRs) of married and unmarried women between the ages of 15 and 64 over the period 1966 to 1992. While the LFPR of unmarried women has remained relatively steady (decreasing from 66 per cent to 64 per cent), the LFPR of married women has almost doubled (increasing from 31 per cent to 60 per cent).



Source: ABS, The Labour Force, Cat. No. 6203.0 and 6204.0

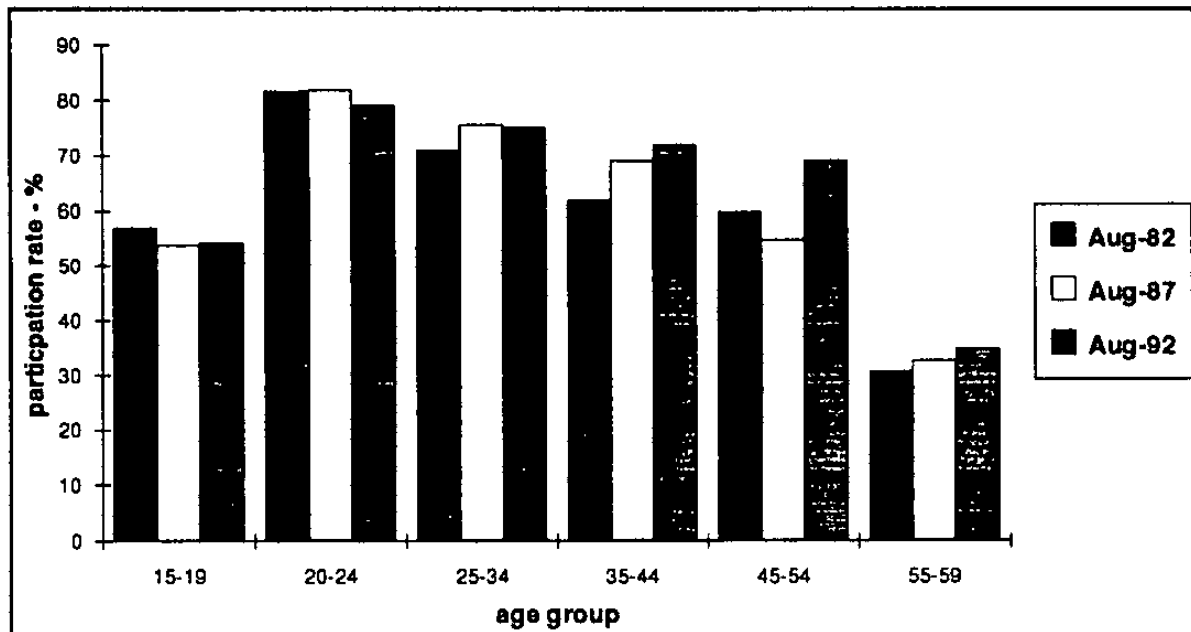
Figure 2: Labour Force Participation of Married Women by Age



Source: ABS, The Labour Force, Cat. No. 6203.0

Figure 2 shows that the growth in the LFPR of married women has occurred across all age groups, with proportionate increases strongest for those aged 45-59 years. This trend is not reflected in the labour force participation of all the age groups of unmarried women (Figure 3), although there has been distinct growth in the LFPR of single women aged between 35 and 59 years.

Figure 3: Labour Force Participation of Single Women by Age



Source: ABS, The Labour Force, Cat. No. 6203.0

LFPRs for unmarried women in the age groups 15 to 24 fell over the decade 1982 to 1992, and increased only marginally for the 25 to 34 age group. These changes can be accounted for largely by increases in educational participation, increases in the number of lone mothers and an increase in the average age of women having children.

ABS labour force data include students who identify as having worked for as little as an hour or who had been looking for part-time work in the week prior to survey. The rise in educational participation among women (discussed in more detail below), allied with the decrease in available jobs resulting from the recent recession and increased competition for those jobs, would partly account for the slight decreases (from a comparatively very high participation rate) in the labour force participation of the unmarried 15 to 24 year age group.

Changes in the LFPR of unmarried women in the 45-54 year age group are at odds with overall trends. The large increase in the LFPR of this group between 1987 and 1992 (from 55 to 69 per cent) may be attributable to changes to eligibility criteria for payments available to widows and sole parents. Many in the group would have moved from pensioner income support to either employment or to income support for the unemployed following restrictions placed on Widow B pension entitlement in 1987 and a reduction in the age of the youngest qualifying dependent child (from 25 to 16) for Widow A Pension and Supporting Parent's Benefit (which were amalgamated into Sole Parent Pension in 1989). However, it is more difficult to account for the decreased participation of this group between 1982 and 1987.

Between 1986 and 1992 the number of lone mother families increased from 239,000 to 309,800 or by 30 per cent. Over the same period the labour force participation rate of lone mothers increased by 7 per cent (45 per cent to 52 per cent) and the employment rate rose by 4 per cent (from 39 to 43 per cent).

5.2 Determinants of the Labour Force Activity of Married Women (age, dependent children, labour force status of husband)

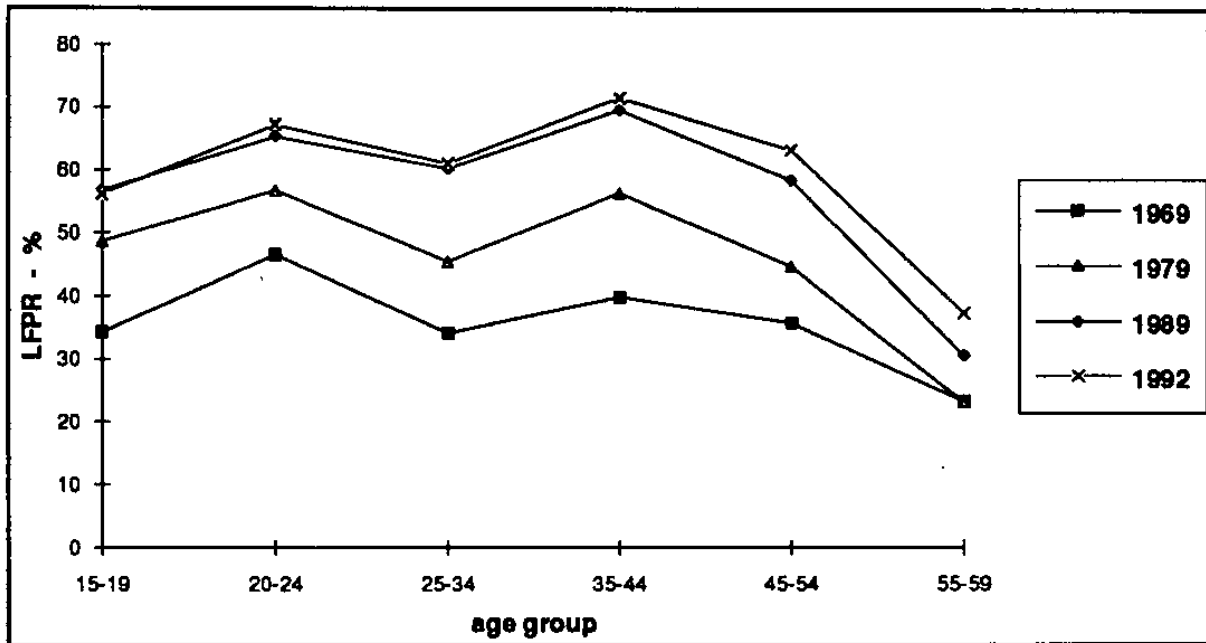
ABS labour force data suggest that the major factors affecting the labour force activity of a married woman are her age, the presence of dependent children, the age of her youngest child and the labour force status of her husband.

Age

Among married women, labour force participation rates are highest in the 35-44 year age group, with an initial slightly lower peak for those aged 20-24 years. The 'valley' at age 25-34 years reflects the greater proportion of women with young children in that age group and is a pattern characteristic of countries in which women tend to withdraw from the labour force while their children are very young. While LFPRs decline for women aged 45 and over, it is married women in those age groups that have shown the greatest relative LFPR increases in recent years (for the 45-54 age group, from 45 per cent in 1979 to 63 per cent in 1992, and for the 55-59 age group, an increase from 23 per cent to 37 per cent over the same period). Between 1989 and 1992 the increase was particularly strong for the 45-54 age group (5 per cent) and for the 55-59 age group (8 per cent) - relative increases of 8 and 22 per cent respectively. The LFPR for women aged 45-54 is no longer significantly lower than for women in the 35-44 age group.

Figure 4 illustrates the changes in LFPRs for married women of different ages between 1969 and 1992.

Figure 4: Labour Force Participation Rates (LFPRs) of Married Women Aged 15-59 years, 1969-1992



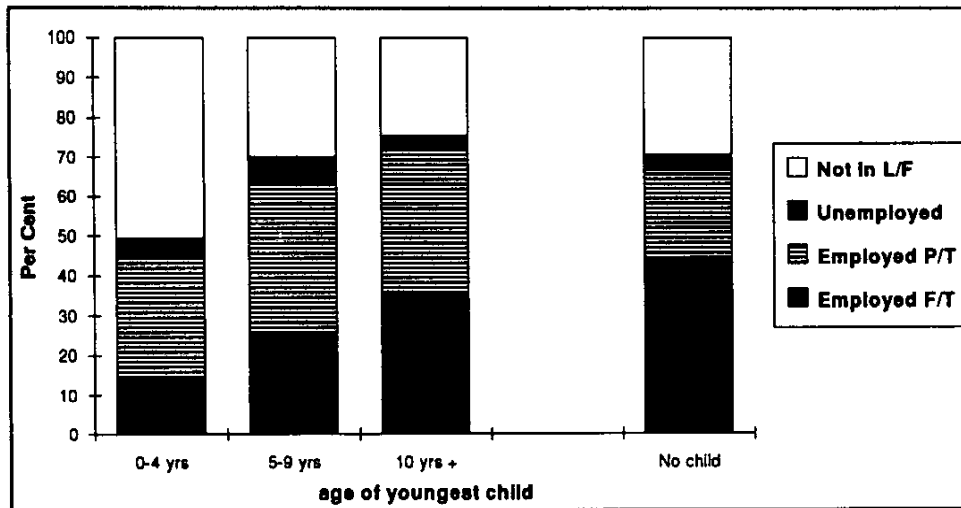
Source: ABS, The Labour Force, Cat. No. 6203.0

Dependent children

Married women with dependent children have lower LFPRs, higher unemployment rates and significantly higher rates of part-time employment than do married women without children. However, as the age of the youngest child increases, the LFPR of married women with dependent children surpasses that of women without dependent children (albeit mostly through participation in part-time work). This would be partly because many women without dependent children are older and are therefore less likely to be in the labour force. However, the increase could also be due (in part) to increased financial need arising from the immediate costs of raising children or to make up for previously foregone earnings while caring for young children. Among women with dependent children, the age of the youngest child is particularly strongly related to labour force activity. Just under half of mothers with children aged 4 years or younger are in the labour force, compared with over two-thirds (almost 70 per cent) of those whose youngest child is aged 5 or older.

Several Australian studies of factors which determine individual female labour force participation (Eyland et al 1982, Ross 1984, Beggs and Chapman 1988, Evans 1989) have found the presence, and particularly the age, of dependent children to have the greatest effect on whether or not women are active in the labour force and on how many hours they work in paid employment. Figure 5 illustrates the effect of the age of the youngest child on the labour force status of married mothers in comparison with married women without dependent children.

Figure 5: Labour Force Status of Married Women with Husbands in the Labour Force, by Age of the Youngest Dependent Child, June 1992



Source: ABS, Labour Force Status and Other Characteristics of Families, Cat. No. 6224.0

The age of the youngest child also has a marked impact on the labour force participation of lone mothers. As [Table 1](#) shows, all women with children under the age of 10 years are more likely to be employed part-time than full-time, although lone mothers are more likely than married women not to be in the labour force. However, the relative proportion of part-time employment is greater for married mothers than for lone mothers. Lone mothers with older children (10-14 years) who are in the labour force are more likely to be employed full-time than part-time, whereas for married mothers with children in the same age group part-time work still predominates.

Table 1: Wives and Lone Mothers: Labour Force Status by Age of Youngest Child, June 1992 (per cent)

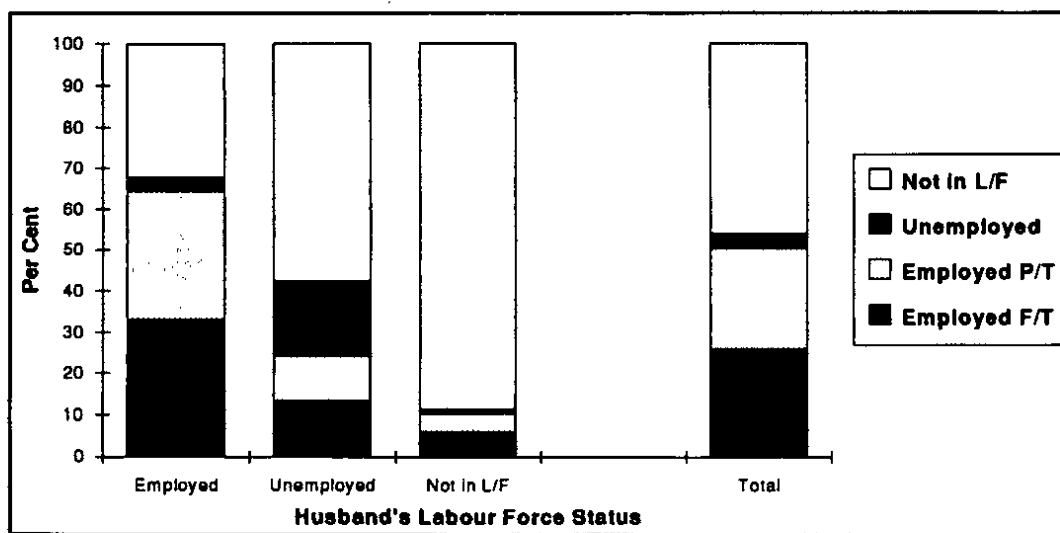
	Age of youngest child (years)		
	0-4	5-9	10-14
Wives			
Employed full-time	14.3	25.0	32.7
Employed part-time	29.6	37.3	35.4
Unemployed	4.5	6.0	3.8
Not in the Labour Force	51.6	31.8	28.1
Total	100.0	100.0	100.0
Lone mothers			
Employed full-time	10.4	20.4	30.5
Employed part-time	15.6	22.2	22.7
Unemployed	8.4	9.7	7.7
Not in the Labour Force	65.6	47.6	39.2
Total	100.0	100.0	100.0

Source: ABS (1993) Women in Australia, p. 134, Cat. No. 4113.0

Husband's labour force status

A major concern for social security policy is the apparent relationship between a woman's labour force status and the labour force status of her husband. In June 1992, only 24 per cent of women with unemployed husbands were employed compared with 64 per cent of women whose husbands were employed. Not surprisingly, women with unemployed husbands were also much more likely to be unemployed than women with employed husbands. Figure 6 shows the correlation between a husband's labour force status and the labour force activity of married women.

Figure 6: Labour Force Status of Married Women by Husband's Labour Force Status, June 1992



Source: ABS, Labour Force Status and Other Characteristics of Families, Cat. No. 6224.0

Bradbury (1993) has suggested that the operation of the joint income test on married couples receiving unemployment related income support contributes strongly to reducing the employment rates of women with unemployed husbands. Bradbury argues that reductions in income support resulting from other income of either partner imposes relatively high effective marginal tax rates (EMTRs) on the overall income of the couple. These high EMTRs mean that earnings from part-time, casual or relatively low paid employment by either of a married couple on unemployment payments only marginally improves the economic situation of such families.

Other variables influencing women's LFPRs

While the variables discussed above have been found to most influence the labour force participation of married women, changes to other variables, such as educational qualifications and child birth and child rearing patterns, are closely associated with changes in the labour force participation of all women. Increases in the availability of part-time employment as well as child care places will also provide the infrastructure and flexibility needed for many women to maintain or increase their labour force attachment (in some form) where previously they may have not done so.

- Education

Overall, between 1982 and 1992⁴ the number of people between the ages of 15 and 69 years with post school qualifications increased markedly; and while the numerical increase was roughly equal between women and men, the proportionate increase was much greater for women (54 per cent, from 1,435,400 to 2,207,800) than for men (37 per cent, from 2,096,900 to 2,868,800).

The proportion of females completing the final year of secondary school - the retention rate - rose from 38 per cent in 1981 to 77 per cent in 1991 (and is continuing to increase, having reached 82 per cent in 1992); the corresponding figures for males between 1981 and 1991 were 35 per cent and 66 per cent respectively.

Similarly, participation in vocational and higher education among young women has increased dramatically.

- Between 1983 and 1991 the number of female students in vocational training increased by 31 per cent (from 340,700 to 444,800) compared with 21 per cent for males (445,500 to 541,100).
- Participation in higher education is particularly strong with women making up 53 per cent of all enrolments in 1991 compared with 45 per cent in 1981, with numbers enrolled having exceeded those of men since 1988 - a relative and real increase which appears to be continuing.

While women and men between the ages of 20 and 29 were more or less equally represented in higher education, proportionately more women outside this age group entered higher education, either directly from school or as mature students. Women's representation has increased across all courses including the professions and sciences.

In 1992, proportionately more lone mothers were undertaking some form of education than were married mothers (13 and 7 per cent respectively) and lone mothers were more likely to be studying full-time (38 per cent compared with 15 per cent).

- Age and childbirth

The average age of women giving birth has changed dramatically over the past decade. Many women are having children later. For instance, between 1981 and 1991 the proportion of births to women under the age of 25 decreased from 37 per cent to 26 per cent of all births (86,900 to 66,400) while the proportion of births to women aged between 30 and 39 increased from 25 per cent to 37 per cent (135,200 to 163,200). The total fertility rate fell slightly over the period⁵. The effect of the presence of young children on the labour force participation of women has been discussed above.

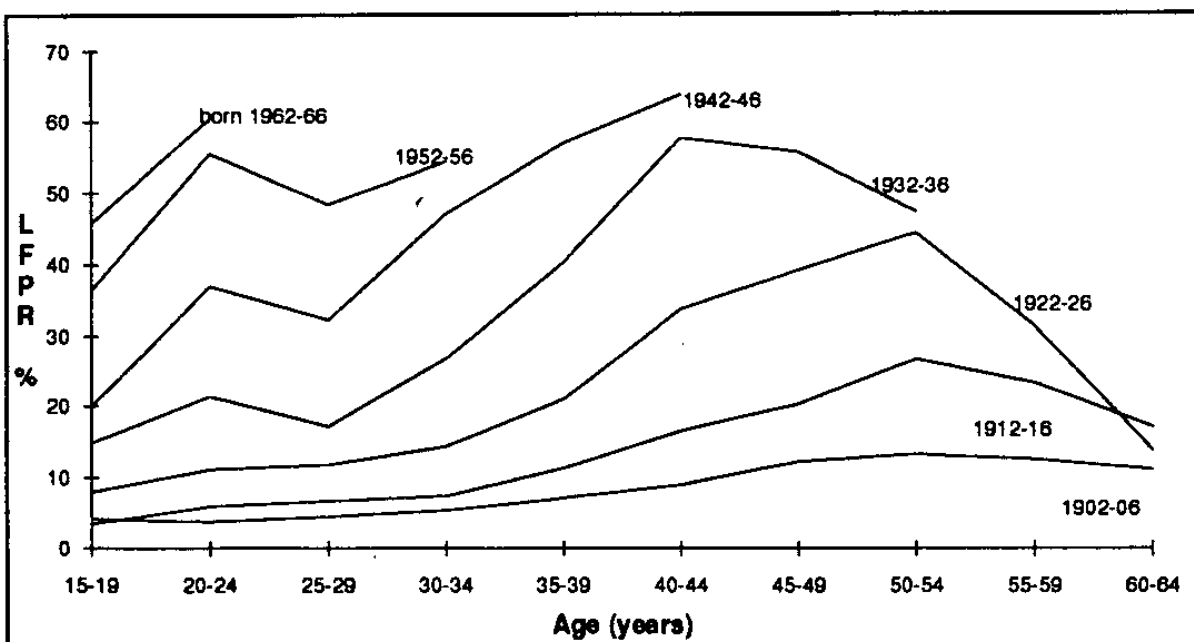
⁴ABS (1993) Women in Australia Cat. No. 4113.0

⁵ibid

5.3 Life Cycle Labour Force Participation

Cross-sectional comparisons can give a somewhat misleading impression of the effect of age on labour force participation. Despite women reducing their labour force participation rates generally during middle to older age, the trend in recent years has been for an increase in the proportion of older women remaining in or returning to the labour force. An examination of census data, as illustrated in [Figure 7](#), reveals that over recent decades successive cohorts of married women have in fact increased their labour force participation significantly over their own life cycles, as well as in comparison with earlier cohorts.

Figure 7: Life cycle Labour Force Participation Rates (LFPRs) of Married Women, 5 Year Cohorts born between 1902 and 1966



Source: ABS census data

The typical pattern of labour force activity of married women in the 1980s and 1990s, then, is a high LFPR accompanied by a high probability of full-time employment after marriage and before the birth of the first child (for example, in September 1992, of wives aged 15-34 without dependents, 90 per cent were in the labour force and less than 15 per cent of those worked part-time). This is followed by a period of either withdrawal from the labour force or severely reduced workforce activity while children are of pre-school age (81 per cent of such mothers are either outside the labour force or work part-time). Most married women have returned to the labour force by the time their youngest child enters school, with their hours of work gradually increasing with the age of the child.

Given the demographic changes identified earlier (including changes in age of women having children), more flexible work arrangements and improved skill levels, it is also possible that the participation 'valley' around the 25-29 year age group will extend into later age cohorts and become less pronounced (or shallower). This suggestion is supported by evidence that the proportion of women who withdraw from the labour force for reasons of "To get married; pregnancy/to have children; to look after the

family, house or someone else" (ABS category) is changing. In November 1985⁶ (of the group identified who had left the labour force during the previous 12 months), 27,500 intended to return to the labour force while 14,700 did not (a smaller but unidentified number, as it included some males, were undecided). By April 1991, of a similar group 42,900 intended to return to the labour force while only 11,500 did not (again, a lesser number were undecided).

5.4 Women and Income

Women remain relatively disadvantaged economically, despite recent social changes which have partly removed the barriers to women's workforce participation and capacity to achieve income equality.

As at August 1992, mean weekly earnings of female full-time workers were substantially below those of men in similar positions across all occupations as well as by industry divisions ([Table 2](#) and [Table 3](#) illustrate).

Table 2: Mean Weekly Full-time Earnings of Men and Women by Occupation

Occupation type	Mean weekly full-time earnings (\$)		
	Male	Female	Earnings Ratio F/M
Manager/administrator	769	597	78%
Professional	768	645	84%
Para-professional	644	574	89%
Tradesperson	506	358	71%
Clerk	565	457	81%
Salesperson/personal service worker	539	419	78%
Plant and machine operator/driver	559	363	65%
Labourer or related worker	459	376	82%
Total	590	486	82%

⁶ABS, Persons Who Have Left the Labour Force Australia, Cat. No. 6267.0

Table 3: Mean Weekly Full-time Earnings of Men and Women by Industry

Industry	Mean weekly full-time earnings (\$)		
	Male	Female	Earnings Ratio F/M
Agriculture, forestry fishing and hunting	390	298	76%
Mining	915	555	61%
Manufacturing	562	443	79%
Electricity, gas and water	584	489	84%
Construction	543	446	82%
Wholesale and retail trade	523	419	80%
Transport and storage	608	492	81%
Communication	572	522	91%
Finance, property & business services	704	486	69%
Public admin. and defence	595	529	89%
Community services	662	541	82%
Recreation, personal and other services	516	435	84%
Total	590	486	82%

Source: ABS, Weekly Earnings of Employees (Distribution) Australia, Cat. No. 6310.0

While the ratio of mean weekly full-time earnings is consistently lower for women than men in each occupation and industry type, it could be expected that women will move increasingly into more senior positions (especially with improvements in education levels) and that income discrepancies such as those shown above will diminish.

On average, women receive less personal income than men. For instance in 1989-90, 50 per cent of women receiving income received less than \$10,000 over the year, compared with 22 per cent of male income recipients. Only 9 per cent of women received \$30,000 or more, compared with 33 per cent of men. At the same time, women's mean income was \$14,000, or less than 54 per cent of that for men (\$26,100).

Across all age groups mean annual earnings for full-time, full-year employed men (1989-90) were higher than those for women. For 15-19 year olds, women's comparative earnings were 90 per cent of those for men. This figure reduced steadily to the 45-54 year age group where it was 71 per cent and then gradually increased to where it was 79.6 per cent for the 65 years and over age group. The difference in actual earnings is further highlighted when it is considered that a much higher proportion of women, especially in the older age groups, who work, do so on a parttime basis (and hence would receive relatively less income than that identified here).

While income from wages, salaries or business/partnerships was the main source of income for 75 per cent of income recipient men, only 52 per cent of women with income received it predominantly from these sources. However, this did represent an increase from 49 per cent in 1981-82.

Between 1981-82 and 1989-90 women as a group became relatively less dependent on Government income support as their main source of income (34 per cent in 1989-90 compared with 40 per cent in 1981-82).

Of married women with children aged under 5 years, 40 per cent received most of their income from Government support (predominantly through family payments). For lone mothers, this proportion was 75 per cent (ABS, Women in Australia, Cat No. 4113.0).

5.5 Current and Probable Future Trends

Female Labour force participation rates

ABS projections⁷ of labour force participation rates, by age and sex, indicate that the trend toward increased female participation in the labour force will continue. Recent ABS data show a strong increase in full-time participation rates for all 25 to 54 year old women. Consistent with the increased participation discussed earlier, the same trend is also true of the 55-59 year age group (reversing earlier trends).

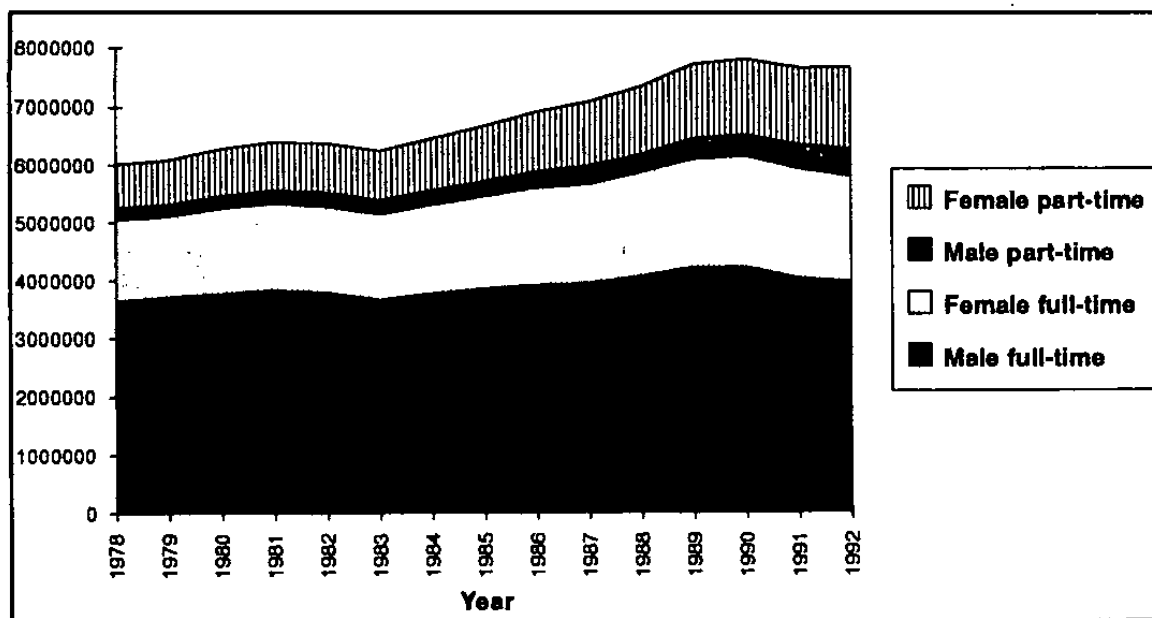
The ABS has presented two sets of projections, based on either anticipated maximum or minimum population growth. Even if the more conservative of the projections regarding the participation rates of women is realised, by the year 2005 the LFPR of women between the ages of 20 and 44 will be above 85 per cent, and for the 45-54 age group, above 76 per cent. Overall the labour force is projected to increase by about 2 million, of whom 1.3 million will be women. Of these, the largest increase will be in the 45-54 years age group with an estimated 500,000 more women and 300,000 more men in the labour force. While the ABS projections do not separate female labour force participation rates into married and unmarried components, these increased participation rates are consistent with the lifecycle trends identified earlier (Figure 7).

Full-time and part-time work

Between August 1980 and August 1992, female employment increased by 41 per cent compared with an 11 per cent increase for males, with a large part of the increase in the area of part-time employment. Of the 1.4 million new jobs created over the period, 41 per cent were female part-time jobs, 19 per cent male part-time jobs, 26 per cent female full-time jobs and 14 per cent male full-time jobs (Figure 8 shows employment trends by sex between 1978 and 1992).

In August 1992, some 25 per cent of all employees worked part-time in their main job, of whom 76 per cent were women. Two thirds of part-time employees were classed as casual rather than permanent part-time.

⁷ABS, Labour Force Projections Australia - 1992-2005, Cat. No. 6260.0

Figure 8: Employment Trends by Sex, 1978-1992

Source: ABS, The Labour Force, Cat. No. 6203.0

While the labour force participation of women is continuing to rise, employment growth has been strongest in part-time work and it is this that accounts for a large proportion of the increased employment of women. At August 1992 the proportion of employed women working part-time was 43 per cent up from 35 per cent in August 1980. However, DEET⁸ has predicted that while growth in women's participation in part-time work will continue to be strong to the end of the century, full-time employment growth for women will be stronger. At December 1992, in addition to the 3.2 million women in paid work, there were 380,000 women who were unemployed and 73 per cent of these were looking for full-time employment.

Nonetheless, for many women labour force participation remains volatile. In September 1992 about 70 per cent of people who identified as 'marginally attached' to the labour force were women (nearly 600,000 compared with 250,000 men).

In April 1991, of the 250,500 women who had left the labour force in the previous 12 months for what is identified as 'Home duties/childcare' reasons, 159,100 intended to return to the labour force - 119,500 on a part-time and 29,600 on a full-time basis and 10,000 who expressed no preference⁹. However, DEET projections suggest that projected stronger growth in full-time employment compared with part-time employment for the 35-44 years age group (women) indicates an increase in the likelihood that women will return to full-time employment after having children.

⁸Department of Employment, Education and Training (1993) *Women's Employment and Education Experience in the Recession and Recovery*, Issue 3

⁹ABS, Persons Who Have Left the Labour Force, Australia (April 1991), Cat. No. 6267.0

6. New Directions

Labour force data clearly indicate that marital status in itself is no longer a significant limiting factor in the labour force participation of women. In fact, labour force participation rates of married women have risen more rapidly in recent years than those of single women with the result that, since the late 1980s, the rate of married women's participation in the labour force has been higher than that of unmarried women. The majority of married women are now labour force participants and most families in the 1990s do not rely on a sole breadwinner. Rather than marital status, the presence and more particularly the age of dependent children are the factors which have the greatest effect on women's labour force participation. As women's participation in the labour force continues to increase over the next decade (in line with ABS projections), non-activity tested income support provisions based solely on marital status will become increasingly out of step with societal norms.

Some income support initiatives in recent years have already recognised changing community expectations of the workforce capacity of married women. The restriction of wife pension and the married rate of JSA/NSA/SA to couples who are both aged 21 years or older or have dependent children means that for the youngest cohort of social security recipients, there is no longer an assumption of spouse dependency. Where there are no dependent children to restrict labour force capacity, young married couples are required each to qualify for income support in their own right. In addition, the allowance income test now specifically recognises the possibility of spouse earnings through the provision of an earned income disregard for each of a married recipient and his or her spouse.

Recent initiatives notwithstanding, current labour market and social security provisions largely fail to recognise the labour market potential of wives, with a number of adverse consequences for women, their families and the taxpayer.

- Access to labour market assistance is generally via registration with the CES as unemployed and seeking work. Under current income support arrangements for unemployed adult married couples, only the JSA/NSA claimant (generally the husband) is required to register with the CES. As a result, many married women do not receive labour market assistance at the time of their lives when it would be of most benefit, thereby compounding their future labour market disadvantage.
 - DEET has identified that the trend toward more highly skilled jobs (*Australia's Workforce in the Year 2001*) will advantage those with higher educational qualifications and disadvantage the relatively less skilled. It is important therefore that wherever possible people dependent upon income support, including married women, have access to skills development and training opportunities.
 - The joint *DSS/DEET Evaluation of the Older Unemployed Labour Market and Income Support Strategy* (May 1992) found that although women who participated in labour market programs were less 'skilled' (and underrepresented) than were males, their participation resulted in better employment outcomes. The report cites possible reasons as greater

motivation, greater receptiveness to the idea of training and being less selective in the type of work they were seeking. The recent DEET interim evaluation of Newstart¹⁰ also found that, as a group, women had better outcomes from participation in labour market programs than men,

- Despite spouses of income support recipients being a target group of the Newstart strategy, the recent post-implementation review of Newstart found that labour market program approvals for spouses of JSA/NSA recipients are very low (376 in 1991-92) and in proportional terms their program participation rate is probably declining.
- The capacity of families to supplement their social security income with earnings is reduced, with increased risk of poverty.
 - Labour force trends over the past decade have seen the workforce become more female and more part-time. As a result of these trends, wives of income support recipients may be better placed than their husbands to take advantage of available employment opportunities, thereby supplementing total family income and reducing dependence upon income support.
 - A 1992 OECD study (Low income families and the Labour market - Working Party on Social Policy) concluded that 'employment, not only of the family head but also of other family members (in particular the spouse), is a key element in taking families with children out of poverty'.
- The labour force withdrawal of women who, but for their husband's receipt of income support, would be participating in paid employment, costs the social security budget many millions of dollars in higher pension and allowance payments.

Wife pension and additional payment for spouses of allowees are the only forms of income support provided without regard to the labour force capacity of the recipient. With the exception of Class B widows pension, single people of workforce age are not entitled to income support unless they are disabled or temporarily sick, caring for dependent children or a severely handicapped pensioner, or unemployed and actively seeking work.

However, wife pension and additional payment for spouses provide women with only limited income security in that a woman's eligibility for these forms of income support is entirely dependent upon the continued pension allowance eligibility of her husband. In the event that the relationship ends or the husband dies, such women are required to qualify for income support in their own right. In most cases, this means having to meet eligibility requirements for job search allowance (although Widowed Person's Allowance is available for up to 14 weeks upon the death of a spouse).

Implementation of the Government's 1993 election commitment to introduce a Home Child Care Allowance (replacing the dependent spouse rebate for families with dependent children) from September 1994 will involve replacing additional payment

¹⁰Department of Employment, Education and Training (1993 - forthcoming) Newstart Evaluation: Interim report on Effectiveness

for a dependent spouse with a Partner Allowance equal to half the married rate as the direct entitlement of the spouse of a JSA/NSA/SA recipient. While this will give allowee spouses direct access to their income support payment, receipt of Partner Allowance will not be activity tested and receipt of this payment by a spouse will depend upon the continued JSA/NSA eligibility of the principal income support recipient.

The social and demographic changes described in Section 5 of this paper throw into question the continuing relevance of the original rationale for payments such as wife pension and additional allowance for the dependent spouse of an allowee. As current labour force trends continue, and particularly as today's younger cohorts of women move through their life cycles, income support provisions for married women will inevitably require reform.

A major policy issue is what should replace assumed financial dependency as the primary rationale for the provision of income support for the spouses of income support recipients who have little or no income of their own.

Given evidence that it is now the presence and age of dependent children, rather than marital status, which significantly affects women's labour force participation, the preferable approach would be to accept the presence of dependent children (say, under the age of 16 years as with sole parent pensioners) as grounds for the provision of income support to the primary carer in an unemployed couple. Clearly, some account needs to be taken of the impairing effect that child care responsibilities have on the capacity of the principal carer to support herself through the labour market.

Similarly, many wives of age and disability support pensioners may be providing full time care for their incapacitated partners. This would need to be considered in any new system, possibly through entitlement to carer pension.

The effect on older women of removing payments based on assumptions about the financial dependency of wives upon their husbands would require particular consideration. Shaver (1992) points out that the incremental shift taking place within the Australian social security system from a logic of gender difference towards one of gender sameness (and equality) is breaking faith with the social expectations upon which many older women have based their lives. Older women, many of whom have few work skills and little or no recent workforce experience, may have great difficulty in adjusting to changed expectations about their labour force status. They are also likely to suffer the labour force disadvantage facing older unemployed people generally in the current economic environment. If such women were to be moved off wife pension/additional allowance, expensive support mechanisms and labour market program assistance would be required. In the current economic climate, the potential for such older women to find employment is likely to be limited. It may therefore be desirable to continue current arrangements for a certain cohort of women, such as those born before July 1942 (in line with the phasing out of Class B widow pension).

It is likely that if eligibility for income support for spouses of JSA/NSA/SA recipients and wives of pensioners was based on the presence of dependent children or the age of the woman, pressure would build to extend eligibility to wives of low income earners who would also meet these qualifications. The question arises as to whether

they should continue to be excluded from eligibility for income support under any revised arrangement.

In phasing out wife pension and additional allowance for those without dependent children, the issue of the form and extent of any savings provisions for existing recipients would need consideration, that is, whether additional allowance/wife pension should be retained in their current form for existing recipients and, if so, for how long. Given that some wife pensioners are relatively young, an indefinite savings provision could be in place for 35 years or more.

A preferred approach would be to move to phase out of the wife pension and additional allowance for those born before a particular date (say, those aged under 30, 40 or 50 without dependent children at the time of announcement) with either a sunset savings clause for existing recipients (say, 2 years) or else no savings clause but a lengthy lead time between announcement and implementation. During the period of the sunset savings clause or the lead time, provision of appropriate and accessible labour market program and other assistance would be essential for those affected to make a successful transition to either employment or, in most cases in the short term, to another form of income support.

A consequence of any tightening of eligibility for dependency-based payments would be a growth in recorded unemployment (that is, rises in JSA/NSA numbers, CES registrations, and possibly also ABS unemployment statistics). Under the current system, wives are automatically defined as dependent and, as a result, unemployment among the wives of JSA/NSA recipients and pensioners is largely unrecognised by the income support system.

At August 1992 there were some 245,000 dependent spouses of JSA/NSA recipients (the vast majority - 92 per cent - of whom were women) and some 125,400 wife pensioners. Of these, some 174,200 had no dependent children and about 33 per cent, or some 57,200, of this number were aged under 50 (18,000 were aged under 40). One result of the move of most of these women without dependent children onto income support in their own right would be a rise in the number of people receiving JSA/NSA with consequent extra demand for DSS and CES services, labour market programs, training and education. There would also be a smaller increase in numbers receiving carer pension (findings of a 1992 DSS survey of wife/carers pensioners¹¹ reveal that about a quarter of wife pensioners would be entitled to receive carer pension), sickness allowance and disability support pension.

Indications from DEET are that currently very few spouses of unemployed men register with the CES and very few access labour market programs. Many of the women affected may have been out of the workforce for extended periods. This is particularly likely to be the case with the wives of pensioners who, as a group, are older than the spouses of JSA/NSA recipients. Consideration would need to be given to their requirements for adequate and appropriate labour market assistance.

Changes to income support provisions for married women would require increasing numbers of couples to each qualify for income support in their own right. This could

¹¹Department of Social Security (forthcoming), "Caring for People with Disabilities: A survey of carer and wife pensioners"

lead to pressure to reform the structure of social security income tests for couples to make them more sensitive to the individual incomes of married pensioners and allowees. As currently constructed, they embody assumptions about sole breadwinning and income sharing which may no longer be appropriate in a society where financial interdependency is now the norm within marriage.

7. Options for reform

1. Restrict access to dependency payments: move income support provisions for married women towards those for single people.

As a first step on the path to reform of dependency-based income support provisions, align income support provisions for younger married people without dependent children with those for single people.

Under this proposal, access to non-activity tested payments based solely on marital status (wife pension and additional payment for spouses - or partner allowance from September 1994 - of JSA/NSA/SA recipients) would be restricted to those with dependent children aged under 16 years or who were born before a certain date, say July 1944, 1954 or 1964. (Given the current high level of unemployment, it might be preferable to phase the proposal in for the younger age groups so that fewer people are initially affected.) Spouses of allowees and wives of pensioners who do not fall into either of these groups would be required to qualify for income support in their own right. Couples required to qualify individually would each receive half the married rate of allowance or the married rate of pension.

While there would be some savings from this proposal arising from some women going into employment and/or the application of the tighter allowance income test to former wife pensioners moving on to JSA/NSA, there would be extra demand for labour market assistance, the provision of which would be crucial to community acceptance of the proposal.

This proposal addresses some of the concerns outlined in this paper about current income support arrangements for women and, if implemented, would result in:

- phasing out of an area of discrimination in the social security system based on marital status (however, wife pension would still only be available to female spouses of pensioners);
- greater recognition by the social security system of the changed labour force participation of married women and the labour market potential of wives; and
- greater numbers of married women becoming part of the active system of income support and thereby accessing appropriate labour market assistance with ensuing benefits to themselves and their families.

2. Introduce a payment specifically for the care of dependent children.

If the presence of dependent children, rather than assumed financial dependency, becomes the rationale for the payment of income support to pensioner wives and allowee spouses, a logical next step might be the introduction of a payment to provide all married people whose workforce capacity is limited by virtue of being the primary carer of a dependent child with entitlement to income support in their own right, subject to income testing arrangements. This would include low income families in addition to pensioner/allowee families.

Such a payment would recognise caring for dependent children as a legitimate activity of worth to society. Those, with unemployed partners, whose labour force capacity is inhibited by their caring responsibilities would no longer be assumed to be their partner's dependant; rather, they would be direct income support recipients. Husbands of pensioners would also be eligible for such a payment if they were the primary carers of dependent children.

If both members of a couple with dependent children chose to participate fully in the JSA/NSA system they would still be able to do so. The carer payment would provide an alternative option to job search and other labour market activities during the period in which the need to care for children is greatest. However, while the payment would be available up until the youngest child turned 16, there would be scope to introduce the expectation of some (albeit lesser) degree of labour force related activity, either in terms of part-time job search or training, before that time. The level of expected labour market activity could be adjusted to reflect the changing/diminishing demands of child care, for example, as the child enters school. It may be appropriate to require the 'caring' parent to participate in some significant and compulsory labour market activity (probably training, initially at least) once the youngest child reaches, say, 12 or 14 years, in order to better prepare the carer for her or his future labour market entry or re-entry.

The measure would provide more flexibility for unemployed couples to maximise their labour force potential without neglecting child care responsibilities: for example, if there were changes in the (local) labour market which meant that the primary 'caring' parent was more likely to obtain employment, that person might re-enter full job search activity and the partner take over the primary caring role. The availability of a payment directly to the primary carer in her or his own right may encourage some men to take on primary caring responsibility for children, particularly in cases where the wife has a greater chance of obtaining employment. This capacity for a family unit to maximise their employment potential is entirely consistent with policy objective of increasing economic independence wherever possible.

There would be scope to amalgamate the proposed carer payment with sole parent pension (and perhaps carer pension) into one payment type. This rationalisation would enable more consistent treatment of income support recipients with caring responsibilities. The amalgamation of caring payments would not only reduce the complexity of the income support system but potentially diminish any negative value judgements (along deserving/undeserving lines) directed towards people with sole care

of children. However, inclusion of carer pensioners may invite adverse comparisons of differences in the level of care required in each case.

Anomalies between the income and assets treatment of allowees and pensioners would also need to be addressed for amalgamation of these payments to occur. Currently, a couple where the husband is a pensioner and his spouse a wife pensioner receives more favourable income test treatment than an otherwise comparable couple in which the wife is the pensioner and the husband on JSA/NSA/SA (there being no equivalent of wife pension for the spouses of pensioner women). Similarly, an allowee's wife with children is treated less favourably in terms of the income test than a wife pensioner with children. In terms of the total free area, at least, recent changes (September 1993) in the allowance income test lessen the differences between pension and allowance income tests.

The proposed carer payment could not logically be confined to the spouses of pensioners or allowees. There would be strong grounds for extending eligibility to spouses of low-income earners caring for dependent children who are currently outside the mainstream income support system, with implications for Additional Family Payment. A considerable proportion of the cost involved in bringing additional people into the income support system could be defrayed by incorporating the Home Child Care Allowance into the carer payment. Costs could also be lessened by placing the carer payment under the allowance rather than pension income test structure. However, placing the carer payment in the allowance system would have implications for sole parent pensioners and carer pensioners if their payments were to be amalgamated with the proposed carer payment

It would also be necessary to determine when a person became entitled to the carer payment. There is a good argument for allowing women to access such a payment prior to the birth of a child: either 6 weeks before the expected date of birth (in line with maternity leave provisions for many employed women) or, alternatively, 12 weeks before the expected date of birth, given that currently expectant mothers may be eligible for payment of Special Benefit from this point. Obviously, it would also be necessary to determine at what stage men could become entitled to the carer payment.

8 Conclusion

Due to the social and demographic trends over recent decades referred to in this paper, it is not a question of whether dependency-based payments in the social security system should be phased out, but a question of when and under what conditions the phase out will occur. Women's increased (and increasing) labour force participation rates, the growth of jobs in sectors traditionally occupied by women, the increased availability of more flexible work arrangements (including the growth in part-time work) and child care places, improved skill levels and changes in the age at which women are bearing children will inevitably require reform of income support provisions based upon assumptions which no longer reflect societal norms.

While reform is inevitable, the timing of such reform is a critical issue. Any moves to phase out dependency-based payments will need broad community support. This would be best achieved by ensuring that lead times for any new initiatives are sufficient

to allow the development and implementation of a well-planned community consultation and information strategy. Of equal importance is the need to ensure that changes are accompanied with appropriate increases in labour market assistance and training targetted specifically to the groups affected.

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