

POOR FAMILIES, POOR CHILDREN: WHO CARES FOR THE NEXT GENERATION?

Bob Birrell and Virginia Rapson

Despite the recovery in the Australian economy since 1991, the number of poor families in Australia has continued to increase. By September 1996, 43 per cent of Australian families could be regarded as poor. Some four out every ten of these were headed by lone parents. These findings highlight major questions about the resources available to poor families in a context where families are increasingly expected to invest heavily in their children's education.

In previous work on welfare dependency we reported that, as of mid-1995, some 41 per cent of children aged 0-15 years in Australia were living in families in receipt of Above Minimum Family payments (subsequently referred to as Additional Family Payments — AFPs).¹ When published, the data drew a shocked reaction in some quarters because few seem to have anticipated that such a large proportion of Australian children were being raised in the low income family settings implied by eligibility for the AFP. In this paper we explore the characteristics of these poor families in more depth. For this report we have the advantage of access to more recent data for AFP recipients as of September 1996.

By September 1996, the proportion of children aged 0-15 living in families in receipt of AFPs had increased to 43 per cent. Just five years earlier, in mid-1991 it was 31.7 per cent. This rather remarkable increase, given that it occurred over a period when there was some recovery in the Australian economy from the 1990 to 1992 recession, sets the scene for our analysis. How could there be an increase in the number of poor households (as measured by AFP recipient rates) during a period when there was a significant recovery in the job market? Between June 1991 and June 1996 there was a net growth of some 637,000 in the number of employed persons.

Most analysts of poverty in Australia work with survey data on income distribution collected by the Australian Bureau of Statistics (ABS) and assess the data in terms of various poverty measures. Though use of the Department of Social Security (DSS) AFP data for this purpose is unconventional, it can be justified by the fact that in Australia the welfare system provides a base-income safety net for which all families with dependent children are potentially eligible. The AFP data base captures the families who are dependent on this welfare safety net, as well as those who are employed but whose income is low enough to meet an austere means test. Families eligible because their main source of income is a Commonwealth benefit or pension are referred to as the 'auto' category. Those whose family income from employment falls below the means-test threshold, which in 1996 cut in at \$22,650 per year, we call the 'working poor'. Given the stringency of this means test for access to AFPs, we believe there is a good case for classifying the 'working-poor' families, too, within a functional definition of poor families.

The fact that, by September 1996, 43 per cent of Australian children were being raised in such families is serious enough. Even more disturbing is the apparently relentless growth in the number of poor families. This paper explores some of the social characteristics of these poor families. At the outset it must be acknowledged that part of the growth could be an

artefact of the changing eligibility criteria and span of coverage of those eligible for AFPs. This question is considered below.

Why has the number of poor families grown? The question is contentious because one of the hypotheses being explored is that this growth is a consequence of changes in family composition, specifically an increase in the number of lone parents. Australian commentators have generally not given much credence to this hypothesis. However, U.S. data on this issue suggest that about half of the growth in child poverty in the U.S. during the post-1980 period 'can be attributed to the demographic shift of children living in married-couple families to 'high risk' single-parent families'.² Growth in the proportion of families headed by lone parents who were also dependent on welfare prompted a critical and conservative reaction during the Reagan era. This reaction was inflamed by the publication of influential analyses arguing that the availability of the welfare benefit for single mothers contributed to the problem.³ It led, during the 1980s, to a tightening of eligibility and a reduction in the real value of the federal benefit available to single mothers with dependent children (called Aid for Dependent Children — AFDC). As it has turned out, the number of lone-parent families continued to grow during the 1980s despite these measures. One unfortunate result was that tougher access to AFDC benefits led to a significant increase in child poverty.⁴

As we show below, family compositional changes are one (of several factors) which account for the increase in poor families in Australia. To date, there has been no parallel attack on the legitimacy of state support for lone parents in Australia or any reduction in the level or access to welfare benefits for such parents. It is certainly not our intention to promote any call for such an option. Many of Australia's children are being raised in lone-parent families who would find it difficult to invest significant funds in their children's education and whose family life may be subject to other stresses associated with their low income and family status. It is therefore not the time to contemplate removing Federal support for lone parents. This is especially the case given the much repeated assertions on the part of Federal and State politicians that families must invest more heavily in their children's education and training.

IDENTIFYING POOR AND MIDDLE-CLASS FAMILIES

We begin with a snapshot of the situation of poor families as of September 1996. Where possible we compare their circumstances with those of families whose higher income makes them ineligible for the AFP. Though this latter category of families span a wide range of incomes, with a little licence, we call them middle-class families. The analysis is based on two sets of DSS Family Payment data.

The first set covers the 43 per cent of children aged 0-15 who are in families receiving the AFP. As of September 1996 there were just over 900,000 families in this category. The AFP data base held by the Centre for Population and Urban Research provides information about the marital status, residential location, age, birthplace, family size, housing situation, income and eligibility category for all adult AFP recipients.

The second data set covers families in receipt of Basic Family Payments (BFP) who were not eligible for the AFP, but who met the means-test for BFPs. In 1996 this meant that the family's income fell below an income ceiling of \$63,766 (plus \$3,189 for each additional child) but above the level which would have made them eligible for the AFP. These are our middle-class families. As of September 1996 there were some 878,000 families in this category. The Centre for Population and Urban Research holds relatively limited information on these families. However, the DSS provided data on the marital status of the recipients and the number of their children.

Together, these two sets of families were raising around 83 per cent of all Australian children aged 0-15. Unfortunately we do not have any information on the households raising the residual 17 per cent of children. These families would be relatively affluent since, in most cases, the household income would have exceeded the means test for the BFP. The analysis therefore is limited to families defined as middle class or poor.

Family status of poor and middle-class families

The fundamental distinguishing feature of poor families (relative to the middle-class group) is that 43 per cent were headed by a single parent, almost always the mother. By contrast (see Table 1), just nine per cent of middle-class families were headed by a lone parent (again mainly by the mother, though not quite to the same extent). Put another way, of all the 468,000 families identified amongst our poor and middle-class families who were lone-parent families, 391,000, or 84 per cent, fell into the poor category. The implication is that if you are a lone female parent raising a young family without the presence of a husband or a partner you will be poor. There are many studies documenting the link between lone parenthood and low incomes.⁵ What is striking about our figures is the scale of the problem.

Nevertheless, the fact remains that the majority of the poor families (about 57 per cent) were couple families. The source of their income problems cannot be linked to lone parenthood.

Eligibility criteria of poor families

We can get a preliminary idea of the source of poor families' income problems by examining the criteria under which they qualified for the AFP. The eligibility categories and numbers of recipients are listed in Table 2. They fall into three groups. The first consists of the 40 per cent of all poor families who qualify as 'working-poor' recipients. Most of these are couple families in which one or both of the parents are employed but the household income falls below the AFP-means test. For a minority of some 77,000 of these cases, the couple's income is low enough to meet the income-means test for the payment of Additional Parenting Allowance (an income-support allowance paid to very low income families earning less than \$498 a fortnight and raising dependent children). Because of the income criterion, we include these families in the 'working-poor' group in Table 2. The problem for the 'working poor' is an insufficiency of well-paid employment opportunities appropriate to their skills.

	Middle class		Poor		Total	
	No.	%	No.	%	No.	%
Lone-parent families	77,001	8.8	391,168	43.3	468,169	26.3
Couple families	801,298	91.2	509,520	56.7	1,310,818	73.7
Total families	878,299	100.0	900,688	100.0	1,778,987	100.0

Source: DSS, unpublished

The second group consists mainly of couple families who are welfare dependent because of lack of employment opportunities. There were nearly 145,000 such cases, the majority with the male partner in receipt of unemployment benefits.

The third group covers the remaining recipients who, because of their domestic situation or disabled condition, cannot enter the labour market. This third group, which is the largest component of those families qualifying for AFPs on the basis of welfare dependency, consists mainly of those where the custodial single parent is not in the work force (or, if working, only works on a limited basis). Most are Sole Parent pensioners. For the Sole Parent pensioners the job market is unlikely to be the key determinant of their position. Rather, the circumstances shaping their situation are the family break-up, their responsibilities as lone parents, and access to the Sole Parent pension which provides a survival level income.

It appears that at least 56 per cent of poor families (that is the ‘working poor’ and the unemployed) owe their situation to problems associated with the labour market — either because they can only find low paid work or can find no work at all. For the others, most of whom are Sole Parent pensioners, the source of their problem seems to lie mainly with their lone parent status. Of the 391,000 poor lone-parent families, 328,417 were Sole Parent pensioners. Most of the rest were working, but their income was low enough to qualify for the AFP. The Sole Parent pensioners made up about 36 per cent of all poor families as of September 1996.

Lone parenthood and low income

Though the link between low income and lone parenthood is well known, there is dissension over the extent to which family status is a significant contributor to the number of poor families in Australia. Recent reviews of the situation of poor families in Australia tend to argue that unemployment is the fundamental problem.⁶ The comprehensive statement on poverty by the Australian Catholic Bishops’ conference in 1996 does not mention family break-up as a factor in poverty. Perhaps in its anxiety not to blame the victim, its emphasis is entirely on structural factors, notably those affecting job availability, lack of training opportunities and discrimination.⁷ However, the AFP recipient data show that there are more than double the number of families receiving the AFP as Sole Parent pensioners than there are families receiving it on the basis of unemployment benefits. (See Table 2.) There were only 144,604 AFP recipients in this category; in most cases the male partner was the unemployment benefit recipient. Yet, as of September 1996, there were more than 800,000 people receiving unemployment benefits in Australia. The explanation is that most of these recipients are young, single and childless.

	Labour market related		Non-labour market related				Total
	Working poor		Auto				
	Income	Parenting ^b	JS & NSA ^c	Sole Parent	Disability	Other ^d	
No. of families	279,765	77,063	144,604	328,417	23,194	47,645	900,688
No. of children ^a	616,403	162,779	304,559	572,357	40,185	89,323	1,785,606
% of families	31.1	8.6	16.1	36.5	2.6	5.3	100.0
% of children	34.5	9.1	17.1	32.1	2.3	5.0	100.0

^a The numbers of children are slightly understated as the few families with more than six children were recorded as having six children only.

^b Subgroup of Additional Parenting Allowance recipients whose eligibility is based on their partners' very low earned income.

^c Job Search and Newstart Allowances

^d Other includes Widows, Age, Mature Age and Special Benefit payments.

Source: DSS, unpublished

This is not to say that Sole Parent pensioners are unaffected by the labour market. Family structure and employment are often interlinked.⁸ It may be that the breakdown of the parents' relationship was itself due to tensions associated with labour-market conditions. Also, some Sole Parent female pensioners may well prefer to work but cannot find positions. For women in this situation the Sole Parent pension is likely to be preferable to unemployment benefits. Though the amount paid to Sole Parent pensioners and to female unemployment benefit recipients responsible for dependent children is the same, the Sole Parent pensions recipient does not have to undergo the activity testing required of Jobsearch or Newstart recipients.

SOURCES OF GROWTH IN THE NUMBER OF POOR FAMILIES

The Australian economy has recovered somewhat since the 1990 to 1992 recession; the unemployment rate (as defined by the ABS) declining from 9.0 per cent in mid-1991 to 8.0 per cent in mid-1996. The number of employed persons increased by net 637,000 over the period, with women taking up 59 per cent of these net new jobs. In these circumstances one might expect to see a downturn in the number of AFP recipients. Yet, according to the published DSS data, over the June 1991 to June 1996 period the number of families in receipt of AFPs actually increased from 638,787 to 895,185.⁹

It is difficult to separate out all the strands of this AFP recipient growth since we do not hold a detailed AFP data set for 1991. According to DSS published data, about 28 per cent of the 1991 to 1996 growth was in the 'working-poor' category. However, the published data understate the 'working-poor' numbers as defined in this paper. The reason for this is connected to the introduction of the Parenting Allowance in July 1995. The subgroup of couple families whose eligibility for this Allowance was based on low earnings of the breadwinner, rather than a welfare benefit or pension, have been classified as 'auto' AFP recipients in the published DSS statistics. For our purposes it is appropriate to include them in the 'working-poor' category because the entitlement is not based on a DSS pension or benefit. According to this criterion, the undercount of the income category in the published figures is in excess of 70,000 for June 1996 and, conversely, the 'auto' category is overstated by the same figure.

Taking these adjustments into account, it appears that about half of the growth in poor households between mid-1991 and mid-1996 derives from increases in the number of 'working-poor' families. This is a high figure given the context of employment growth described above. However, an increase in the number of 'working-poor' families is consistent with a pattern of job growth in which most (56.6%) of the additional positions created over the same period were part-time or casual, and therefore not likely to provide families with earnings that were above the AFP income threshold. (Most of these part-time positions were taken by women, but many were taken by full-time students who are not

recorded in ABS unemployment statistics if unemployed.)

Another factor contributing to the growth in the number of 'working-poor' recipients is the effort made by DSS to encourage parents eligible for AFPs on income grounds to apply. The incentive for applying was increased during the period through the raising of the means-test income threshold (by \$2,200 in 1992) for the 'working poor'. (The real value of the benefit has been maintained without change since 1990.) Thus part of the growth in numbers of 'working-poor' families since 1991 reflects the greater coverage of poor families within the AFP benefit system.

The other half of the growth in the number of poor families between 1991 and 1996 is attributable to increased numbers becoming eligible because they are in receipt of a welfare benefit (the 'auto' category). In turn, the main source of growth in this category is Sole Parent pensioners. Their numbers increased by net 76,570 between June 1991 and June 1996, almost all of whom receive the AFP. Sole Parent pension numbers grew very rapidly in the early 1990s. The rate of increase has slowed to four to five per cent per annum since 1992. But there is no sign of the numbers plateauing. Part of this increase reflects the recent growth in the 25-34 year old age cohort. This age factor will remain influential for a few more years until the smaller post-1970s birth cohort enter their peak child-bearing years. In the latest year June 1996 to June 1997, Sole Parent pension numbers increased by a net 4.8 per cent. The women heading these families have missed out on the rapid growth in female job opportunities since 1991, no doubt partly because of their child-raising responsibilities. As of June 1996 only 26 per cent of Sole Parent pensioners had income from earnings outside the pension.¹⁰

Our lack of detailed data on the categories of persons eligible to receive AFPs in 1991 makes it hard for us to identify which of the other welfare groups contributed to the growth in the 'auto' category between 1991 and 1996. Some would be families where the breadwinner is unemployed. The ABS labour-force estimates for unemployment show a drop between 1991 and 1996. However, the number of unemployment benefit recipients, which by mid-1991 was 676,705, had by mid-1996 increased to around 900,000 if based on the same definition (that is it includes Mature Allowance, Widow Allowance and Youth Training Allowance recipients). Unemployment benefit recipient numbers tend to lag movements in the business cycle. The number reached a peak of 977,796 in February 1994.

THE LONE-PARENT PHENOMENON: WHERE DOES AUSTRALIA STAND?

To summarise the data presented so far, we have shown that 43.3 per cent of poor families in Australia as of September 1996 were headed by lone-parents. The great majority of these lone-parent families (83.9 per cent) were in receipt of the Sole Parent pension. As noted earlier, most of the other lone parents were working, but their low income qualified them as AFP 'working-poor' recipients.

	1991		1994		1996	
	No.	%	No.	%	No.	%
Lone parent with dependents	383,800	16.3	422,200	17.7	468,500	19.4
Couple with dependents	1,965,600	83.7	1,960,000	82.3	1,948,200	80.6
Total families with dependents	2,349,400	100.0	2,382,200	100.0	2,416,700	100.0

If only because of the close association between lone parenthood and low income, any increase in the share of Australian families headed by such parents is of concern. Unfortunately this share is increasing rapidly. At the time of the 1991 Census, some 16.6 per cent of Australian families with dependent children were headed by lone-parents, up from 13.2 per cent in 1981 and 14.6 per cent in 1986.¹¹ No 1996 family data are yet available from the 1996 Census. However, the survey evidence from the ABS (see Table 3) shows that that there was a further increase to 19.4 per cent by mid-1996.

The high lone-parent share reported in the ABS survey is confirmed by our DSS data on poor and middle-class families. The marital status of the adults in poor and middle-class families in receipt of the family payments distributed by DSS are displayed in Table 4. As noted above, the DSS data cover about 83 per cent of Australian children aged 0-15. The proportion of these families who were lone parents is 26.3 per cent — was well above the ABS estimate shown in Table 3. The higher figure implies that the great majority of the 17 per cent of more affluent families for whom we have no information on marital status are couple families.

These 26.3 per cent of families were looking after 22.8 per cent of all the children in poor and middle-class families. This is a higher percentage than some analysts appear to recognise. For example, welfare analyst Jocelyn Pixley has recently stated that ‘the vast majority of Australian children live with both their natural parents’.¹² Such statements obscure the significant minority of children living in lone-parent households.

Even though the level of lone parenthood has increased markedly since the early 1970s and Australia is now in the top bracket of developed nations on this criterion, it has not reached the levels of the United States or New Zealand (both around 25 per cent in the early 1990s).¹³ The U.S. data are usually expressed in terms of the proportion of children living in lone-parent families. According to the U.S. measure, by 1990, 24.7 per cent of American children under 18 were living in lone-parent households (21.6 per cent in families headed by the mother and 3.1 per cent in families headed by the father). For earlier years, the figures were 13.1 per cent in 1970 and 17.5 per cent in 1980.¹⁴ Amongst black families the proportion of children in families headed by single mothers is around 50 per cent.

Another disturbing parallel with Australia is that much of the increase in the poverty rate amongst children in the U.S. since the early 1980s is attributable to the growth in the number of lone parents. As indicated earlier, perhaps half of this growth in the U.S. can be traced to the changing composition of families.¹⁵ No exact comparisons are possible given the different measures used to assess poverty in our study. Nevertheless, family compositional changes also make a major contribution to the growth of poor families in Australia.

SOME CHARACTERISTICS OF LONE PARENTS IN AUSTRALIA

Table 4: Marital status of middle-class and poor adults heading families with dependent children aged 0-15 yrs, 1996

	Middle class		Poor		Total	
	No.	%	No.	%	No.	%

Lone parent families							
	Divorced	6,168	0.7	21,619	2.4	27,787	1.6
	Separated	49,200	5.6	264,540	29.4	313,740	17.6
	Single	18,676	2.1	91,067	10.1	109,743	6.2
	Widowed	2,957	0.3	13,937	1.5	16,894	0.9
	Total lone parent ^a	77,001	8.8	391,168	43.4	468,169	26.3
Couple families							
	De facto	58,888	6.7	83,652	9.3	142,540	8.0
	Married	742,410	84.5	425,868	47.3	1,168,278	65.7
	Total couple	801,298	91.2	509,520	56.6	1,310,818	73.7
Total families		878,299	100.0	900,688	100.0	1,788,987	100.0

^a Total poor lone parent includes 5 with uncoded marital status but these were included as lone parents here on the basis of other information provided by DSS.

Source: DSS, unpublished

One of the vexed questions concerning lone parents is the number who are never-married females. Nothing provokes the outrage of conservative commentators more than evidence that there are large numbers of never-married mothers being supported by the taxpayer. However, this group is not the main component of Australia's lone-parent families (see Table 4). By far the biggest category of lone parents are women who are separated from their husbands. The never-married mothers made up just 23.4 per cent of all single-parent households. Some of these may have been, at one stage, in de facto relationships. In the U.S. the proportion of unmarried mothers is higher, at 30 per cent — though this is entirely due to the very high unmarried-mother rate in black households. For whites, the unmarried rate is 17 per cent, lower than the Australian figure.¹⁶

The women responsible for raising children in poor lone-parent households in Australia cannot be characterised as young, and perhaps irresponsible, parents. We analysed the age distribution of these parents and found 67.6 per cent were aged 25 and over. Another 17.3 per cent were aged 21-24 and the remainder (15.1 per cent) aged under 21. Though most are relatively mature in age, they are raising their children in circumstances which imply a growing gulf between their family circumstances and those of middle-class families. It is not just that they are bringing up children without a father around to help with the parenting duties. The financial contribution of fathers is also limited. Only a minority — about 41.6 per cent according to DSS estimates¹⁷ — of the Sole Parent pensioner households are receiving any maintenance assistance from the noncustodial parents. Most also have to battle in the private rental marketplace. The AFP data base allows analysis of recipients' housing situation. Again, aggregating all poor lone-parent households, we find that 19.9 per cent were in public housing, and another 44.7 per cent were private renters. Only 20 per cent indicated they owned or were purchasing their home.

Table 5: Number of children aged 0-15 years per family in middle-class and poor families, 1996

	Middle-class families
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	No. of children ^a	No. of families	Children per family
Lone parent	110,982	77,001	1.44
Couple	1,495,524	801,298	1.87
Total middle class	1,606,506	878,299	1.83
Poor families			
	No. of children ^a	No. of families	Children per family
Lone parent	664,215	391,168	1.70
Couple	1,121,391	509,520	2.20
Total poor	1,785,606	900,688	1.98
^a The numbers of children are slightly understated as the very few families with more than six children are counted as having six children only.			
Source: DSS, unpublished			

Australia's poor female-headed households have largely missed the benefits of growth in the number of jobs for females associated with the economic recovery since 1992. The beneficiaries of female job growth have largely been women in middle-class families (the great majority of whom are couple families). Perhaps this helps explain another discouraging finding which is that, on top of all their difficulties already cited, Australia's poor families are raising more children per family than are middle-class families.

This point applies to both couple families and lone-parent families. Table 5 shows the family size of poor and middle-class families by single and couple status. On average there were 1.98 children aged 0-15 in poor families compared with 1.83 in middle-class families. But this is to understate the comparison. A far higher proportion of the middle-class families are couple families than is the case for the poor. When we control for this factor it is evident that, for both couple families and lone-parent families, the poor are responsible for considerably more children per family. The data confirm earlier studies which show that women with more years of education have fewer children than their less educated counterparts.¹⁸ More precise statements on this issue must await the release of household data and birth issue information collected in the 1996 Census.

CONCLUDING REMARKS

The future of the 43 per cent of Australian children living in poor families must be seen as a major challenge to all concerned about the long-term outlook for young people in Australia. Governments at all levels are emphasizing the importance of training, both for the benefit of individuals and the nation's economy. Yet, at the same time, the trend is towards demanding more contributions from parents to such training. This is reflected in the invasion of the user-pays principle at all levels of the education system.

The incompatibility between this governmental philosophy and the resources available to poor families is transparent.

Concern about these issues becomes magnified when we acknowledge that just over four out of every ten poor families are headed by lone parents, predominantly women dependent on

the Sole Parent pension. These lone parents are looking after 37 per cent of all children aged 0-15 being brought up in poor families.

Poor families are shouldering a major part of the burden of raising Australia's children. Meanwhile middle-class and affluent families are gaining most of the benefits of economic recovery. Perhaps, partly as a consequence, the better-off are choosing to have fewer children and thus are playing relatively less of a role in bringing up the next generation. We hope that these people, and governments whose policies seem increasingly to reflect their interests, do not forget the situation of the less fortunate minority of poor families.

Acknowledgment

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