

# The Wives of Disability Support Pensioners and Paid Work

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**Publication details:**

Working Paper No. 126  
Reports and Proceedings  
0733412769 (ISBN)

**Publication Date:**

1995

**DOI:**

<https://doi.org/10.26190/unsworks/926>

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# The Wives of Disability Support Pensioners and Paid Work

by

Anthony King and Marilyn McHugh



THE UNIVERSITY OF  
NEW SOUTH WALES

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ISSN 1036 2835  
ISBN 0 7334 1276 9

December 1995

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# Foreword

The Australian social security system has been largely founded on a single male breadwinner model. This is particularly clear in the case of the eligibility and entitlement rules for the Wife Pension which is currently paid to women whose partners are receiving a Disability Support Pension. The employment patterns of the wives, however, can affect the living standards of these couples.

Against this background, in 1993 the Department of Social Security commissioned the Social Policy Research Centre to conduct a study into the labour market circumstances of the wives of Disability Support Pension recipients. A key goal of the study was to investigate the factors which affect the labour market decisions made by these women.

The survey on which this publication is based was undertaken by experienced interviewers from the Centre in late 1993. The labour force histories and the attitudes of the women themselves form the main part of the report. The hope is that the information gained from them will assist in developing a range of policies that will provide effective labour market assistance to this group.

This is an extremely long report, dealing with a broad range of complex inter-related issues. Those who wish to glean its main findings are referred to the first section, which summarises the main conclusions of the research and can be read in isolation from the remaining material.

Peter Saunders  
Director

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# Acknowledgements

The research on which this paper is based was been undertaken by the Social Policy Research Centre on commission by the Department of Social Security. Members of the research team were Anthony King, Bruce Bradbury, Marilyn McHugh, Toni Payne and Jenny Doyle. Arlette Julsing and Annemeike Stuit also provided valuable assistance during their visit to the Centre. The researchers wish to thank Joanna Davidson, Shirley Douglas, Mary-Ann Fisher and Serena Wilson from the Department of Social Security for their contributions at various stages of the study. Last, but not least, gratitude is extended to the women who agreed to take part in the survey undertaken for this research.

This research report presents the views of the authors and does not represent any official position on the part of the Social Policy Research Centre or the Department of Social Security.

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# 1 Introduction and Summary of Findings

## 1.1 Rationale

What conditions the decisions about paid work made by women whose husbands are receiving Disability Support Pension (DSP)? In particular, what roles do aspects of the social security system and labour market assistance play? This report presents the findings of a survey of such women which was commissioned by the Department of Social Security (DSS). The survey was of an exploratory nature, involving fairly lengthy interviews with a relatively small sample of 57 women whose husbands were receiving DSP. The sample was stratified by the level of the woman's earnings.

This study has been undertaken at a time of imminent dramatic change in relevant aspects of the Australian social security system. At present, the system remains largely founded on a single male breadwinner model. This characterisation of the Australian social security system is very clear in the case of the eligibility and entitlement rules for the Wife Pension which is currently paid to women whose partners are receiving DSP.

This, however, is all set to change, following the work of the Committee on Employment Opportunities (1993) and the subsequent announcements in the May 1994 *White Paper on Employment and Growth* (Australia, Prime Minister, 1994). Women whose partners are receiving DSP will face very different conditions regarding their eligibility and entitlement for income support and, also, in their access to labour market assistance. Wife Pension will be phased out from July 1995 and these women will then have to qualify for income support in their own right, rather than by dint of their partner's eligibility. Some will qualify for the new Partner Allowance or Parenting Allowance, some for unemployment allowances with the enhanced provision of labour market assistance that was announced in the White Paper, and some for other payments such as Sickness Allowance.

An important motivation for these social security changes has been a concern with the low employment rates of women who indirectly qualify for income support because of their partner's eligibility. In this regard, the effectiveness of the changes will clearly depend on the extent to which it is in fact aspects of the social security system and labour market assistance which can be held responsible for these women's paid work decisions. This study promises to throw some light on the question with regard to the particular case of women whose husbands are receiving DSP. Indeed, the commissioning of this research by the Department of Social Security can be seen to stem from the same concern which underpinned the policy changes announced in the *White Paper*.

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The research reported here was in fact part of a larger study which also looked at the situations of women whose partners were receiving an unemployment allowance (King, Bradbury and McHugh, 1995). It is this group of married women who have received most attention in previous research, research which has indicated a range of factors, besides income-testing, as potentially significant in the women's paid work decisions. These include matters such as the correspondence between the labour market characteristics, such as skills, of partners; and values concerning work roles within couples. The suggestion is that a range of factors come into play, with their relative importance varying between women and over time. This broad picture can also be expected to apply in the case of women whose husband's are receiving DSP rather than an unemployment allowance.

In the companion part of the study, looking at women married to men receiving unemployment allowances, the questions were addressed using survey results together with labour force data from the Australian Bureau of Statistics (ABS) and a longitudinal dataset constructed from DSS administrative data. In this case, appropriate ABS data were not available and the DSS administrative data provided only a small number of cases and suffered from some missing data. A brief account of the DSS administrative data is provided in the Appendix but, otherwise, this report is concerned solely with the results from the survey.

## 1.2 The Interview Survey

The survey is described in Section 2. It comprised interviews with 57 women whose husbands were receiving DSP. The intention of the survey was to be exploratory; to investigate the range of factors which condition these women's labour force decisions. As such, the survey was designed to cover women in different circumstances, rather than to provide a statistically representative sample. The sample was designed to include three groups of women married to DSP recipients, with distinction according to the woman's level of earnings:

- Group 1. Women with no paid work;
- Group 2. Women with paid work providing gross earnings up to \$300 per week;  
and
- Group 3. Women earning at least \$300 per week gross, and where the rate of pension had been reduced in the previous three months.

The three groups thus cover women with different degrees of activity in paid employment; weekly earnings of \$300 were used in an attempt to distinguish between part-time and full-time work. Further, the sample design sought to eliminate or reduce the play in the sample of two established factors which condition the labour force activity of married women: namely, the presence of very young children and the woman's age. The sample was restricted to women living in metropolitan Sydney.

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The survey involved face-to-face interviews with the women using a questionnaire which sought information on numerous facets of the current circumstances of women and their partners, their recent and longer-term labour force histories, and their attitudes towards work. Interviewing was undertaken in November and December 1993 by three experienced interviewers from the Centre. The survey achieved a response rate of 47.0 per cent after taking account of cases which were found to be out-of-scope.

The resulting sample numbers, and the terminology used to refer to the three subgroups, were as follows:

Group 1 - No Earnings	22 cases
Group 2 - Low Earnings	17 cases
Group 3 - High Earnings	18 cases
Total	57 cases

### 1.3 Demographic Profile of the Women in the Survey

Profiles of the women in these three groups, are presented in Section 3 of the Report. The key features of the sample are outlined below.

#### Household Demographics

- The women were mainly in their forties with a slight difference in age structure between the three groups: a median age of 45.5 years for Group 1, 43.0 years for Group 2, and 42.5 years for Group 3. Husbands tended to be about six years older than their wives. The women were predominantly in long-term relationships with their current partners, the median duration being 23 years.
  - About half of the sample were born overseas in non-English-speaking countries. Most of these women had over 20 years of residence in Australia, the main exception being those in Group 3 who were much more recent arrivals. There was a strong correlation between the migrant status of women and their partners.
  - Twenty of the women had no dependent children, 23 had one, and 14 had two or more. While women with children under six were excluded from the sample, 16 of the women had children under 13. The women in Group 2 showed a greater tendency to have dependent children, and to have young children.
  - About a fifth of the women, including about a third of those in Group 1, reported an illness or disability which affected their ability to work in paid employment. All the women, by definition, had husbands with this
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characteristic and, furthermore, about half the women in each Group said that their husband's disability required special care from them.

### **Education, Training and Employment**

- The women in Group 1 had notably low levels of formal education and training, while the levels for the women in Group 3 were slightly higher than those for the women in Group 2. There was a close correlation between the levels of educational attainment achieved by males and females within couples.
- Only two of the women, and none of their partners, were currently engaged in any form of education or training.
- The women in Group 2 all had part-time paid work. These jobs more often than not were casual and had mainly been found through friends and relatives or by responding to job advertisements. In comparison, the 18 women in Group 3 included 17 with full-time work and one with part-time work; only two were employed on casual terms.
- Among the 22 women in Group 1 without any paid work, only three were looking for work: the great majority were out of the labour force. None of the women with part-time work were looking for more work.
- Unpaid household work was largely undertaken by the woman, even when she had paid work and her partner had none. Having full-time paid work appears to be associated with a reduced contribution by the women to household tasks, while part-time paid work does not.
- About a quarter of the women in the sample reported doing voluntary work, with quite varied degrees of intensity.

### **Incomes**

- In over half the cases, the husband had been receiving DSP for at least five years, though there were marked differences between the three groups. The median duration was eight years for Group 1, seven years for Group 2, but just two and a half years for Group 3.
  - Twenty four of the women received Family Payment, including a majority of the women in Group 2.
  - Besides board payments, mainly from children, very few women reported that either they or their partner had any income other than from social security and/or paid work.
-

- About one third of all the women, including about a half of the women in Group 1, said that they would be unable to raise \$500 in a week for a financial emergency. This was regarded as an indicator of financial vulnerability.

### **Housing, Transport and Telephones**

- Just over 70 per cent of the women were in households which were either home owners or purchasers, with similar proportions for each Group. Group 1 stood out as having a high proportion of public renters, while Group 3 had a high proportion of private renters.
- About 20 per cent of the women were defined as having poor access to transport, including similar proportions for each Group.
- All of the women lived in households with a telephone.

## **1.4 Labour Force Histories**

Besides three cases where the information was not provided, all of the women had at some stage held a job for three months or more, and only two had never held a full-time job for three months or more. For many of the women without current work, it had been a long time since they last held a job for three months or more, the median time being 11 years.

On average, women in Group 1 had spent 67 per cent of their time since leaving school being out of the labour force and 33 per cent in paid employment. The proportions were reversed for the women in Groups 2 and 3 with the greater part of their time, 66 per cent and 60 per cent respectively, spent in employment and only 33 per cent and 40 per cent, respectively, out of the labour force. For the women in all Groups, caring for children was the overwhelming reason for having being out of the labour force, and considerably more time had been spent in full-time than in part-time employment. Partners' labour force histories, on the other hand, were dominated by full-time work and, to a lesser extent, by periods out of the labour force because of their disability.

The picture of women's histories in terms of main sources of income corresponds closely to that of their and their partners' labour force histories. On average, the proportions of their time when wages were their main source of income were 63 per cent, 74 per cent and 83 per cent for Groups 1, 2 and 3 respectively. The corresponding proportions of time dependent on social security were 34 per cent, 25 per cent and 14 per cent.

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Turning to the more recent history, the great majority of the women said that when their partner first started getting DSP, they either had no idea how long the situation would last or thought it would be indefinite. Focusing on labour force responses directly attributable to their partners' receipt of DSP, 34 of the 55 women (the two who had partnered after their partner began receiving DSP are excluded) made no change, ten increased their labour force activity, nine decreased their activity and two had mixed responses.

It is important to appreciate here that these survey results do not purport to, and indeed are unable to, provide an indication of the behaviour of the wives of men receiving DSP in general. The survey results are importantly conditioned by the sample design and their purpose, rather, is to identify and illustrate different types of response.

What characteristics are associated with a higher propensity for women to have changed, or attempted to change, their labour force activity in response to their partner's receipt of DSP? Three characteristics stood out: the woman's labour force status at the time her partner began receiving DSP, the duration of the partner's receipt of DSP, and the woman's age.

- A higher than average proportion of women who were not employed when their partners began receiving DSP responded with an increase in labour force activity, while a higher than average proportion of those who were employed, responded with a decrease in activity.
- Changes in activity were more prevalent among those women whose partners had been receiving DSP for five years or more.
- Women aged 40 or over were more likely than others to have made some response; those aged 40-44 were more likely to have increased their activity while those aged 45-49 were more likely to have decreased it.

The ten women who increased their labour force activity were mainly women without paid work who started looking for work. For seven of these ten women, their response to their husband's receipt of DSP appears to have translated into a sustained increase in their paid work.

Among the nine women who decreased their labour force activity were seven who stopped work altogether. Still, by the time of the interview, four of these women were back in part-time and full-time jobs.

With regard to other effects of their partners' unemployment which may have conditioned women's labour market responses:

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- some change to their housing arrangements was reported by nine of the women, all in terms of difficulties meeting their housing costs and not to the extent of deciding or being forced to move.
- effects on car situations were related by 23 of the women, relating mainly to difficulty meeting the running costs (petrol and maintenance) of a car, but involving the loss of a car in four cases; and
- effects on children's schooling arrangements were mentioned by 14 women, particularly concerning difficulty meeting school expenses, but with three women believing that their dependence on pension had been detrimental to their children's level of education.

Several case studies presenting descriptive accounts of the range of factors which, over these women's lifetimes, have conditioned their labour force decisions are included in Section 4 where the labour force histories summarised above are analysed in greater detail.

### **1.5 The Labour Force Decision: Reasons and Characteristics**

Among the 22 women in Group 1 with no paid work, 19 were not looking for work, while none of the 17 part-time workers in Group 2 were looking for more work. What reasons were given by the women for not looking for some or more work? These are explored in detail in Section 5, and summarised here.

Four types of reason were identified by the women with no paid work and these were (with the number of times mentioned as the main reason in brackets):

- caring responsibilities, primarily concerning husbands (11);
- own ill-health or disability (four);
- financial disincentives (two); and
- discouragement (none).

The picture was dominated by the first two of these reasons, which together accounted for the main reason in 15 out of the 17 cases where the main reason was identified. A further type of reason emerged with those women who already had part-time work. For this group, the types of reason were (with the number of times mentioned as the main reason in brackets):

- content with current hours (six);
  - caring responsibilities, primarily concerning husbands (five);
  - discouragement (two);
  - financial disincentives (none); and
  - own ill-health or disability (none).
-

The first two of these reasons accounted for the main reason why the woman was not looking for more work in 11 of the 13 cases where the main reason was identified.

Financial disincentives, a reference to social security provisions, appeared as a middle-order factor among all reasons mentioned, but translated into the main reason why women were not endeavouring to increase their labour force participation in only two cases.

Consideration of the stated reasons why women were not looking for some or more paid work provides one perspective on the factors which condition their labour force decisions. Examination of the degree of association between various characteristics and women's level of earnings provides another. In this regard, it should be noted that the sample is not of a size or nature which would support systematic multivariate analysis and the consideration of the association between single characteristics and the level of earnings not surprisingly presents a somewhat blurred picture. Bearing in mind the limitations of univariate analysis, the associations between particular characteristics and the level of earnings are summarised below.

There is an apparently strong association between a low level of earnings and:

- a low level of educational attainment (measured either by age left school or the holding of post-school qualifications);
- a high proportion of time spent out of the labour force since leaving school;
- an illness or disability affecting the woman's ability to undertake paid employment; and
- being in private rental housing (with public rental having the opposite association).

There is the suggestion of an association between a low level of earnings and:

- older age;
- the extent to which the woman needs to provide special care for her husband; and
- English-language difficulty, as indicated by the need for an interpreter.

Among the aspects showing no association with the level of the woman's earnings were:

- knowledge of, and familiarity with, social security provisions;
  - the presence and age of dependent children (noting that women with children under six were excluded from the sample);
  - home ownership or purchase; and
  - transport access.
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## **1.6 The Labour Force Decision: Attitudes and Roles**

Section 6 of the Report presents data from the survey on the attitudes of the women as they affect their labour force decisions.

### **The Importance of Paid Work**

Most of the women thought that paid work was important to them, including all those with paid work and also a substantial majority of those without any paid work. The reasons for attributing importance to paid work were dominated by financial considerations, with other factors such as self-esteem, social contact and maintenance of work skills frequently mentioned as reasons but seldom as the main reason. The more a woman saw paid work as financially important, in terms of 'we can't manage without the money', the more likely she was to have a higher level of earnings.

A similar substantial minority of the women in each Group perceived disadvantages with paid work: disadvantages relating mainly to financial matters and the need to care for husband and/or children. A majority of the women aged 45-49 identified disadvantages.

While the women's and their partners' views on the importance of paid work for the women accorded in most cases, there was a substantial minority of cases where the woman attributed importance but believed that her partner did not. Such cases were particularly prevalent in Group 1.

### **Household Work**

With regard to unpaid household work, the woman was seen to have a key responsibility in virtually all cases; the variation was between whether it was the woman's sole responsibility or should be shared. The extent to which it was believed that the partner should share some of the responsibility did not vary with the level of women's earnings in any systematic fashion or with age, but did vary according to migrant status. Women in couples where both partners were born in non-English speaking countries were more likely than others to see themselves as mainly responsible for household work.

### **Income Sharing**

In the great majority of cases, the woman had some role, mainly as joint manager or as sole manager, in management of the couple's finances. Joint management was particularly prevalent in couples where both partners were born in non-English-speaking countries. There was a reasonably close correspondence between

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the responses on management of household finances and questions about who would decide how to spend extra money: a question of financial control.

### **General Attitudes**

About 80 per cent of the women thought that married women should have paid work and that there are few jobs which allow combining paid work with caring for a home and family. Views were fairly equally divided, however, on the matters of whether men are happy to see their wives go out to work and whether 'women's true role is caring for a home and family rather than going out to work'. There were no major differences in the opinions held by the women in three groups, though there was some variation according to age and migrant status.

There was a fairly broad consensus about the appropriate labour force activity of women at different stages of the life course, defined according to the presence and age of dependent children. Besides the responses of 'it's up to them', the common pattern of responses was:

- full-time paid work after marrying and before there are any children;
- no paid work or part-time paid work when there is a child under school age;
- part-time paid work after the youngest child starts school; and
- full-time paid work after the children leave home.

There was no marked variation in this pattern according to the woman's level of earnings.

## **1.7 The Women's Impressions**

Further perspectives on the women's labour force decisions were obtained through considering their responses to more direct questions about particular aspects. The results summarised below are presented in more detail in Section 7.

The women were asked whether they thought the income test applying to receipt of pension was reasonable. About half of the women who answered the question thought that the income test was reasonable, some were not sure, and a sizeable minority thought that it should be relaxed. Concern with the income test was most prevalent among the women in Group 2 who had part-time earnings.

The women were asked what sort of extra help they thought that the government should give to women in their situations who were looking for work. Issues of training dominated the responses while other issues, mentioned with lesser frequency, included: child care, the level of income support, and job creation.

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## 1.8 Conclusions

The purpose of this study has been to investigate the matters that condition the decisions about paid work made by women whose husbands are receiving DSP. The survey findings throw light on this question in four main ways, through information on:

- women's labour force behaviour since their husbands began receiving DSP;
- the stated reasons for low levels of labour force participation;
- any differences in the characteristics of women categorised by their level of earnings; and
- the women's broad impressions.

In summary, the picture obtained of these women's labour force decisions is mainly one of degrees of constraint: in particular, the constraints imposed by disability, ill-health, only basic labour market skills, or a lack of labour force experience. Financial disincentives related to income-testing received no prominence in the survey results. However, financial considerations do run through the picture: they constituted the main reason why most of the women saw their having paid work as important, and were mentioned by quite a few women as an important reason, albeit not the main reason, for a low level of labour force participation.

At this point, it is useful to refer to an important observation in the companion report on the wives of men receiving unemployment allowances (King, Bradbury and McHugh, 1995). The point is that any financial disincentives imposed by the social security system do not exist in isolation but in combination with the perceived need to supplement income. The lack of prominence of income-testing as a factor in these women's labour force decisions does not thus imply that income-testing is not an important consideration; it suggests, rather, that any disincentives of income-testing are broadly balanced by the incentives to supplement income. That said, the survey results still suggest that the main route to changing the labour force behaviour of these women would be through reducing the constraints they face, particularly through the provision and encouragement of appropriate training.

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## 2 The Interview Survey

The data source used for this study was information collected in an interview survey with the partners of men who were receiving Disability Support Pension (DSP). The intention of the survey was to be exploratory: to investigate the range of factors which condition these women's labour force decisions. As such, the survey was designed to cover women in different circumstances, rather than to provide a statistically representative sample. Details of the sample design are set out below, followed by a description of the questionnaire schedule, an account of the fieldwork, and a description of the final sample.

### 2.1 Sample Design

The initial conception of the sample design specified three groups of women distinguished according to the extent of their paid work:

- women whose partners receive DSP where the woman has no paid work;
- women whose partners receive DSP where the woman has part-time work; and
- women whose partner's DSP has been cancelled due to the woman taking up full-time employment.

Investigations by the Department of Social Security indicated, however, that there were very few cases that would fit the requirements of the third group. At the time, a woman could earn up to \$608 per week before the couple's pension entitlement would be eliminated, so her having full-time work would not necessarily result in the cancellation of pension. Accordingly, the three groups were respecified, using earnings of \$300 per week as a rough indicator of full-time work, and all three groups now including women whose partners were currently receiving DSP:

- women with no paid work;
- women with paid work providing gross earnings up to \$300 per week; and
- women earning at least \$300 per week gross, and where the rate of pension had been reduced in the previous three months.

The three groups thus cover women with different degrees of activity in paid employment, with the third category having the additional characteristic of pension having been reduced by an increase in private income over the previous three months. Given a policy concern to encourage the labour force participation and employment of women whose partners are receiving DSP, comparison of the

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situations of the women in these three groups is of obvious interest. What is different about the women with no paid work, those with paid work providing earnings up to \$300 per week, and those with earnings of \$300 per week or more?

The sample design sought to eliminate or reduce the play in the sample of two established factors which condition the labour force activity of married women: namely, the presence of very young children and the woman's age. Women with children of pre-school age, specified here as those under six years old, were to be excluded. We already know that the presence of young children is a particularly important factor in married women's labour force decisions. Their exclusion avoids the need to control for the presence of pre-school-age children and should enhance the visibility of other factors which could otherwise be masked by child-care considerations. Similarly, the sample was restricted to women under 50 years old to avoid the complications of early retirement, either voluntary or involuntary.

Two further restrictions were placed on the sample. Firstly, inclusion was restricted to couples where both were aged at least 21 years old. This was done to exclude couples subject to the different payment provisions which apply to DSP recipients under the age of 21 years. Secondly, the sample was restricted to women living in metropolitan Sydney. The study would have faced higher costs with fieldwork outside Sydney and, given a fixed budget, this means there would be a trade-off between the geographic spread of the sample and sample size. Sample size was seen as the more important consideration. In summary, within the three groups identified above, the sample design defined women in scope to be those who:

- were aged 21-49 years;
- had a partner aged 21 years or over;
- did not have a child under six years old; and
- lived in metropolitan Sydney.

As was noted above, the survey had an exploratory nature and, accordingly, the required sample size did not depend on considerations of statistical significance. Instead, the sample size needed to be large enough to capture a range of circumstances and to go some way beyond yielding what would be described as anecdotal evidence. In general, the larger the sample, the more likely would be the survey to reveal the range of factors at work and to point to relationships worthy of further research. On the other hand, marginal increases in the sample size in this type of survey will increase the burden of data analysis, given a certain amount of qualitative information, while making no impression on the statistical significance, or rather the lack of statistical significance of the results.

It was felt that final sample sizes of around 20-30 women in each of the three groups would be reasonable. This can be compared with the sample sizes used by

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McLaughlin, Millar and Cooke (1989) and Jordan et al. (1992) in similar types of survey, albeit concerned with couples receiving unemployment allowances. McLaughlin, Millar and Cooke (1989) had a total sample of 55 couples in four different labour market areas, with and without children, and with varying degrees of women's labour force attachment. Their sampling method would have provided a maximum sample size of 80 couples which 'would have been rather a large sample for this type of qualitative study' (McLaughlin et al., 1989: 29). Jordan et al. (1992) used a sample of 36 couples: 18 where both partners were employed, ten where neither was employed, and eight where just one partner was employed.

Ideally we would have liked to have interviewed both the women and their partners. While the primary interest is in the circumstances of the women, we are particularly interested in the role of their partners' circumstances and attitudes in the women's labour force decisions. Budgetary considerations and a view that not a lot would be lost by not talking to male partners, however, led to the decision to only interview the women. In most cases, they should be able to provide information about their partners' situations and, as regards attitudes, it is arguably women's impressions of partners' attitudes which are important rather than the attitudes as stated or otherwise revealed by partners.

## 2.2 The Interview Schedule

Face to face interviews were conducted using an interview schedule which drew on the experiences of other related research: notably, the surveys described by Donnelly and McClelland (1988), McLaughlin, Millar and Cooke (1989) and Jordan et al. (1992). Questions also drew on previous survey research undertaken by the Centre for the Department of Social Security, on other questionnaires used by the Department, and on a number of other sources.

Broadly, the interviews sought information on numerous facets of the current circumstances of women and their partners, their recent and longer-term labour force histories, and their attitudes towards work. The interview schedule was divided into the following sections:

- A - Personal Details
  - B - Current Job/Training Details
  - C - Current Income Support
  - D - Other Income
  - E - Additional Household Details
  - F - Labour Market/Income Support History
  - G - Job Search
  - H - Health Costs and Concessions
  - I - Perceptions of Transfer System
  - J - Costs of Working (Financial)
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- K - Costs of Working (Caring/Household Work)
- L - Income Sharing
- M - Woman's Attitudes Towards Paid Work
- N - Partner's Attitudes Towards Respondent's Work
- O - General Attitudes

The first section, Section A, included questions on matters such as: age, country of birth, education, children, illness and disability, and caring responsibilities. In general, the questions were asked with regard to both the woman and her partner. Section B sought details about any current employment or training for the woman and her partner, including information on voluntary work. In Sections C and D questions were mainly asked about both partners' incomes from social security and other sources, and about the duration of receipt of pension. Section E, on additional household details, included questions about other household members, housing, transport and, if applicable, children's schooling. In particular, the women were asked whether their period of receipt of pension had affected in any way these aspects of their circumstances.

Section F was devoted to collecting information about the women's labour force histories. Firstly, a broad picture of their activities since leaving school was obtained by asking a sequence of questions about periods since leaving school defined according to whether the woman was mainly working full time, working part time, unemployed or not in the labour force. Depending on the nature of the activity, further questions were asked about each period; for example, women were asked the main reason for any periods out of the labour force. Questions were also asked about what their partner, if any, was doing at the time and about their main sources of income. Responses were recorded in a table with the level of detail sought indicated by an instruction to interviewers to spend no more than ten minutes on this aspect of the questionnaire if possible. The questions in Section F then turned to the more recent past: specifically, the period since the woman's partner began receiving DSP. The women were asked whether they changed their work situation in any way in response to their partner's receipt of DSP.

Questions about the women's job search, if they were looking for some or more work, were included in Section G, including details such as: type of work, hours and wages being sought, reservation wages, methods of job search and reasons for difficulty finding work. Similar questions were asked about their partners' job search experience, where applicable. When women were not looking for some or more work, questions were asked about the reasons why not.

In order to gain an impression of the value to couples of the fringe benefits attached to receipt of unemployment allowances, women were asked in Section H about their and their partners' use of concession cards. Attention to social security provisions continued with the questions in Section I which sought to ascertain women's familiarity with, and knowledge of, aspects of social security payments of

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possible relevance to their labour force decisions: details about the income test, for example.

As an element likely to enter into women's decisions about paid work, those women with paid work were asked about associated costs, such as transport costs, in Section J. Another potential barrier to paid employment, the responsibility for unpaid household work was examined in Section K where questions sought to elicit the division of household labour in terms of a number of regular household tasks. Another perspective on household roles was investigated in Section L with questions about the division of responsibility for the management and control of household finances. These questions drew on the models of the management of household finances used by Edwards (1984).

The three remaining sections of the questionnaire included questions about attitudes and values. Section M included a number of questions about the woman's attitudes to paid work: whether it was important, should both she and her partner have paid work, if possible, and so on. Corresponding questions about her partner's attitudes to her having paid work were asked in Section N, and it is important to remember that the responses to these questions are the women's impressions of their partners' attitudes, and not partners' own responses. Section O then included attitudinal questions concerning married women's paid work in general, including the use of some questions adapted from the National Social Science Survey. Finally, women were asked for suggestions as to how the government might usefully provide further assistance for women in their circumstances who might be looking for some or more paid work.

The questionnaire was designed for an interview duration of between one hour and one and a quarter hours. While this was longer than interviews conducted in previous research for the Department by the Centre, the time was needed in order to collect the range of information required including information on both the respondent and her partner, on labour force history, and responses to a number of qualitative questions. It was believed that an interview of this duration would not amount to an unacceptable response burden. The questionnaire was piloted in early November 1991, leading to some refinements and confirmation that the interview could comfortably be undertaken over 60-75 minutes. It also became evident during the pilot interviews, however, that it was not always going to be easy to conduct the interviews with the women alone and in the absence of their partners.

## 2.3 Sample Selection and Contact

The procedure for drawing the sample and contacting potential respondents followed the steps described below.

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- Three sample subgroups were defined, as described in Section 2.1, in consultation between the Social Policy Research Centre and the Social Policy Division of the Department. One element of the consultation was ensuring that cases with the required characteristics could be identified from the Department's administrative data.
- With an anticipated response rate of 65-70 per cent, and an aim to have 20-25 cases in each sample group, 45 potential respondents in each of the sample groups were identified by the Systems Division of the Department by random selection within the populations defined by the sample design criteria. Because of the likely difficulty, and associated time and cost, of conducting the interview through an interpreter, cases where the Department's On-Line Enquiry System indicated that an interpreter would be needed were excluded.
- For reasons of confidentiality and ethics, the initial contact with respondents was made by the Department. The letters were sent by the Department to the women explained the survey and the role of the SPRC, advised that the SPRC would follow up with another letter, stressed the confidentiality of information provided and gave a 008 telephone number to ring if the woman did not wish to participate.
- If, after receiving the letter from DSS, the woman had not indicated that she did not wish to participate, the SPRC then contacted her by letter. This letter further outlined the study, suggested a date and time for an interview, and asked her to contact us if she wished to change the date or time of the interview or if she would need an interpreter. The letter also included another invitation for the woman to decline to participate in the survey.
- If the woman had not taken this second opportunity to decline to participate, an interviewer called at the arranged time when there was, of course, a further opportunity to decline to participate.

## 2.4 Fieldwork

Interviewing was undertaken in November and December 1993 by three experienced interviewers from the Centre. In all but one case, the interviews were conducted in the respondents' homes, the exception being a case where the interview was conducted over the telephone. While it was made clear that only the woman's presence was needed to complete the interview, and efforts were made to avoid the presence of third parties, partners were present in many cases. Their involvement in the interviews varied from that of silent observer, who might possibly influence the woman's responses, to taking an active role in responding to questions. Interviews were conducted through interpreters in eight cases: using a professional interpreter in one case, the woman's husband in one case, and sons

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and daughters in six cases. It was only in some of the cases where interpreters were required that the length of the interview appeared onerous to respondents.

Interviewers carried basic information on DSS payments, such as the leaflets setting out current rates of payment, in order to answer any basic enquiries made by respondents. At the close of the interview, a number of respondents expressed an interest in the results of the research and were promised a copy of a summary of findings upon completion of the study.

## 2.5 Survey Response

In total, 117 women were contacted by the Department and invited to take part in the survey. Of these, 55 went on to be interviewed: a response rate of 47.0 per cent, which was considerably lower than expected (Table 2.1). Table 2.1 shows that even though the numbers of respondents in the first and third groups fell short of the 20 to 30 that were hoped for, all of the 45 women drawn in the samples for these two groups were not approached. The reason for this was a simple matter of the resources available for fieldwork being exhausted, with this in turn reflecting greater than anticipated time needed to secure completed interviews. We had underestimated the full extent to which potential respondents were located in the outer areas of the Sydney metropolitan area, and thereby the time entailed in contacting and following up potential respondents.

In most of the 59 cases where women were not interviewed, the reason was their decision not to participate, with 45 refusals in all. Some of these refusals were in response to the initial letter from the Department, some in response to the subsequent letter from the SPRC, and some were encountered on the doorstep. When possible, the reasons for refusal were sought and the two reasons mentioned most frequently were lack of interest and lack of time. Lack of time was mentioned particularly by those women with paid work, though also by women without paid work but who were caring for partners.

In the remaining 14 cases, the reason for non-response was either that interviewers were unable to make direct contact with the woman or only partial contact was achieved. Interviewers were instructed to make three attempts to speak to each potential respondent before writing-off the case as 'non-contact'. Thus, if the woman was not home at the pre-arranged time, efforts were taken to make alternative arrangements by leaving a card, telephoning and calling back to the address. No direct contact was the outcome with only four of the women. The ten cases of non-response through partial contact refer to situations such as where no mutually convenient time for an interview could be arranged, or where the woman was willing to take part but would prefer not to because of language difficulties and it was agreed not to proceed with the interview.

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**Table 2.1: Survey Response**

Sample group	Number of cases						Response rate <sup>(a)</sup> (%)
	Approached	Out-of-scope	Non-contact	Part contact	Refusal	Responded	
1. Woman has no earnings	36	0	0	3	18	15	41.7
2. Woman has some earnings but less than \$300 per week	43	0	2	4	14	23	53.5
3. Woman has earnings of \$300 per week or more and pension decreased over past three months	35	0	2	3	13	17	48.6
Total	117	0	4	10	45	55	47.0

**Note:** a) Calculated as responding cases as a proportion of all cases approached with the exclusion of out-of-scope cases.

Table 2.1 shows that the response rates for the three sample groups were quite similar. The 50 per cent rate of refusals among the women with no paid work, however, stands out as comparatively high. This may be attributable to higher demands on these women for caring for their partners. Indeed, a number of women specifically said that they could not take part in the survey because their partner was very ill and they had no time.

## 2.6 The Final Sample

The 55 completed interviews shown in Table 2.1 were supplemented with two of the pilot interviews, one case of a woman with no earnings and the other of a woman with earnings in excess of \$300 per week, to give a total final sample of 57 cases. Furthermore, in six of the cases in the second sample group where women had earnings at the time when the sample was drawn, the women had no earnings at the time of the survey. These six cases were accordingly transferred to the first sample group. The resulting sample numbers, and the terminology used to refer to the three subgroups, are as follows:

<b>Group 1 - No Earnings</b>	22 cases
<b>Group 2 - Low Earnings</b>	17 cases
<b>Group 3 - High Earnings</b>	18 cases

## **3 Demographic Profile of the Women in the Survey**

This section provides a picture of the characteristics and circumstances of the 57 women in the sample, with distinction between women in the three Groups: the 22 women in Group 1 with no earnings, the 17 women in Group 2 with some earnings, and the 18 women in Group 3 with earnings of \$300 per week or more. The description covers household demographics, education, training and employment, incomes, housing and transport. The aim is to provide a feel for the groups of women which will be referred to in the later chapters and also to present some of the salient characteristics which have a bearing on the particular matters in question.

### **3.1 Household Demographics**

#### **Age**

The samples were constrained by design to only include women between the ages of 21 and 49 years. Within this range, respondents were highly concentrated in the 40-49 year age group which accounted for 46 out of the 57 cases (Table 3.1). This is partly attributable to the exclusion from the survey of those women with children under the age of six years old, and partly to the age distribution of DSP recipients. At 30 June 1993, 79 per cent of male DSP recipients were at least 40 years old (Department of Social Security, 1993: 257). The median age of all women in the sample was 43.0 years, with little difference between the three Groups. If anything, the No Earnings women were slightly older than the Low Earnings women who were, in turn, slightly older than the High Earnings women. Men tended to be the older partners in these couples; their median age was 50.0 years, and the median age difference was six years.

#### **Partnership**

Most of the couples in the sample were men and women in long-term relationships. In about three quarters of all cases, the women had been living with their current partners for at least 20 years, and the median length of the current partnership was 23 years (Table 3.2). Slight differences between the Groups reflect the slight differences in ages described above; the older someone is, the greater their chance of being in a longer-standing relationship.

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**Table 3.1: Survey Sample: Age Characteristics by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Woman's age (years)</b>				
21-24	0	0	0	0
25-29	0	0	1	1
30-34	0	0	0	0
35-39	3	2	5	10
40-44	6	8	7	21
45-49	13	7	5	25
Total number	22	17	18	57
<b>Median age (years)</b>				
Woman	45.5	43.0	42.5	43.0
Partner	50.0	50.0	49.0	50.0
<b>Median age difference<sup>(a)</sup> (years)</b>	5.0	7.0	7.0	6.0

**Note:** a) Age of male partner minus age of female partner.

**Table 3.2: Survey Sample: Duration Living with Current Partner by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Duration (years)</b>				
Less than 5	1	0	1	2
5-9	1	0	3	4
10-19	1	3	4	8
20 or more	19	14	10	43
Total number	22	17	18	57
<b>Median (years)</b>	27.0	23.0	21.0	23.0



### **Migrant Characteristics**

Just over half the women in the sample were migrants, with the great majority of these born in non-English-speaking countries (Table 3.3). Among the migrant women, no particular countries of birth stood out, with about half the migrants born in European countries and the remainder from a range of other countries. There was a strong correlation between partners' countries of birth and, focusing on those born in non-English-speaking countries, the second part of Table 3.3 shows that most couples included both male or female born in non-English-speaking countries or neither born in non-English-speaking countries (including, of course, those born in Australia). Among the whole sample, 40 per cent of couples included partners who were both born in non-English-speaking countries, though the proportion varied between the Groups: 55 per cent for Group 1, but only around 30 per cent for Groups 2 and 3.

There was also some difference between the Groups in the durations of residence of the overseas-born women as shown in the third part of Table 3.3. Of the 30 women born overseas, all but four had been in Australia for at least 10 years and these four were all in Group 3. These four women had migrated about five years ago. The median duration of residence for the overseas-born women in Group 3 was 17 years, compared to corresponding figures of 25 years and 23 years for the overseas-born women in Groups 1 and 2 respectively.

Duration of residence is a characteristic of note because it is an indicator of the opportunities to overcome disadvantages frequently associated with emigration from a non-English-speaking country. Another indicator is age at the time of migration. The younger the immigrant, the more likely they are to gain English proficiency and to acquire recognised qualifications, and thereby to reduce their labour market disadvantage. Across the whole sample, the median age at migration was 19 years, with some difference between the Groups. Most of the overseas-born in Group 1 had been under 20 years old when they emigrated; most of those in Groups 2 and 3 had been over 20 years old when they emigrated.

### **Aboriginals and Torres Strait Islanders**

None of the women identified as an Aboriginal or Torres Strait Islander, and none reported that their male partners identified as such.

### **Children**

As noted earlier, the sample was designed to exclude women with children under six years old, but otherwise to include women both with and without children. With only three exceptions, the couples in the sample had children of some age living

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Table 3.3: Survey Sample: Migrant Characteristics by Group

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Woman's country of birth</b>				
Australia	8	11	8	27
Other English-speaking country	2	0	1	3
Non-English-speaking country	12	6	9	27
Total number	22	17	18	57
<b>NESB<sup>(a)</sup> status of couples</b>				
Both NESB	12	5	6	23
Woman only NESB	0	1	3	4
Man only NESB	1	0	1	2
Neither NESB	9	11	8	28
Total number	22	17	18	57
<b>Women born overseas: duration of residence (years)</b>				
Less than 10 years	0	0	4	4
10-24 years	7	5	4	16
25 years or more	7	1	2	10
Total number	14	6	10	30
Median (years)	25	23	17	23
<b>Women born overseas: age when emigrated (years)</b>				
0-9	1	0	0	1
10-19	11	1	4	16
20-29	2	5	3	10
30-39	0	0	3	3
Total number	14	6	10	30
Median (years)	17.5	22.5	20.5	19.0

**Note:** a) NESB (Non-English-speaking background) is equated with being born in a non-English-speaking country.

at home, though in over half the cases the youngest child was at least 16 years old (Table 3.4).

The particular interest of the survey in the presence of children was in the extent to which they affect women's labour force decisions. Accordingly, we need to look beyond simple numbers of children to some measure of dependency and the standard ABS definition of a dependent child has been used; that is, a dependent child is defined as a child under 15 years old or a full-time student aged 15-20 years old. The second part of Table 3.4 breaks down the sample by the number of dependent children calculated according to this definition, showing 20 of the 57 women as having no dependent children: with relatively low numbers for Group 2. A further 23 women had one dependent child and just 14 women had two or more dependent children.

### **Other Household Members**

In 12 cases, the households included people other than the woman, partner, and dependent or independent children. The additional household members in these cases were all relatives, mainly adult children-in-law and parents. In only one of the cases was there an additional household member under the age of 21 years, and in only two of the cases were there more than one additional household member: two additional household members in both these cases.

### **Illness and Disability**

Some 12 of the 57 women in the sample reported an illness or disability which affected their ability to work in paid employment, including eight out of the 22 women in Group 1. Such illnesses and disability were seen to affect work in two main ways: by restricting the type of work which could be undertaken, with a restriction to light duties because of back or other problems being the most common situation, though with some conditions being even more restrictive; or by a condition which precluded full-time work.

Being the partners of DSP recipients, all the women, by definition, had partners with a disability or impairment which prevented their engagement in paid work. The women were asked whether their partner's disability required any special care from them. The responses are given in Table 3.5 which shows that this was the case with about half of the total sample, including about half of the women in each of the three Groups.

Some information on the nature of care provided was sought from those women who needed to provide special care for their disabled partners. The first part of Table 3.6 shows the daily hours of care required on average. This proved to be a

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**Table 3.4: Survey Sample: Children at Home by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Age of youngest child (years)</b>				
6-12	4	6	6	16
13-15	4	3	0	7
16 and over	14	8	10	32
Not applicable	0	0	2	2
<b>Total number</b>	<b>22</b>	<b>17</b>	<b>18</b>	<b>57</b>
<b>Number of dependent children<sup>(a)</sup></b>				
0	9	4	7	20
1	9	8	6	23
2	2	3	2	7
3	1	2	3	6
4	1	0	0	1
<b>Total number</b>	<b>22</b>	<b>17</b>	<b>18</b>	<b>57</b>

**Note:** (a) Dependent children are defined as children under 15 years old or full-time students aged 15-20 years.

**Table 3.5: Survey Sample: Need for Special Care for Partner from Woman by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
Needs special care	10	8	9	27
Does not need special care	11	9	9	29
Not stated	1	0	0	1
<b>Total number</b>	<b>22</b>	<b>17</b>	<b>18</b>	<b>57</b>

**Table 3.6: Survey Sample: Selected Characteristics of Care Required by Partner by Group**

	(1) No earnings (n = 10)	(2) Low earnings (n = 8)	(3) High earnings (n = 9)	Total (n = 27)
<b>Hours of special care needed from woman (on average per day):</b>				
Less than 24 hours	1	2	4	7
24 hours	6	3	5	14
Can't say	3	3	0	6
<b>Years since started caring for partner in this manner:</b>				
Less than 1 year	2	1	1	4
1-2 years	1	2	0	3
3-5 years	1	2	6	9
6-10 years	2	1	0	3
Over 10 years	3	2	2	7
Not stated	1	0	0	1
<b>Care required with:</b>				
Transport	4	7	6	17
Cooking meals	6	5	7	18
Personal care	3	3	4	10
Nursing/supervision	7	7	5	19
Anything else	1	3	2	6
<b>Number of above activities with which care required:</b>				
1	3	0	2	5
2	4	2	1	7
3	2	4	4	10
4	1	1	2	4
5	0	1	0	1

difficult question for some women to answer; six out of 27 women were unable to estimate a figure. The response from most of the others (14 out of 21) was that they were required to provide round-the-clock care, 24 hours a day. Such responses were references to the need to be on call 24 hours a day in case their partner needed assistance, and were particularly prevalent among the women in Group 1 with no earnings.

The second part of Table 3.6 shows the length of time that the women had been providing special care in this manner for their partners. The periods ranged from

under one year to over ten years with no particular pattern other than the suggestion of a tendency for longer periods of care in the case of the women in Group 1. The women were asked whether they changed their work situation in any way when they started caring for their partner in this way. Out of the 27 women, 21 said they had made no change to their work situation. Among those who had made a change, two had given up jobs, two had changed to less hours, one had changed to a less demanding job, and one had started to look for work.

Indications of the nature of care required from the woman are given in the lower two parts of Table 3.6. The needs for assistance with nursing/supervision, preparation of meals, and transport were each mentioned in about two thirds of cases, and the need for help with personal care in about one third of the cases. In relatively few cases was care required with just one of these activities; the need for care in three of the areas was the most frequent response. There was no marked difference between the women in the three Groups in terms of the nature of care required.

In six cases the woman reported receiving regular help from elsewhere in providing the special care required by her partner. In all these cases the further assistance was provided by other family members or relatives, mainly those living with the couple but sometimes from relatives living elsewhere. In no cases was formal care being provided with the types of assistance under consideration here; that is, other than in the areas of medical or clinical care. Generally, this regular care from others involved a relatively small time commitment of around one hour per day, though in one case it amounted to nursing/supervision being provided by the woman's mother-in-law while she was at her full-time paid job. Among the six cases where regular care from others was being provided, in four cases the woman was in Group 3 with 'high earnings'.

On the subject of care for their partners, the women were finally asked whether they would like more outside help. Only one woman said that she would, mentioning the need for help with transport to the local doctor and specialist.

### **Caring for Others**

Nine of the women reported that they had responsibility for the care of sick or elderly parents, relatives or others: other than their partners or children. This significant proportion of the women in the sample included three women in Group 1, five in Group 2 and one in Group 3. The women were asked how long on average they spent caring for this person. In one case the woman could not estimate the time commitment, in four cases it was one or two hours per day, and in four cases it amounted to a substantial part of the day. The greatest commitment was 24 hour a day care needed for the woman's 80 year old father who lived with the couple.

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## 3.2 Education, Training and Employment

### Education

Overall, the women in the sample had low levels of formal education: many had been under 15 years old when they left school, most had not completed the highest year of secondary schooling available, and few had any post-school qualifications (Table 3.7). There is a clear association between the age they left school and the women's current earning status. A majority of the women with no earnings left school under the age of 15, while most of the women in Group 2 had stayed at school till they were at least 15 years old, and most of those in Group 3 till they were at least 16 years old. There is no similar association in terms of whether or not the women attended the highest year of secondary schooling available, though there is a suggestion that the possession of post-school qualifications is associated with being in paid work and with the level of current earnings. In summary, levels of educational attainment were lowest for the women in Group 1 with no earnings, higher for the women in Group 2 with earnings under \$300 per week, and highest for those in Group 3 with earnings of \$300 per week or more.

The male partners, overall, had a similar pattern of educational attainment to that of the women; the one notable difference was a higher propensity for the males to have post-school qualifications. Moreover, comparison of the education levels of women and their partners shows quite extensive correlation (Table 3.8). Excluding those cases where the women did not know their partners' educational details, both partners had left school the same side of age 16 in 75 per cent of cases, both had the same status regarding the highest year of secondary schooling in 78 per cent of cases, and both had the same post-school qualifications status in 67 per cent of cases. The extent of such correlation was similar among the couples in each of the three Groups.

### Training

Only two of the women were currently participating in a training or education course. Both women had some paid work and were pursuing English language courses: one a two-year part-time TAFE course in English reading and writing; the other a work-based course on English in the Workplace occupying two hours a week over a year. None of the male partners were participating in education or training.

### Women's Paid Employment

By definition, none of the women in Group 1 and all of the women in Groups 2 and 3 had paid employment in the fortnight preceding the interview. The nature of the jobs held by the women in Groups 2 and 3 are described and contrasted below with key characteristics presented in Table 3.9.

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**Table 3.7: Survey Sample: Education Characteristics of Women by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Age left school</b>				
Under 15 years	12	4	3	19
15 years	8	7	4	19
16 years or over	2	5	11	18
Total number	22	16(a)	18	56(a)
<b>Secondary schooling</b>				
Attended highest year	4	6	4	14
Left before highest year	18	10	14	42
Total number	22	16(a)	18	56(a)
<b>Post-school qualifications</b>				
Yes	2	4	6	12
No	19	13	12	44
Total no.	21(a)	17	18	56(a)

**Notes:** a) Excludes one 'not stated' case.

The jobs held by the 17 women in Group 2 were mainly in the lower-skilled occupational categories, with a concentration in the category of 'salespersons and personal service workers'. The jobs were more often than not casual, as indicated by the absence of any entitlement to paid sick leave, and all were part-time where part-time was defined as less than 35 hours per week. The absence of full-time workers in this Group is a result of the earnings constraint on eligibility for Group 2 which, as mentioned earlier, was designed to exclude women with full-time work. About half the jobs were for 15 hours per week or less.

Women were asked details about their usual weekly pay either before or after tax. In the few cases where before-tax figures were given, these have been converted into after-tax amounts through simple application of the 1993-94 tax rates and scales. Usual weekly after-tax earnings for the women in Group 2 ranged between around \$50 and \$250 with no apparent clustering around the levels where the income test steepens. The median level of weekly after-tax earnings was \$110. Hourly after-tax wage rates were calculated by dividing usual after-tax wages by the usual number of hours worked. With the exception of three cases, these hourly wage rates were all within \$2 of the median figure of \$9.90.



Table 3.8: Survey Sample: Education Characteristics of Couples by Group

	(1) No earnings	(2) Low earnings	(3) High earnings	Total
<b>Left school at age 16 or over</b>				
Both	1	3	6	10
Female only	1	2	5	8
Male only	3	1	1	5
Neither	14	10	5	29
Don't know or not stated	3	1	1	5
Total number	22	17	18	57
<b>Attendance at highest year of secondary schooling</b>				
Both	2	1	1	4
Female only	2	5	3	10
Male only	0	1	0	1
Neither	14	8	13	35
Don't know or not stated	4	2	1	7
Total number	22	17	18	57
<b>Has post-school qualifications</b>				
Both	0	3	4	7
Female only	2	1	2	5
Male only	5	4	4	13
Neither	13	9	8	30
Don't know or not stated	2	0	0	2
Total number	22	17	18	57

For all of the 17 women in Group 2, their current jobs had begun before 1993, with about half of their jobs having been held for at least three years. The two most common means of finding the work had been through friends or relatives and by responding to job advertisements. The 'other' ways of finding work shown in Table 3.9 included three cases where women graduated from their previous positions as volunteer workers for the employer, and one where the woman was self-employed. Apart from four cases where the women were unsure of the prospects, the women expected their jobs to continue for at least another year.

Table 3.9: Survey Sample: Women's Paid Employment by Group

	(2) Low earnings (n = 17)	(3) High earnings (n = 18)
<b>Occupation:</b>		
Managers and administrators	1	2
Professionals	0	2
Para-professionals	0	1
Tradespersons	3	1
Clerks	1	4
Salespersons and personal service workers	7	1
Plant and machine operators etc.	2	5
Labourers and related workers	3	2
<b>Entitled to paid sick leave</b>		
Yes	6	15
No	11	1
Don't know/not stated	0	2
<b>Usual weekly hours worked</b>		
1-9	4	0
10-19	9	0
20-34	4	1
35 or more	0	17
Median (hours)	15.0	38.0
<b>Usual weekly after-tax earnings</b>		
Less than \$100	5	0
\$100 but less than \$200	9	0
\$200 or more	2	18
Not stated	1	0
Median (\$)	110	340
<b>Hourly after-tax wage rate</b>		
Less than \$10	9	13
\$10 but less than \$12	6	4
\$12 or more	1	1
Not stated	1	
Median (\$)	9.90	9.50
<b>Year job started</b>		
1993	0	3
1990-92	8	4
Before 1990	9	11
<b>How job was found</b>		
Approached employer directly	1	2
Through friend or relative	6	7
Job advertisement	5	2
Through CES	0	2
Government scheme	1	1
Other	4	4
<b>Expected duration of job</b>		
A year or more	13	14
Between 6 months and 1 year	0	0
Between 1 and 6 months	0	1
Less than 1 month	0	1
Don't know or not stated	4	2

Turning now to the 18 women in Group 3, the nature of their employment is most easily presented by comparison with the women in Group 2. The occupational breakdown of the Group 3 women was spread more widely across the occupational categories. Where the Group 2 women were working part time and most often in casual jobs, the Group 3 women typically had full-time non-casual jobs. All but two of the Group 3 women said that they were entitled to paid sick leave, and all but one were working 35 or more hours per week, with a median of 38 hours per week.

The predominance of full-time workers in Group 3, like the absence of full-time workers in Group 2, was a result of the sample design and reveals gross earnings of \$300 per week to have been a very good indicator of the division between part-time and full-time work. This sample design criterion obviously also places a floor on the after-tax earnings of the women in Group 3 which were above \$200 per week in all cases, with a median of \$340 per week. Differences in hours worked are clearly the main reason for the difference between this figure of \$340 and the corresponding figure of \$110 per week for the Group 2 women. Differences in wage rates could also be important, but this sample suggests they are not. The distribution of after-tax wage rates for women in the two Groups is similar, as are the median figures: \$9.50 per hour for those in Group 3 compared to \$9.90 for those in Group 2.

Most of the women in Group 3 had held their jobs for at least three years. The ways of finding work were similar to those reported by women in Group 2, with the exception that responding to a job advertisement played a lesser role. The four 'other' ways of finding the job, which are shown in Table 3.9, included three cases where the woman had previously worked for the employer, or was known by the employer, and one where the job was obtained through a professional association. As was the case with the Group 2 women, the great majority of the women in Group 3 expected their jobs to continue for at least a year.

### **Men's Employment**

In only one case, did the woman's partner have any paid work in the fortnight preceding the interview: a case where the man was working 24 hours per week and the woman herself was working 10 hours per week.

### **Labour Force Status of Couples**

The combination of the incidence of women's and men's paid employment is a very simple picture, given the design of the sample Groups and the existence of only one case where the male partner was employed.

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- Group 1: Neither partner had paid employment in all 22 cases.
- Group 2: In all 17 cases the woman had part-time paid employment, with the male partner also having part-time paid employment in one case.
- Group 3: The woman had paid employment in all 18 cases: full-time in 17 cases and part-time in the other. None of the male partners had paid employment.

For those not employed, distinction is now made between being unemployed and being out of the labour force. Being unemployed is defined here as having no paid work but looking for work. Those who have no paid work and are not looking for work are then defined as not in the labour force. Where women or their partners were not in paid work, the great majority were found to be out of the labour force rather than unemployed. Among the 22 women without paid work, only three were looking for work and thus classified as unemployed. Among the 56 men without paid work, only seven were unemployed. The low incidence of unemployment among the men is no surprise given their receipt of DSP, though the low incidence among the women is an important finding.

The preceding discussion is summarised in Table 3.10 which shows the various combinations of the labour force status of the partners in couples.

### Household Work

Information was also sought on unpaid domestic work, particularly the division of this work between the women and their partners, through a question about who mainly did selected household tasks. The responses are given in Table 3.11 and clearly show the predominant role of women in these tasks. Cooking, washing up, shopping, laundry, house cleaning and ironing were overwhelmingly tasks performed by the women. Across the whole sample, none of the selected tasks were more frequently undertaken by the male partner than by the female partner.

It is interesting to compare the patterns shown in Table 3.11 with the pattern found for couples where the male was receiving unemployment allowance, in the companion piece of research (King, Bradbury and McHugh, 1995). Among that sample, gardening and home maintenance were mainly undertaken by men and the tasks relating to children were typically shared between both partners. The absence to any large extent of male involvement in these tasks in the present sample indicates, as would be expected, the importance of the men's disability as one factor in the division of household labour.

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**Table 3.10: Survey Sample: Labour Force Status<sup>(a)</sup> of Couples by Group**

Woman's labour force status	Man's labour force status	
<b>Group 1. No Earnings</b>		
UN	UN	1
UN	NILF	2
NILF	NILF	19
Total number		22
<b>Group 2. Low Earnings</b>		
PT	PT	1
PT	UN	2
PT	NILF	14
Total number		17
<b>Group 3. High Earnings</b>		
FT	UN	4
FT	NILF	13
PT	NILF	1
Total number		18
<b>Notes:</b> a) FT - employed full-time; PT - employed part-time; UN - unemployed; NILF - not in labour force.		

An index of responsibility has been devised to summarise the responses to the questions on each of the 11 tasks. It is calculated by assigning a score of 1.0 if the task is mainly done by the woman, 0.0 if mainly done by the man, and 0.5 if shared, and these scores are then averaged over the number of applicable tasks; for example, taking children to school only applies where there are children who need to be taken to school. The index can thus range between a value of 1.0 when all tasks are done by the woman and 0.0 when all are done by the man. Consideration was given to weighting the scores for particular tasks according to the time they entail, though reference to recent time-use survey data indicated that this would be difficult because of differences in the definitions of tasks. It did also suggest, however, that weighting would have little effect on the index as, where identifiable, the tasks took times of similar orders of magnitude.

**Table 3.11: Survey Sample: Responsibility for Household Tasks by Group**

Task	(1) No earnings (n = 22)				(2) Low earnings (n = 17)				(3) High earnings (n = 18)			
	Task mainly done by				Task mainly done by				Task mainly done by			
	Resp.	Partner	Both	Total(a)	Resp.	Partner	Both	Total(a)	Resp.	Partner	Both	Total(a)
Cooking	16	2	4	22	14	1	2	17	13	2	3	18
Washing up	16	0	5	21	12	2	2	16	10	2	5	17
Shopping	12	1	9	22	11	2	4	17	9	2	7	18
Laundry	20	0	2	22	13	1	2	16	14	2	1	17
House cleaning	19	0	3	22	15	1	1	17	11	2	5	18
Ironing	17	0	3	20	16	0	1	17	15	0	1	16
Gardening	9	3	4	16	10	1	3	14	4	6	5	15
Home maintenance	4	5	1	10	7	2	3	12	3	6	3	12
Taking children to school	4	2	2	8	5	2	2	9	2	2	1	5
Taking children to sport/activities	3	0	4	7	7	1	1	9	5	1	1	7
Caring for children at home	7	0	2	9	7	0	2	9	5	0	2	7
<b>Index of Responsibility(b)</b>	<b>0.82</b>				<b>0.83</b>				<b>0.72</b>			

- Notes:**
- a) Totals differ for the various activities as they exclude not applicable cases and also some cases where task was undertaken by someone other than respondent and/or partner.
  - b) The index can range between a value of zero when only the male partner undertakes the tasks and a value of 100 when only the woman undertakes the tasks. See text.

The values of the index of responsibility are shown at the foot of Table 3.11. The value for the couples in Group 1, where neither the woman nor the man has paid work, was 0.82 indicating that it is the woman who takes on by far the greater responsibility for the selected household tasks. How much of this bias to the woman is attributable to views about household roles and how much to the men's disability we cannot say. Comparison with the corresponding figure of 0.68 for couples where the male was receiving unemployment allowance (King, Bradbury and McHugh, 1995), however, might suggest that the men's disability increases the bias by about a half.

The index of responsibility was very similar for the couples in Groups 1 and 2, but somewhat lower for those in Group 3: 0.82 for Group 1 and 0.83 for Group 2, but 0.72 for Group 3. All else being equal, this suggests that full-time paid work diminishes the woman's domestic workload but part-time paid work does not.

### **Voluntary Work**

Women were asked whether they did any voluntary work and about a quarter of the sample (13 out of 57) reported that they did, with most of these women being from Group 2 with part-time paid work. Nine out of the 17 women in Group 2 reported doing voluntary work. Such work included activities such as helping out at the local school or hospital, meals on wheels and working with their church. The hours of voluntary work were polarised between those working on average for three hours or less each week and those working on average for more than a day each week.

## **3.3 Incomes**

Incomes from earnings have been described above and we now turn to incomes from social security and other sources.

### **Incomes from Social Security**

Information on reported incomes received from the Department of Social Security is given in Table 3.12. By definition, the male partners in all the couples were receiving Disability Support Pension from the Department of Social Security. Moreover, the sample selection was restricted to couples where the woman was classed by DSS as a dependant, and thereby entitled to Wife Pension, rather than entitled to some other pension, such as DSP, in her own right. At the time of the interview, all the women reported their husband to be still in receipt of DSP.

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**Table 3.12: Survey Sample: Reported Social Security Incomes by Group**

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)
<b>Amount of pension received (joint \$ per fortnight)</b>			
1-249	0	1	11
250-499	4	8	7
500 or more	18	6	0
Not stated	0	2	0
Median (\$ pfn)	524	458	222
<b>Duration of continuous receipt of DSP</b>			
0-11 months	1	2	2
12-23 months	0	3	5
2-4 years	5	3	5
5-9 years	7	6	4
10 years or more	9	3	2
Median (months)	96	84	29
Number receiving Family Payment	8	10	6

The reported amounts of pension received are shown in the upper part of Table 3.12. The maximum payment at the time was \$532.60 per fortnight, including Pharmaceutical Allowance. The actual amount of pension received will depend on the couple's income from other sources, assets, any entitlement to Rent Assistance when not included as part of a Family Payment, and on any use of the Earnings Credit Scheme. For this sample, however, the main variant is the woman's earnings as indicated by the levels of pension received by the couples in the three Groups. Most of those in Group 1 were, in fact, receiving the full rate of pension, while this was the case for only four of the couples in Group 2 and none of the couples in Group 3.

The second part of Table 3.12 shows the duration of continuous receipt of DSP by the male partner. The first point to note is the prevalence of long durations of DSP receipt. Just over half the men in the sample had been receiving DSP for at least five years. The second point is the difference between the Groups. The median duration of receipt of DSP for the partners of the Group 1 women was eight years, a slightly lower figure of seven years for those in Group 2, and considerably lower for Group 3 with a median duration of around two and a half years. In only a third of the Group 3 cases, had the man been receiving DSP for five years or more.



Table 3.12 finally shows the reported receipt of Family Payment: received by around 40 per cent of the couples in the sample, but by over half of the Group 2 couples.

### **Incomes from Other Sources**

Around one third of the women reported that they or their partners were receiving income other than in the form of social security payments or wages/salary (Table 3.13). Thirteen were receiving board payments from children or other relatives, with a median value of \$40 per week; six reported interest incomes, with a median value of \$25 per week; three were receiving more substantial incomes from worker's compensation with a value of the order of \$200 per week; and two were receiving incomes from other sources, retirement annuities in both cases, worth around \$350 per week. Among the 20 couples receiving income from these sources, their median value in total was \$50 per week.

The apparent differences between the Groups in receipt of incomes from these sources are essentially attributable to the handful of couples receiving substantial supplementary incomes in the form of either worker's compensation or retirement annuities. These incomes aside, the main points from Table 3.13 are the minority of couples with other incomes and the relative importance of board payments from children, both in terms of amounts and frequency.

### **Financial Vulnerability**

Another perspective on someone's financial position can be obtained by asking about the existence of a financial buffer: how vulnerable are they if faced with unexpected financial demands. The women were asked if they and their partner could raise \$500 in a week if needed for a financial emergency and, if so, could they raise \$1500 in those circumstances. The responses are shown in Figure 3.1, in which responses of 'maybe' have been combined with responses of 'yes'. Overall, over a third of all the women said that they would not be able to raise \$500 in a week, including almost half the women in Group 1. Where they could raise \$500 this would primarily be from family and friends, with the only other major source being savings. Not surprisingly, savings were a potentially more important source for those couples with earnings. Only 17 of the couples thought they could raise \$1500 in a financial emergency, those with full-time earnings being more likely to be able to do so and savings being the most frequently mentioned source, though family and friends were still important.

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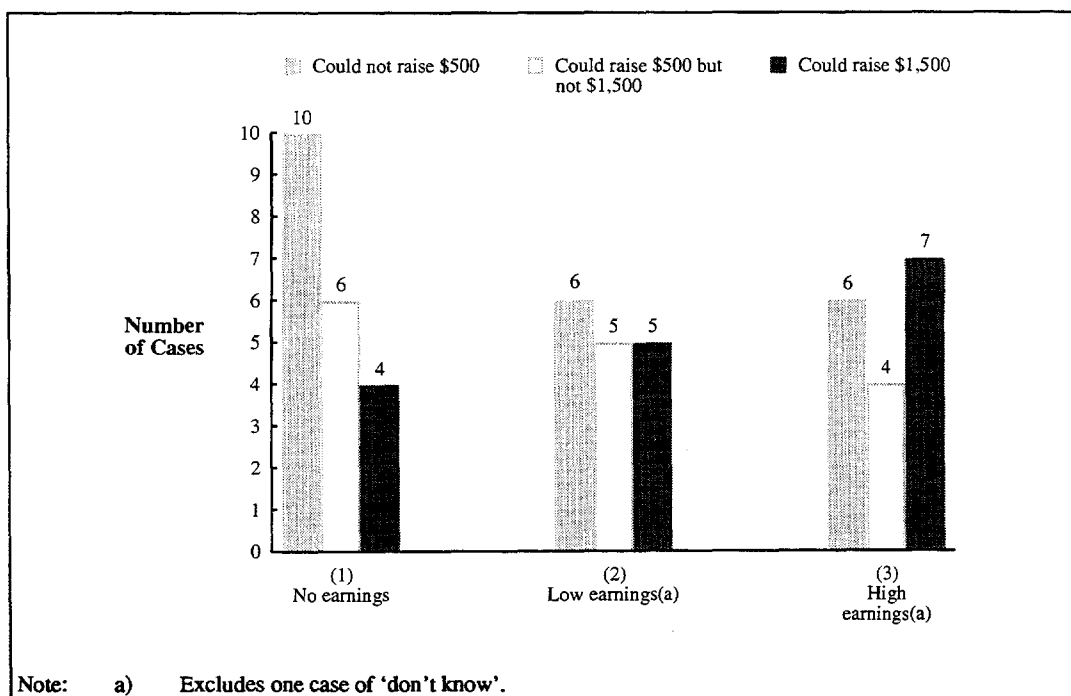
**Table 3.13: Survey Sample: Receipt of Incomes from Sources Other than Social Security or Wages, by Group**

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)	Total (n = 57)
<b>Number with income from:</b>				
Interest	3	1	2	6
Board from children or other relatives	6	4	3	13
Board from others	0	0	0	0
Maintenance/child support	0	0	0	0
Worker's compensation	2	1	0	3
Other	0	2	0	2
All sources	8	7	5	20
<b>Median amount (\$/week) for those receiving income from:</b>				
Interest	8(a)	50	40(a)	25(b)
Board from children or other relatives	40(a)	43	40	40(a)
Board from others	-	-	-	-
Maintenance/child support	-	-	-	-
Worker's compensation	153	240	-	175
Other	-	347	-	347
All sources	45(b)	150	45(a)	50(c)
<b>Notes:</b>				
	a) Calculated excluding one 'not stated' case.			
	b) Calculated excluding two 'not stated' cases.			
	c) Calculated excluding three 'not stated' cases.			

### 3.4 Housing, Transport and Telephone

#### Housing

Just over 70 per cent of the couples in the sample were home owners or purchasers, with most of these being outright home-owners (Table 3.14). Indeed, a majority of the couples (31 out of 57) were outright home-owners, with similar proportions in each of the three Groups. About a quarter of the couples were renters, mostly public renters who were concentrated in Group 1, with all the private renters found in Group 3. The distributions of public and private renters are thus the main points of variation in housing tenure between the three Groups.

**Figure 3.1: Survey Sample: Couples' Ability to Raise \$500 or \$1,500 in a Financial Emergency****Table 3.14: Survey Sample: Housing Circumstances by Group**

	(1) No earnings	(2) Low earnings	(3) High earnings
<b>Housing tenure</b>			
Outright owner	11	10	10
Purchaser	4	3	3
Private rent	0	0	4
Public rent	6	3	1
Other	1	0	0
Not stated	0	1	0
Total number	22	17	18
<b>Average housing costs<sup>(a)</sup> (\$/week)</b>			
Including outright owners	44	43 <sup>(b)</sup>	59 <sup>(b)</sup>
Excluding outright owners	88	115 <sup>(b)</sup>	143 <sup>(b)</sup>

**Note:** a) Includes mortgage and rent costs.  
b) Excludes one 'not stated' case.

Information on housing costs was collected in terms of payments on mortgage, rent or board and reveal a typical pattern. Couples in the two high-cost tenures of home-purchase and private rental had average weekly housing costs of \$128 and \$163 respectively. The figure for public renters was a much lower \$80 per week. As information on the costs of repairs and maintenance was not sought, the housing costs of outright owners are measured as zero, though it should be recognised that this will underestimate their true costs.

The housing costs for the couples in each of the three Groups are given in the lower part of Table 3.14 and largely reflect their composition in terms of housing tenure. Average housing costs, at around \$50 per week, are quite low because of the zero costs measured for all the outright home-owners. A clearer picture of the housing costs faced by the couples can be obtained by considering separately the situations of outright home-owners and others. Thus the average housing costs for non-owning couples in Group 1, with a high proportion of public renters, at \$88 per week, are markedly lower than the \$115 per week paid by the couples in Group 2 and both are considerably lower than the \$143 per week faced by the Group 3 couples with their high proportion of private renters.

### Transport

A number of questions were asked about women's access to transport, concerning whether they and their partners had driver's licences, car-ownership, the availability of lifts, their perception of the provision of public transport, and their willingness to use public transport. The responses to some of these particular questions are given in Table 3.15. Fifteen of the women and 14 of the male partners did not have a driver's license, though in only four cases did neither have a license. In most cases, 32 out of the 57 cases, both had a driver's license. Most couples (45) had one registered car, seven had two registered cars, and five couples had none. Most of the women thought that the availability of public transport in the area was 'good' or 'very good', some found it 'OK', and only two described it as 'poor' or 'very poor'. Comparing the three Groups, the only marked difference in these transport indicators is the relatively high proportion of women in Group 1 (8 out of 22) who did not have a driver's license.

But does it matter if public transport is good or poor if someone does not need it because they have a car which they would prefer to use or because they would be unwilling to use public transport? More pointed information on transport situations can be obtained by combining the responses to the various transport questions, and this is done here by creating an indicator of transport access. Women with 'good' transport access are defined as those who either have access to a car (or motorbike) all of the time, or can get a lift whenever they need to, or who both think that the availability of public transport in the area is 'good' or 'very good' and who would

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Table 3.15: Survey Sample: Transport Characteristics by Group

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)
<b>Driver's License Holding</b>			
Both	13	10	9
Woman only	1	4	5
Man only	6	2	3
Neither	2	1	1
<b>Number of registered vehicles</b>			
0	2	2	1
1	17	13	15
2 or more	3	2	2
<b>Perception of availability of public transport in area</b>			
Very good	6	6	3
Good	7	7	7
OK	8	3	6
Poor or very poor	0	1	1
Not stated	1	0	1
<b>Transport access<sup>(a)</sup></b>			
Good	17	14	14
Poor	5	3	4
Total	22	17	18

Note: a) See text.

use public transport to get to and from a job. Others are defined as having 'poor' transport access. The lower part of Table 3.15 shows that about one in five of the women had poor transport access so-defined, with a similar proportion for each of the three Groups.

### Telephones

Having no telephone would be a clear impediment to job search and women were asked whether they had a telephone and, if not, why not. All the households did have the telephone on.

## 4 Labour Force Histories

Some sense of the women's lives over past years can be gleaned from the descriptive material in the previous chapter; for example: their age, educational attainment, duration of their current partnership, numbers and ages of children, duration of partner's unemployment and migrant characteristics. A detailed account of the women's past years is now presented, focusing on their labour force activity and the related matter of their dependence on different sources of income. The account begins with examination of an indicator of labour force history, before turning to the detailed information on labour force histories that was collected in the survey. This covers the time since the women left school up until the time of interview. Closer attention is then paid to the recent histories with consideration of women's labour force responses to their partners' unemployment, and other responses made by the couple.

### 4.1 Previous Job Holding

A common and simple indicator of labour force histories is the time since someone last had a job which lasted three months or more. Table 4.1 provides this indicator for both women and their partners, and with distinction between the time since a full-time job was held for three months or more and the time since any job was held for three months or more. Besides three cases where the information for this indicator was not provided, all of the women had at some stage held a job for three months or more, and only two had never held a full-time job for three months or more.

Of particular interest in Table 4.1 are the figures for the women in Group 1, with no current earnings, and the times since a full-time job was last held by the part-time workers in Group 2. While all the women in Group 1 had held a job for three months or more at some time, many had not done so for some years. About a third of the women in the Group had not had a job lasting three months or more over the previous 15 years, and about one half of them had not had a full-time job which went for three months or more over this period. The history of full-time job-holding was only slightly more recent for the women in Group 2. These durations are summarised in Figure 4.1 in terms of the median durations since the woman last held a job which went for three months or more.

The picture for the male partners, given in the lower part of Table 4.1 is quite different. Few, just five out of the 55 partners for whom the information was available, had not held a full-time job for three months or more in the past 15 years. Still, only 22 out of the 55 partners had held such a full-time job in the past five years. Overall, the Group 3 partners had held full-time jobs more recently than

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**Table 4.1: Survey Sample: Time Since Last Held a Job for Three Months or More by Group**

	(1) No earnings		(2) Low earnings		(3) High earnings	
	Full-time job	Any job	Full-time job	Any job	Full-time job	Any job
<b>Women</b>						
Current job	0	0	0	15	16	17
0-5 years ago	3	7	4	1	1	1
6-15 years ago	5	6	6	1	0	0
16 or more years ago	9	6	7	0	1	0
Never held	2	0	0	0	0	0
Not stated	3	3	0	0	0	0
Total number	22	22	17	17	18	18
<b>Men</b>						
Current job	0	0	0	0	0	0
0-5 years ago	6	6	6	6	10	10
6-15 years ago	10	9	10	10	7	7
16 or more years ago	4	4	1	0	0	0
Never held	0	0	0	0	0	0
Not stated	2	3	0	1	1	1
Total number	22	22	17	17	18	18

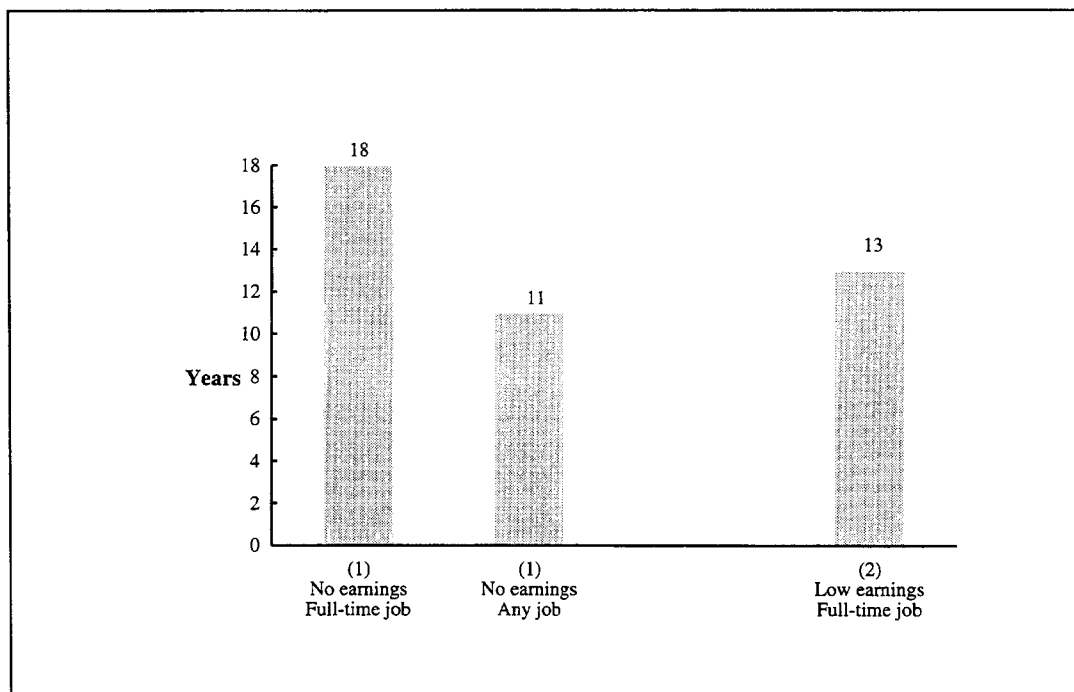
their counterparts in the other two Groups, as is indicated by the median durations since the partner last held a full-time job which lasted for at least three months: 11 years for those in Group 1, 11 years for Group 2, and just four years for Group 3.

## 4.2 Labour Force Activity Since Leaving School

### The Nature of the Data on Labour Force Histories

In the interviews, women were asked to provide an account of their labour force histories at a medium level of detail. The women were asked to give a broad

**Figure 4.1: Survey Sample: Median Duration Since Woman Last Held a Job For Three Months or More**



picture, rather than details of every job they might have had, with distinction between periods when they were mainly employed full time, employed part time, unemployed, or out of the labour force. After this preface, the women were asked what they were mainly doing in the years after they left school, how long did this last, what did they do next, and so on up to the present. A picture was thus obtained of women's labour force histories in terms of a sequence of periods defined by their main labour force activity at the time.

Further questions pertaining to each identified period were also asked, covering: the woman's main source of income at the time, the reasons for being out of the labour force where applicable, and information on her partner's activity during this period. The questions on partners' activities referred to the woman's partner, if any, at the time and thus not necessarily to the activities of her current partner. The interest in the partners' activities was not an interest in married men's labour force histories, but rather an interest in the women's circumstances.

Probably the best indicators of the level of detail sought in these questions are the provision in the form used to record responses for up to ten distinct periods in the history, the instruction to interviewers to try to limit the time spent on these questions to no more than ten minutes, and the distinction when coding the data of only those periods of at least a year.



### Women's Labour Force Activity

The upper part of Table 4.2 presents detailed information on the years that women in the three Groups have spent in different labour market activities since they left school. The first column under each Group shows the number of women with some time spent in the activity. The second and third columns then apply to those women who had spent some time in the activity; the second column showing the average number of years spent in the activity, and the third column showing the average proportion of their time since leaving school which had been spent in this activity. For example, the first row of numbers in the table shows that 20 of the 22 women in Group 1 had spent some years in full-time employment and, for these 20 women, the average period spent in full-time employment was 8.6 years and amounted on average to 28 per cent of their time since leaving school.

The percentage figure takes account, to some extent, of the slightly different age structures of the women in the three groups. The difference in ages means that, all else being equal, women in Group 1 (with an average 30 years since leaving school) would have longer periods in any labour force activity than women in Group 2 (an average 28 years since leaving school) and, particularly, than women in Group 3 (an average 25 years since leaving school).

It should be remembered that the table is an accounting of periods defined by main activities. Thus, the recording of periods of unemployment for only three of the women does not mean that the others have never been unemployed. It means that they have spent no substantial periods of time, of around a year or more, being unemployed. Also, the information in the table makes no distinction between the number of periods a woman has spent in a particular labour force activity. It does not show, for example, that for those women in Group 1 with periods of full-time employment, the average length of these full-time jobs was 8.6 years. It shows that, on average, these women had spent 8.6 years in full-time employment in total.

Looking first at the time spent in paid employment, Table 4.2 shows that all but one of the 57 women had spent periods in employment and, indeed, all but two had spent periods in full-time employment. While most of the women in Group 2 had spent periods in both full-time and part-time employment, this was the case for only about half of the women in Groups 1 and 3 where the picture is dominated to a greater degree by full-time employment. Among all those with periods in employment, the share to which this amounts of their time since leaving school varies: 30 per cent for the women in Group 1 with no current earnings, compared to around 60 per cent for those in Groups 2 and 3 with some earnings at present.

Very few of the women, just three out of the 57, reported having had substantial periods of unemployment. Unemployment does not loom large in the overall picture of the women's labour force histories.

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Virtually all the women had spent periods out of the labour force, mainly related to caring for children. For the 19 of the 22 women in Group 1 who reported periods out of the workforce caring for children, this activity accounted on average for over 50 per cent of their time since leaving school. For the corresponding women in Groups 2 and 3, the figure was much lower, at around 35 per cent. Besides being out of the labour force for reasons of child care, a number of women reported periods out of the labour force because of the need to care for their partner (eight cases), because of their own ill health or disability (six cases) or for other reasons, including: training and further education (five cases).

In summary, the two main labour force activities since leaving school for these women are clearly periods of employment, particularly full-time employment, and of being out of the workforce when caring for children. The overall picture is more clearly seen in Figure 4.2 which presents the data in a different way. To produce Figure 4.2, the years in each activity have been summed across all the women in each Group and expressed as a percentage of the total number of years since leaving school for the women in that Group. In doing so, the years where activities were not specified, which accounted for nine per cent of total time, were excluded. Figure 4.2 clearly shows, for all three Groups, the greater importance of full-time than part-time work and the predominance of child care as a reason for being out of the labour force. The most striking difference between the patterns for the three Groups is the pattern for the Group 1 women compared to the women in Groups 2 and 3. The pictures for the latter two groups are similar, with around two thirds of the time since leaving school having been spent in employment, and the remainder out of the labour force. For the Group 1 women, however, these proportions are reversed; the greater part of their time since leaving school has been spent out of the labour force.

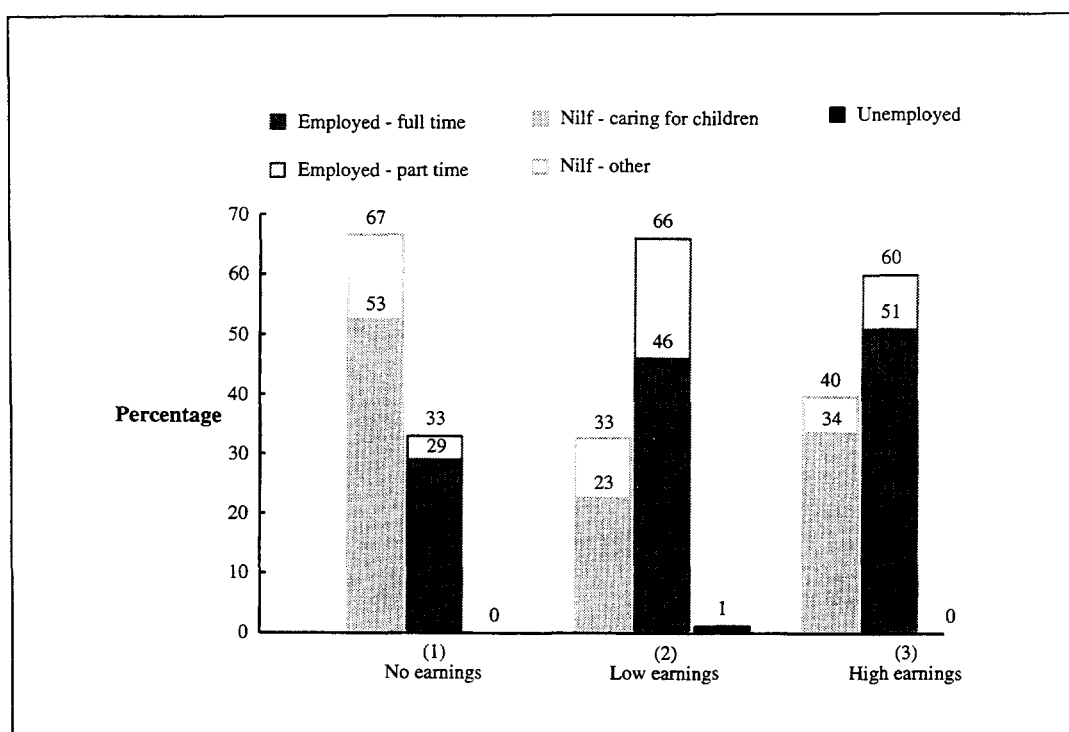
### Partners' Labour Force Activity

What were the activities of the women's partners over the period since women left school. This information is given in the lower part of Table 4.2 and the first point to note is the category of 'no partner' which accounts for around six years on average of women's time since leaving school. Besides the periods with no partner, the picture of partners' activities is dominated by the years spent with partners in full-time employment. Only one of the 57 women did not report a period with their partner in full-time employment and, on average, the women had spent around half their time since leaving school with a full-time employed partner. The only other activity of note is, not surprisingly, the woman's partner being out of the labour force because of ill-health or disability.

Some variations between the Groups emerge from the material on partners' activities in Table 4.2. These include the greater share of time with an employed

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**Figure 4.2: Survey Sample: Aggregate Proportions of Women's Time in Labour Market Activities Since Leaving School, by Group**

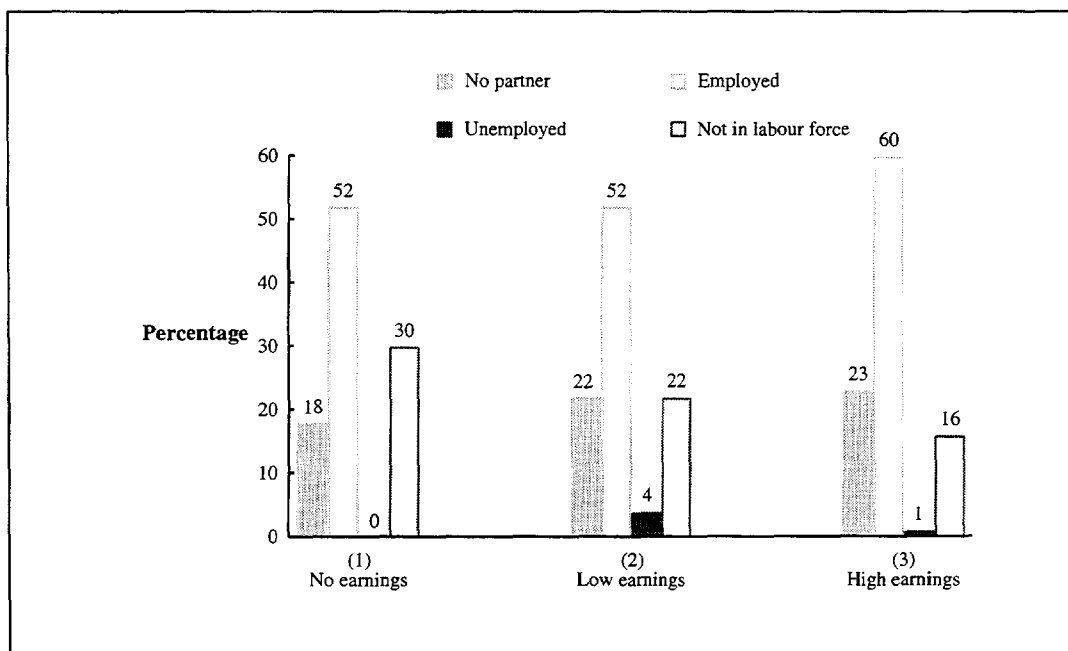


partner in the case of the Group 3 women, and differences in the shares of time with a partner who was out of the labour force for reasons of ill-health or disability: highest for Group 1, at 30 per cent, and lowest for Group 3, at 18 per cent. These, and the other key features described above, are more clearly evident in Figure 4.3, which has been constructed in the same way as Figure 4.2. As can be seen from Table 4.2, the periods of employment in Figure 4.3 refer entirely to full-time employment, and the periods out of the labour force refer entirely to this being the case because of the partner's ill-health or disability.

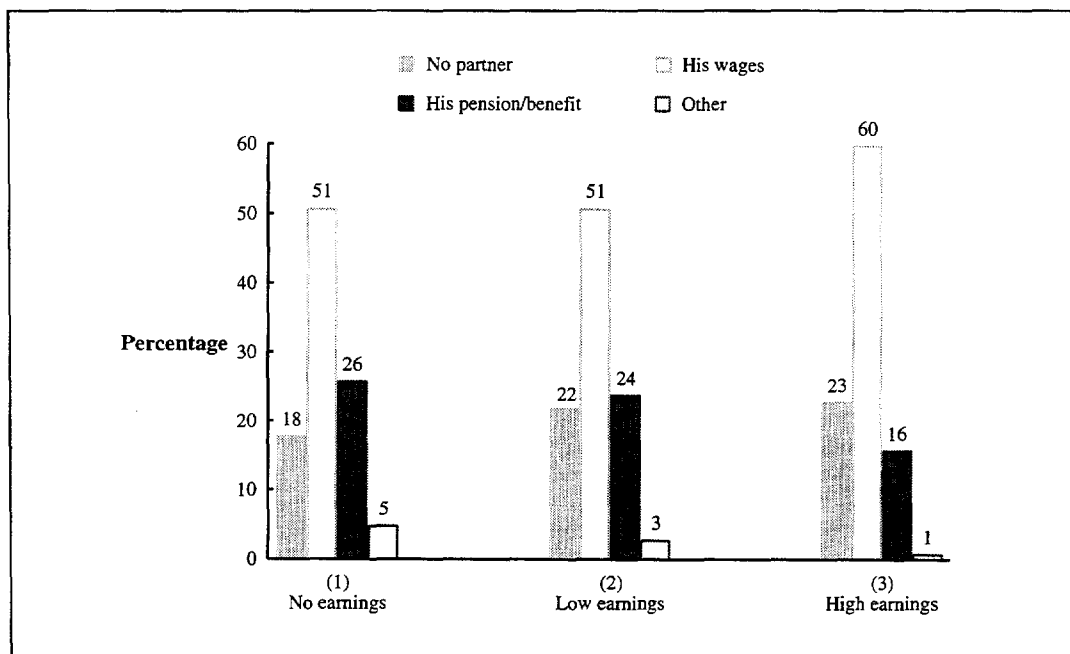
### 4.3 Income Sources Since Women Left School

As would be expected, the picture of the women's histories in terms of their main sources of income corresponds closely to their histories in terms of their labour force activity and that of their partner, when present. Looking at income sources, it makes sense to consider partner's income sources first given the contribution these will make to the picture for women.

**Figure 4.3: Survey Sample: Aggregate Proportions of Partners' Time in Labour Market Activities Since Woman Left School, by Group**



**Figure 4.4: Survey Sample: Aggregate Proportions of Partners' Time Since Woman Left School, According to His Main Source of Income, by Group**



### Partners' Main Sources of Income

Information on periods with different main sources of income is presented in Table 4.3 which follows the format of Table 4.2. Periods defined according to partners' main source of income are covered in the lower part of Table 4.3 and, as before, it should be recognised that the information about partners' activities refers to the woman's partner, if any, at the time and thus not necessarily to the history of her current partner.

In line with the pattern of partners' labour force activity described above, income from wages and salaries dominates the picture of partners' main sources of income. As we have seen, this has overwhelmingly been wages and salaries from full-time work. Other than the periods when women were without a partner, the only other main source of income to appear with any frequency is government pensions/benefits which very largely refers to the receipt of Disability Support Pension. There were no instances reported of periods where the woman's wages provided the main source of income for her partner. In summary, the pattern of partners' main sources of income very closely follows the pattern of their labour force activities.

Figure 4.4 summarises the historical picture of partners' income sources, and has been produced in the same way as Figures 4.2 and 4.3, adding the periods for all the women in a Group and expressing them as a percentage of total time less those periods where the main source of income was not specified. The dominance of wage income and the secondary importance of social security incomes are clear, as are the small differences between the Groups, in particular, the greater importance of wages in Group 3.

### Women's Main Sources of Income

The pattern of women's periods with different main sources of income since leaving school is shown in the upper part of Table 4.3 and can be seen as the product of the women's histories of labour force activity and of the histories of the partners' main income sources, when present. Thus, partners' wages figure strongly in women's sources of income and, to a far lesser extent, partners' social security incomes also play a role. But, overall, women's own wages remain the single source which accounts for the greatest share of women's time since they left school. This is evident in terms of both the numbers and length of periods when women's own wages constituted their main source of income.

The picture is summarised in Figure 4.5 which also shows some differences in the pattern of income sources for women in the three Groups. The pictures for the women in Groups 2 and 3 are broadly similar, although partners' wages are markedly more important in Group 3 than in Group 2. Still, for both these Groups,



the women's own wages have been much more important than their partners' wages as a source of the woman's income. This is not the case with Group 1 where not only is the overall importance of wages less than for the other Groups, but the share of the women's own wages is less. For the women in Group 1, their own wages, their partners' wages, and social security payments each amount to the main source of income for about a third of their time since leaving school. The periods of dependence on social security payments are notably lower for the women in Groups 2 and 3.

#### **4.4 Women's Responses to Partners' Receipt of DSP**

The focus now shifts to the more recent phase of the women's labour force histories, namely, the period since their partners started receiving Disability Support Pension. Did the women adjust their own labour force activity in response to their partners' and their pension receipt and, if so, how? The two women who partnered after their partner had started to receive DSP are excluded from this part of the analysis, thus leaving a sub-sample of 55 women. The length of the period since the partner started receiving DSP does, of course, vary considerably. The distribution of these durations for the whole sample was shown in Table 3.12 and, for this slightly reduced sample, it means that we will be looking at periods of under two years for 13 of the women, of at least two years but less than five years for another 13 women, of at least five years but less than ten years for 15 women, and ten years or over for 14 women.

##### **Labour Force Status: Then and Now**

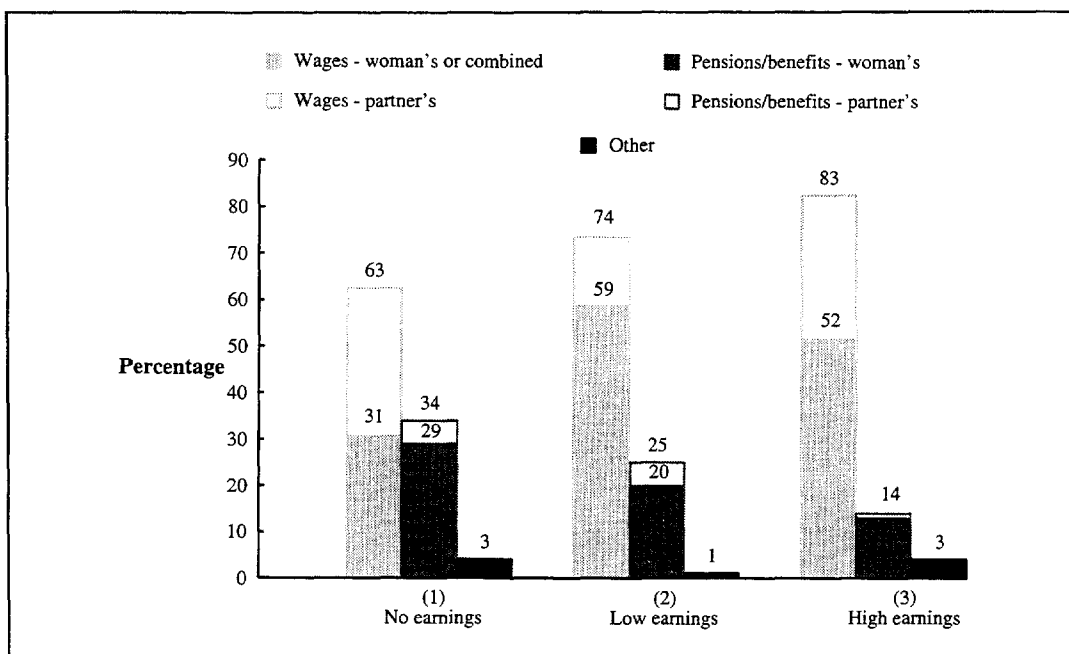
Comparison of the overall distributions of the women's labour force status just prior to their partner starting to receive unemployment allowances and at the time of interview shows a slight increase in the extent of the women's labour force participation over the period (Figure 4.6). The numbers not in the labour force were reduced by a quarter, with a corresponding increase in the numbers in part-time employment. The numbers in full-time employment or unemployed changed little. This overall picture is, of course, coloured by the definition and selection of the sample groups, particularly since one of the characteristics in question, women's current labour force status, was an explicit criterion in the sample design. Thus, and even more so than for other aspects of the report, care needs to be taken to remember that this pattern of change in labour force status should not be taken to represent the experiences of all women married to DSP recipients. It solely provides an account of the experiences of the women in our sample.

The impact of sample design on this part of the description is particularly apparent when we look at the change in labour force status of the women in each group.

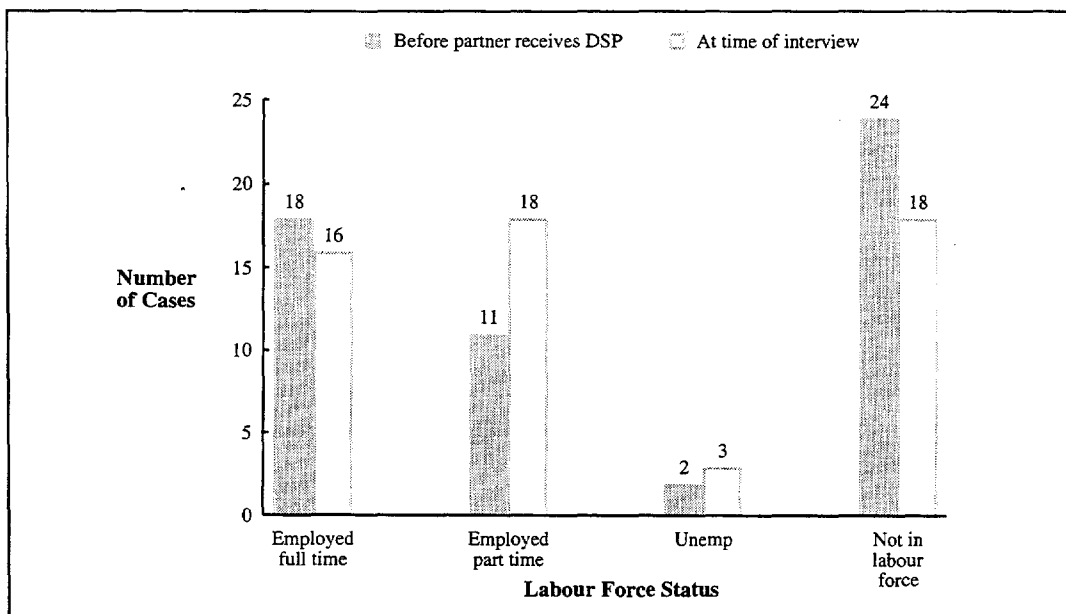
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**Figure 4.5: Survey Sample: Aggregate Proportions of Women's Time According to Main Source of Income Since Leaving School, by Group**



**Figure 4.6: Survey Sample: Women's Labour Force Status Just Prior to Partner Receiving DSP and at Time of Interview**



Those in Group 1 would be expected if anything, because of their current lack of paid work, to have experienced a decline in labour force activity, though there could still be some moves in the other direction from being out of the labour force to being unemployed. At the other end of the scale, the women in Group 3 would be expected to have experienced an increase in labour force activity, if anything, given the current full-time employment of all but one member of this Group.

The actual changes in the labour force status distributions for each Group are given in Table 4.4. As expected, the Group 1 women experienced a decline in labour force activity, with about a quarter of the women having been employed just before their husbands started receiving DSP, but none employed at the time of interview. The Group 3 women also show the expected direction of change, an increase in labour force activity, with the numbers of full-time workers increasing by about a third at the expense of the other three categories of labour force status. Perhaps the most interesting result is that for the Group 2 women, all of whom had part-time work at the time of the interview, and where the direction of possible movement is unconstrained. Only about half these women had part-time work just before their husbands started receiving DSP, with the others being moves mainly from out of the workforce, but also from full-time work and unemployment.

These changes in the aggregate distributions of labour force status do not, however, necessarily reveal the full extent of underlying movement in labour force status. A small shift in the distribution, for example, may be the result of either a small number of shifts in status or a larger number of shifts where some counteract each other.

What individual shifts in labour force status make up the picture of the changing distribution of labour force status described above? A basic distinction is made between no change, increased labour force activity and decreased labour force activity. Increased labour force activity is defined to include movements from being out of the labour force to in the labour force, from unemployed to employed, and from part-time work to full-time work. Decreased labour force activity refers to corresponding movements in the opposite direction. Overall, most of the women (35 out of 55) reported no change: their labour force status at the time of interview was the same as their labour force status just before their partners started receiving DSP. Otherwise, 13 women increased their labour force activity, and seven decreased their activity.

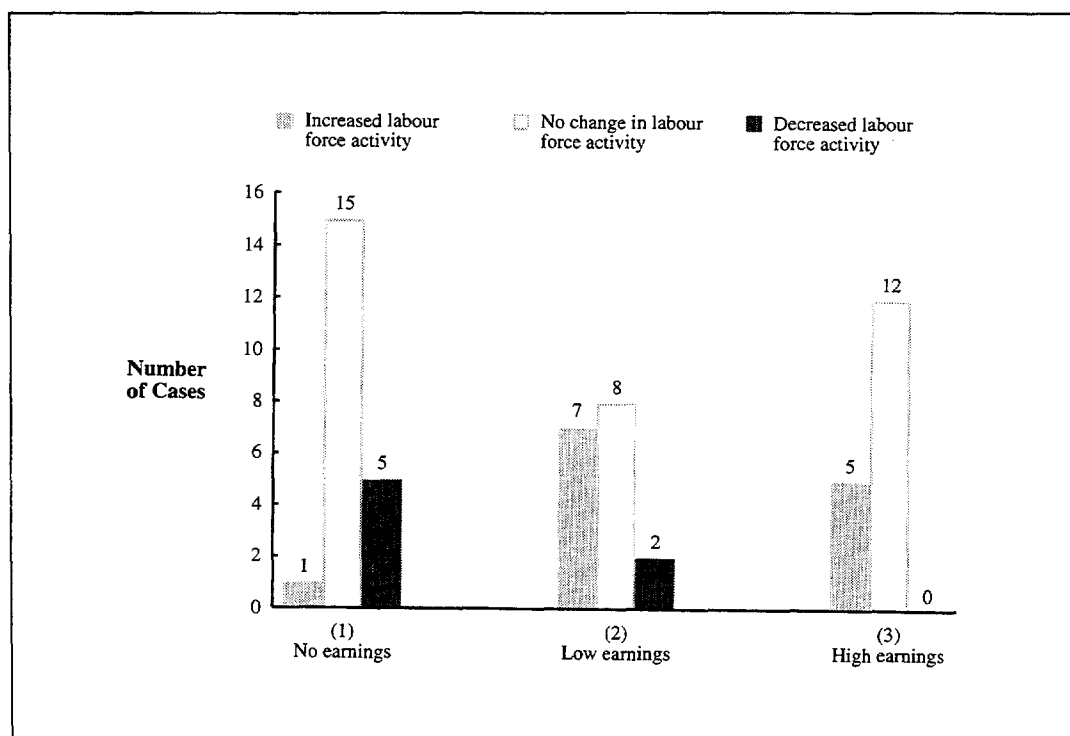
The breakdown of these movements for women in each of the three Groups is shown in Figure 4.7. The pattern of movement is very similar to that suggested by the consideration above of overall changes. Indeed, the movements by the individual women in Group 2 were necessarily exactly as indicated by Table 4.4, and the only additional information about the Group 3 women is the point that the single part-time worker at the time of interview was previously out of the labour

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**Table 4.4: Survey Sample: Women's Labour Force Status Just Prior to Partner Receiving DSP and at Time of Interview<sup>(a)</sup>, by Group**

Labour force status	(1) No earnings		(2) Low earnings		(3) High earnings	
	Time 1	Time 2	Time 1	Time 2	Time 1	Time 2
Employed full-time	4	0	2	0	12	16
Employed part-time	1	0	8	17	2	1
Unemployed	0	3	1	0	1	0
Not in labour force	16	18	6	0	2	0
Total number	21	21	17	17	17	17

Note: a) Time 1 - just prior to partner receiving DSP.  
Time 2 - at time of interview.

**Figure 4.7: Survey Sample: Change in Women's Labour Force Status Since Partner Started Receiving DSP, by Group**

force. It is with the women in Group 1 that there is some small scope for countering movements, and there was one case of an increase in activity with movement from being out of the labour force to being unemployed. Consideration of individual moves does not thus alter the overall picture of the change in labour force status for the women in each Group.

Not all of the changing pattern of labour force status described above is necessarily attributable to a response to partners' receipt of DSP; some may be due to other factors. To get a clearer impression of women's labour force responses, we can look at their answers to direct questions on the matter. Before doing so, however, it is useful to add another element to the context of these decisions by considering women's anticipated durations of their partners' receipt of DSP.

### **Anticipated Durations of Pension Receipt**

Women were asked how long they had expected their partners to be receiving DSP when they first started getting it. The great majority of the women said that they either had no idea of how long their husband would be receiving DSP (30 cases) or thought it would be indefinitely (20 cases). One woman had thought it would only be for the short term and four women gave actual numbers of months that they expected their husband to be receiving DSP. In all these four cases, the expected duration was less than two years, and in three of the cases the actual duration had well exceeded the anticipated duration by the time of interview. The general picture is one of husbands' receipt of DSP being seen as a lasting state of affairs.

### **Responses Directly Attributable to Partners' DSP Receipt**

The women were asked: 'When your partner started getting Disability Support Pension (Invalid Pension), or when you knew he was going to start getting it, did you straight away change or try to change your own work situation in any way?'. Over 80 per cent of the women (45 out of the 55 applicable cases) said that they made no change; the other ten reported a range of responses which will be described in more detail below. A following question asked 'Did you later change or try to change your own work situation in any way because your partner was still getting Disability Support Pension (Invalid Pension)?', with 14 of the 55 women reporting some change at this later stage. In the first instance, the types of work responses reported by women in response to these two questions have been grouped into 'no change', 'increased labour force activity' and 'decreased labour force activity'. Increased labour force activity includes responses such as: start looking for work, look for work with more hours, increase hours of work. Decreased labour force activity covers responses in the opposite direction.

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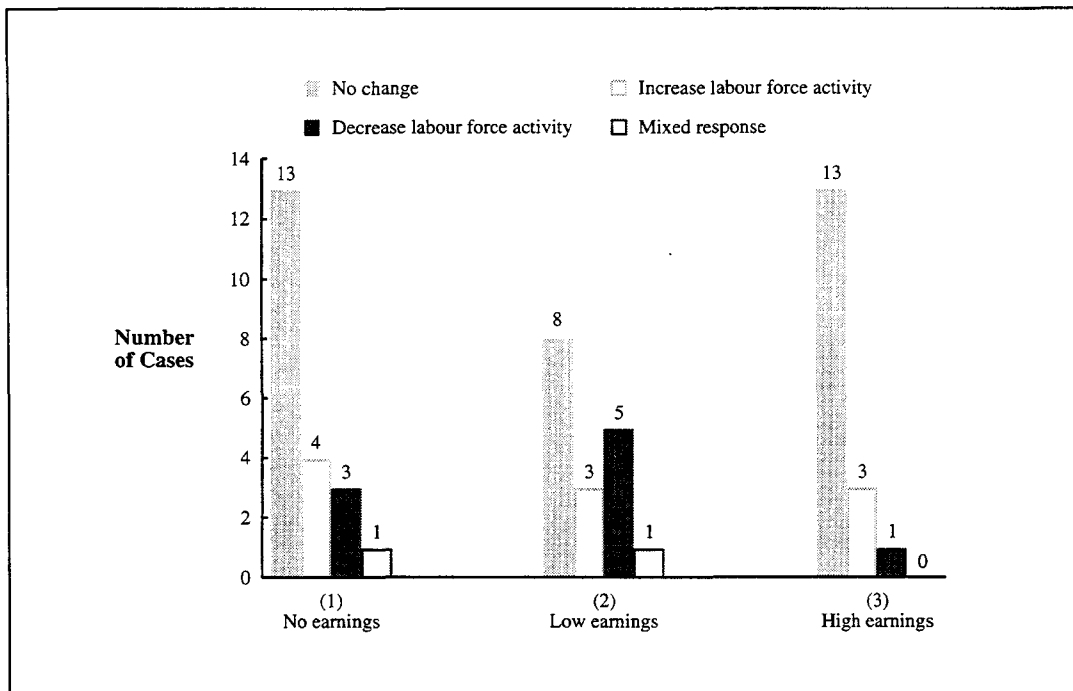
The responses to the two questions were then combined to produce the picture shown in Figure 4.8. 'No change' refers to the case where the woman reported no immediate work response and no later work response. Out of the 55 applicable women, 34 (about 60 per cent) reported no change in, or attempt to change, their work situation in response to their partner's receipt of DSP: either straight away or later. 'Increase in labour force activity' refers to the case where the woman increased or attempted to increase her labour force activity either straight away or later, with no change at the other time. Ten women fell into this category, while nine fell into the corresponding category of 'decrease in labour force activity'. Two women reported a 'mixed response': an increase in labour force activity at one stage and a decrease in activity at the other stage. Looking at the three Groups, which are defined in terms of their current earnings status, the main points of distinction concern Group 2, the women now with part-time work. Unlike the women in the two other Groups, most of the women in Group 2 reported some response, and those responses were mainly cases of decreasing, rather than increasing, labour force activity.

The association between the response to partners' unemployment and women's characteristics is investigated further in Table 4.5. What characteristics are associated with a higher propensity for women to have changed, or attempted to change, their labour force activity in response to their partner's receipt of DSP? Firstly, two characteristics with some direct connection to the process of response stand out: the woman's labour force status at the time her partner began receiving DSP, and her husband's duration of receipt of DSP. A higher than average proportion of women who were not employed when their partner began receiving DSP responded with an increase in labour force activity, while a higher than average proportion of those who were employed responded with a decrease in activity. Clearly, this result is at least partly attributable to the way that initial labour force status defines the scope for change in activity in each direction. Similarly, the relatively high proportion of women reporting responses among those whose husbands had been receiving DSP for five years or more may simply reflect the greater time available for a response.

It must be conceded that most of the other characteristics covered in Table 4.5 are of questionable value given the often long periods that had elapsed since their husbands started receiving DSP. Characteristics at the time of interview were not necessarily the same across the period of receipt of DSP. That said, there is an apparent association between the woman's age at the time of interview and her response to her husband's receipt of DSP. Those women aged 40 or over were more likely to have made some response, with those aged 40-44 more likely to have increased their labour force activity and those aged 45-49 to have decreased it.

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**Figure 4.8: Survey Sample: Women's Labour Force Responses to Partners' Receipt of DSP, by Group**



#### **Women Who Responded by Increasing Labour Force Activity**

As was noted above, ten women responded to their partners' receipt of DSP by increasing their labour force activity. These responses were mainly initiated within six months after the husband started receiving DSP, and included seven women without paid work who started to look for work, or started looking for more hours than they had been, and three women with paid work looking for more hours or for continued employment. Of the seven women with no paid work who started looking for work, four had paid work (two part-time, two full-time) at the time of interview, while three had none. Two of these three women had, however, found work for a period. In one case the woman had looked for and found part-time cleaning work nine months after her husband started receiving DSP but she was no longer needed after two years. That was five years ago. Among the three women who attempted to extend their existing paid work, two succeeded in doing so. In summary, for seven of these ten women, their response to their husband's receipt of DSP appears to have translated into a sustained increase in their paid work.

**Table 4.5: Survey Sample: Women's Labour Force Responses to Partners' Receipt of DSP, by Selected Characteristics**

	Response				
	No change	Increase labour force activity	Decrease labour force activity	Mixed	Total
<b>Group</b>					
No earnings	13	4	3	1	21
Low earnings	8	3	5	1	17
High earnings	13	3	1	0	17
<b>Woman's labour force status when partner began receiving DSP</b>					
Employed full time	12	1	5	0	18
Employed part time	4	2	3	2	11
Unemployed	1	1	0	0	2
Not in labour force	17	6	1	0	24
<b>Number of dependent children</b>					
None	11	3	4	0	18
One	14	5	2	2	23
Two or more	9	2	3	0	14
<b>Aged of youngest child</b>					
6-12 years	10	2	2	2	16
13-15 years	3	3	1	0	7
16 or older	20	5	6	0	31
No children	1	0	0	0	1
<b>Woman's age</b>					
Under 40 years	7	1	1	1	10
40-44 years	12	6	1	1	20
45-49 years	15	3	7	0	25
<b>Migrant status</b>					
Both NESB	14	4	3	1	22
Neither NESB	15	6	5	1	27
Other	5	0	1	0	6
<b>Housing tenure</b>					
Outright	21	6	3	1	31
Purchaser	5	2	3	0	10
Public renter	5	1	2	1	9
Private renter	2	1	0	0	3
Other	1	0	1	0	2
<b>Elapsed duration of partner's receipt of DSP</b>					
Less than 2 years	10	1	2	0	13
2-4 years	10	2	1	0	13
5-9 years	7	3	4	1	15
10 years or more	7	4	2	1	14
<b>Total number</b>	<b>34</b>	<b>10</b>	<b>9</b>	<b>2</b>	<b>55</b>

### **Women Who Responded by Decreasing Labour Force Activity**

The nine women who reported decreasing their labour force activity in response to their husbands' receipt of DSP included seven who stopped work: mostly within three months, and four of them giving up full-time jobs. In most cases, these women said they gave up their jobs because of the need to care for their husbands, but in one case it was because the woman was unable to run the family business on her own, and in another there was a combination of reasons: 'If he wasn't working, he didn't want me working and I was quite happy about that. We didn't need the money'. By the time of the interview, however, four of these women who had previously given up paid work were again back in part-time or full-time jobs. The two other women who responded with a decrease in their labour force activity did so through working shorter hours.

### **Women With Mixed Responses**

The two women who reported 'mixed' responses to their husbands' receipt of DSP did so in quite different ways. One woman responded by initially increasing, and then decreasing, her hours of part-time work. She provided no elaboration of the reasons for these changes. The other woman initially gave up her part-time job because she felt she needed to be at home caring for her husband, children and home. Six months later, she started looking for work again, because they had found that they could not manage on the pension alone, though she was still unemployed at the time of interview.

## **4.5 Other Responses to Partners' Receipt of DSP**

The women were also asked questions to elicit an impression of other effects of their partners' unemployment which may have conditioned their labour market responses. These included the matters of the numbers of people living in the household, their housing and car arrangements and, where applicable, their children's education. The responses to these questions are shown in Figure 4.9.

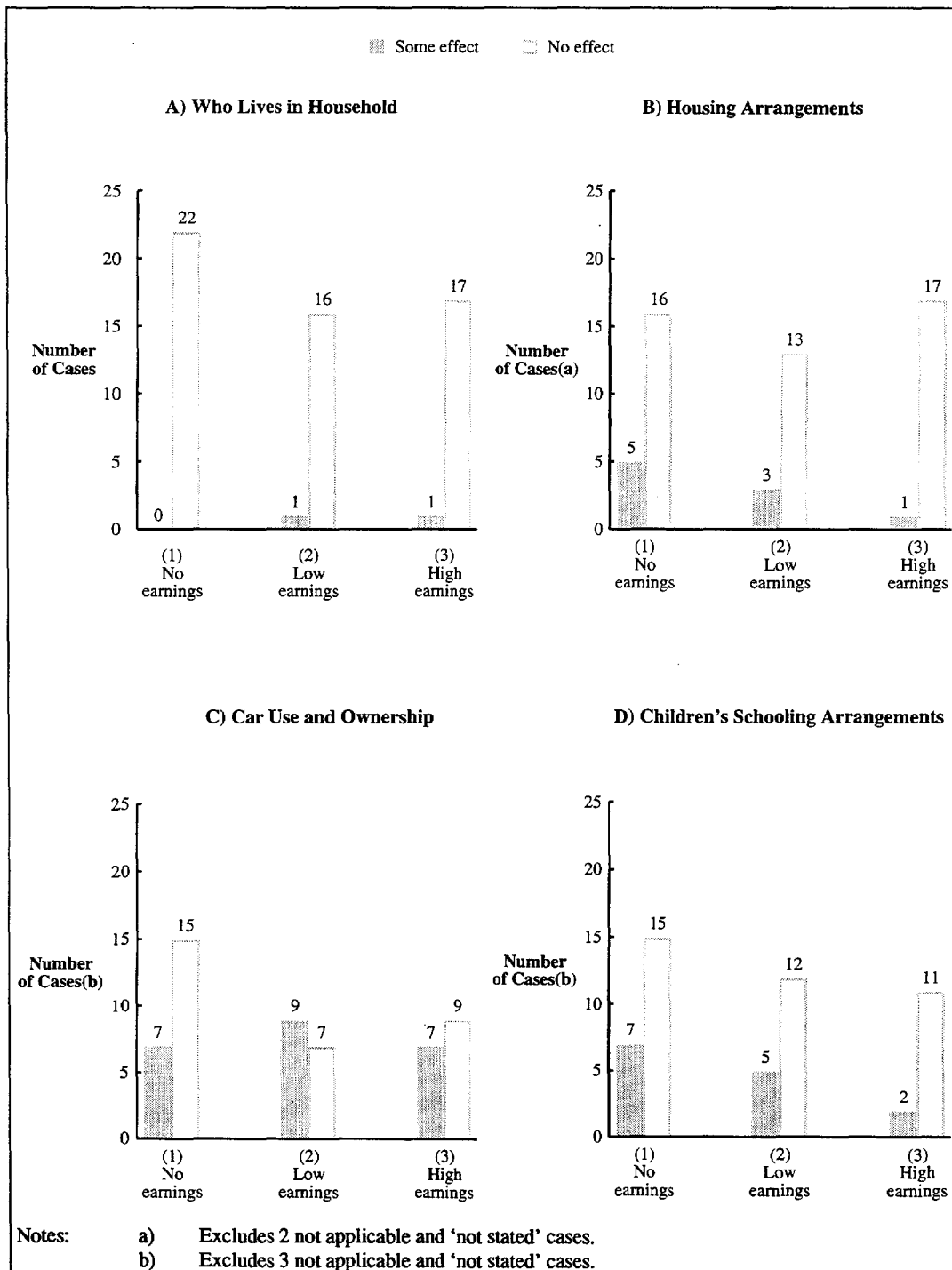
### **Who Lives in the Household**

Just two women said that the fact that their partner had been receiving DSP had affected who lived with them. In both cases, it was more as a result of their husband's disability than his receipt of DSP. In one case, the woman's sister had come to live with them to help with the children, her husband and household work while she was out at work. In the other case, the husband's disability had aggravated disagreements with their son who had then moved out.

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**Figure 4.9: Survey Sample: Impact of Partner's Receipt of DSP on Selected Aspects of Couple's Circumstances**



### **Housing Arrangements**

Nine of the women reported some change to their housing arrangements as a result of their partners' continued receipt of DSP. These all clearly related to difficulties meeting their housing costs, though no case had yet resulted in the couple deciding or being forced to move. Beyond simply mentioning that they found it more difficult to meet housing costs, two women said that they had to have their mortgages restructured, two had to get help from children to pay the mortgage, and one had to get help from parents to pay the rent. One woman said that they would like to move to a quieter home but could not now afford to do so.

### **Car Ownership**

Many of the women, 23 out of the 54 who answered the question, said that their partner going on to DSP had affected their car situation in some way. In most of these cases, the effect amounted to difficulty meeting the running costs of a car: nine reporting difficulty with maintenance costs or forgoing maintenance, and four mentioning less use of the car because of petrol costs. Just one woman specifically mentioned difficulties with the costs of registration, a reflection of the assistance with car registration costs which is provided through the concessions system. In most of the other cases, the effect of partners' receipt of DSP was to reduce the number of cars that the couple had: from two to one in two cases, and to lengthy periods without a car in two cases. Finally, one woman reported that they could not afford the car repayments, and were only paying the interest component of the loan.

### **Children's Schooling Arrangements**

Among the 52 women who had school-age children during the course of their partners' unemployment, 14 thought that it had affected their children's schooling arrangements in some way. In 12 of these cases, the women reported difficulties paying school expenses, with particular reference to the costs of both public and private school fees. Three of these families had received assistance from the school. In three cases, the woman believed that the period of their dependence on pension had been detrimental to their children's level of education. In two of these cases, children had not pursued or had interrupted tertiary study because of the family's need to supplement their social security income. In the other case, the woman regretted that they had been able to afford a tutor for their first child but not for the second.

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## 4.6 Case Studies

One of the clearest ways of gaining an understanding of past and current labour market attachment is via descriptive accounts. In this section we present several case studies which bring together the range of factors which over these women's lifetimes have conditioned their labour force decisions.

Some women in the study are from 'traditional families' where the husband, before receipt of DSP, was the breadwinner and the wife was at home looking after children. For such women, except for a brief period in the labour market before marriage, paid employment has not significantly featured in their lives. Most of these women are in Group 1.

Women in past and current employment have usually had a history of intermittent paid work, moving in and out of the labour market between the births of their children and the illness of their husbands. For some of these women, their partners' or their own ill-health affects their involvement in paid work.

Except where it is stated that the wife was born in another country all other women are Australian born. The Christian names used are fictional.

### **Group 1: Women With No Paid Work.**

**Isobel**, after leaving school aged fifteen, entered the labour market as a process worker. At seventeen she married and started her family. She is now aged 45. Four of her eight children (aged seven to 15) live at home. Except for some casual part-time school cleaning in 1990 when her husband left his job, Isobel has cared for husband and children for 28 years.

Isobel's 50 year old husband worked for the council as a garbage collector for 24 years. He developed health problems and became medically unfit for this job in 1990 and received Sickness Allowance for twelve months, then NSA in 1992. Retraining has not been possible for her husband due to his minimal education levels and current disability. Neither are currently working and her husband receives DSP. The family live in a Housing Department home.

**Hanna**, aged 46, was born in the Middle East and left school when she was 12. Married at 15, Hanna, her husband and three children came to Australia when she was 24. Five children, one of whom is blind and disabled, have been born since the family's arrival in Australia. Six of their children (aged 16 to 27), three of whom are full-time workers, two students and one on DSP, are living at home. Except for some casual ironing at home in 1993, Hanna, who cannot read or write English, has had no formal paid employment.

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Hanna's husband, aged 47, since arriving in Australia has worked in factories. In 1983 he became a self-employed baker. In 1985 he became ill and has not been in employment since that time. Hanna's husband currently receives DSP, neither are employed. The couple are paying a mortgage on their home of \$420 per month.

**Joan**, a 49 year old woman was born in Scotland and came to Australia, aged 11. After leaving school at 15 Joan had various jobs in shops and an office till her marriage, aged 18. After her first child was born a year later, Joan was out of the labour force for 12 months. She then worked for three years full time as a factory assistant till the birth of her second child. After the second child, Joan worked on and off in casual factory jobs for eight years till the arrival of her third child. When the third child was six years of age she returned to work as a part-time cleaner (15 hours per week) for six years. Joan has not been in paid work since 1984.

Joan's husband worked as a full-time truck driver most of his life. In 1983 his back 'went' and he has been on DSP since that time. In 1984, Joan gave up her cleaning position (15 hours a week) because her husband did not want her to work. She was quite happy about this as they did not need the money. Both are resigned to not working and said it leaves 'opportunities for the young ones'. Joan, her husband and one of their children, a full-time worker, live in their own home and pay a mortgage of \$55 per month.

**Elsie**, a 47 year old woman left school at 15. For three years she worked in various jobs as a process worker, a packer, and a seamstress and when 18, she married. Between the births of her four children she returned to factory work. Aged 22 and with her youngest child three years of age, she worked for 18 months as a full-time process worker/welder. When this child was six, Elsie returned to part-time press work for 18 months. When Elsie was 28 her fourth child was born.

Elsie's first husband, a sheet metal worker most of his working life, became ill with cancer shortly after the birth of their fourth child. Elsie was out of the labour market for eight years caring for her four children and husband who was on and off Sickness Allowance for a number of years. After her husband's death, when she was 35, Elsie received widow's pension (SPP) till the youngest child turned 16 and she was 43. She was on unemployment benefit briefly before commencing work as an eyeglass setter. She then remarried and worked full time for 18 months. Her second husband, a linesman, had a heart attack in 1989 and she gave up work to care for him and neither have returned to employment. Elsie, her husband and one child live in a Housing Department home and Elsie said they were managing financially on DSP so there was no need for her to return to work.

**Maria** aged 48, was born in the Middle East. She left school after finishing primary school and worked on her parent's farm till she was 15. Maria then completed a two year course in hairdressing and worked full time for one year

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before coming to Australia at age 19. After working full time as a shop assistant for three years, she married and had a child, returning to work full time when she was 22 and her youngest child was 12 months. She continued working full time as a machine operator for seven years during which time her second child was born. After four years at home caring for her children, Maria re-entered the work force on week ends as a part-time kitchen hand for about 12 months. As her children grew older she started full-time work as a school cleaner. She worked in this position till 1986 when she sustained a work injury and stopped work. Maria, who cannot read or write English, has not worked since her accident.

Maria's husband, born in the same country as Maria, worked full time on the family farm till he came to Australia in 1960. He worked as a labourer for many years, then as a machine operator for 20 years. Due to a work related illness, he stopped work in 1986, was on Sickness Allowance, then DSP. Over the years since coming to Australia six teenage brothers and sisters of Maria's husband have come here to live and usually stayed with them from one to three years. The brothers and sisters came out over a long period of time and as one was married or gained employment the next one would come. Maria said there was always a family member to care for the children when they were little. Maria's constant caring role meant she never had the chance to go to night school to learn English. Neither Maria nor her husband have worked since 1986. The couple own their home, and their daughter, son-in-law and grandchild live with them.

#### **Group 2: Women with Earnings Up to \$300 per Week**

Patricia, aged 47, completed a hairdressing apprenticeship after leaving school aged 14. After seven years of full-time work, aged 21, she began her family. Patricia returned to hairdressing as a casual, part-time worker when her first child was under 12 months old, continuing to work for nine years till her other two children were born and the family moved interstate. For five years Patricia cared for her family with no paid work. The family returned to Sydney and Patricia set up a hairdressing business and has worked mostly full time as a hairdresser for the last ten years.

Patricia's husband, aged 54, worked initially as a labourer's assistant. He was promoted to office manager and the family moved interstate. On returning to Sydney he worked as departmental manager of a warehouse. He was unemployed for a few years and in 1987 he started a business as a shop owner. He had a heart attack in 1993 and commenced receiving DSP. Patricia, who also is in ill-health but likes her work, has cut back to 30 hours work a week to care for her husband. The couple are paying a home mortgage of \$350 per week and their three children, son-in-law and grandchild live with them.

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**Susan**, aged 39, left school at 15 after completing Year 8. After working as a full-time check-out operator for two years and as a waitress part time for one year, she married, had two children and was not in paid work for nine years. Aged 28, she returned to the workforce for financial reasons as a full time shop assistant. Susan worked for four years full time until her husband sustained a work injury.

Susan was 32 when her husband who had worked in various jobs (cleaning, truck driving) was injured in a work related accident. Susan cut back to 30 hours per week to care for her husband. After 12 months she gave up her job to spend more time with her husband who is in receipt of DSP. She now has four children, three of whom are living at home. Since 1991, Susan has been working three to four days a week as a childminder which she does at home so she can be with her husband.

**Mary**, aged 47, from the Middle East, left school at 17 and started teaching embroidery. Married at 21, she worked full time as a self-employed embroiderer for two years before coming to Australia with her husband, when she was 23. Due to language difficulties Mary could not find a job in Australia. When she was 26 and her child twelve months old she commenced work full time as a wire worker. After 18 months in this job, Mary had her second child. Shortly after the birth Mary began full time work as an upholsterer and was retrenched 12 months later. Mary then worked as a sewing machinist full time for five years. Back problems relating to her paid employment lead to her leaving full-time employment. For the last two years Mary has worked part time as a dressmaker. Mary and her husband who own their home live with their two children.

Before coming to Australia, Mary's 62 year old husband worked as a salesman and cinema operator. In Australia he worked for the council as an electrical technician for 17 years, then as a machinist for 43 years. In 1989 he had a heart attack and retired due to his illness. Currently in receipt of DSP he has no paid work.

**Elaine**, aged 43, was born in the country and left school aged 15 to care for her ill mother and look after the family. When she was 16 she moved to town and worked full time as a pharmacy assistant for two years. Married at 19, Elaine worked full time for two years as a shop assistant until her first child was born. For two and a half years Elaine took in boarders and cared for two other children full time. Twins were born to Elaine when she was 25 and shortly after the birth she began working part time as a cashier. After working as a cashier for 15½ years Elaine, aged 40, left to join a bank where she currently works as a part-time bank officer. Elaine and her husband own their home. Elaine lives with two of her children and her husband is in community housing.

Elaine's husband, aged 47, worked in various jobs as a builder's labourer, tuna fisherman (seasonal), back-hoe operator, fork-lift driver and truck driver. In 1983 he sustained a work related accident and has been on compensation payments/IP

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and now DSP. He is physically and mentally disabled and will not work again. Elaine said it is not worth her while to work full time. The only way it would be possible is if she divorced her husband so he could maintain his DSP. Elaine has been offered full-time work but cannot take it on because her earnings from full-time work would not compensate for the loss of the concessions and benefits her husband is currently receiving.

After completing secondary school Catherine, aged 45, worked for a year, then completed a one year secretarial course and worked for another 12 months before commencing study. After Catherine completed a two year Diploma course at Teachers College she worked as a full-time teacher for four years. Aged 25, Catherine started her family of four and did not return to the workforce for 17 years. Five years ago Catherine went back to work for 12 months, baby-sitting one day a week. After another 12 months of not being in paid work, Catherine re-entered the work force as a part-time (eight hours per week ) child care assistant. Catherine said she is constrained from increasing her employment due to her ill-health, her caring commitments ( her youngest are seven and 13) and the likely loss of Family Payments due to income testing.

Catherine's husband worked as a full-time teacher up till March 1992 when he was medically retired. He is currently not working and receives superannuation and part DSP. The couple are paying a mortgage of \$257 per month and their four children live at home.

### **Group 3: Women With Earnings over \$300 per Week**

Kerrie, aged 43, left school aged 16 and worked as a shop assistant for nine years. Kerrie married and had two children. Returning to the labour market for financial reasons when her youngest was 12 months, Kerrie worked in a casual part-time position as a shop assistant for five years. When her husband became unemployed in the early eighties, Kerrie worked full time as a shop assistant for six years. Leaving this position because she did not like her employer Kerrie spent six months looking for work in 1989 and was in receipt of a Wife's Pension. Kerrie found full-time employment as a pay clerk in 1989 and is currently in this position.

Kerrie's husband, aged 43, a welder, has been unable to work due to ill-health since 1982. He was receiving Sickness Benefit for 12 months before going onto IP (DSP). When the children were younger their father cared for them while Kerrie worked full time. The couple and two children live in their own home.

Laura, from the United Kingdom, aged 26, left school aged 17, and completed a two year community care course. After working full time as a nursing aide for two and a half years, Laura married and with her husband came to Australia in 1988. Laura spent the first six months looking for paid work. After three years working full time as a nursing aide, Laura left her job as she had enough. In 1992 Laura

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began to train as an enrolled nurse and is currently working/training in this position.

Laura's husband, aged 48, trained as a nurse in the UK and worked as a nurse full time before coming to Australia. He worked here for two years (1988 to 1990) as a nurse before retiring due to ill-health. From 1990 to 1993 he has been in receipt of DSP. The couple have no children and live in private rental market paying \$ 145 rent per week.

Yvonne, aged 38, was born in an Asian Pacific country, and after leaving school at 20, she worked full time as a farm technician. Yvonne married and had three children. When her husband became very ill, Yvonne left her husband and children with relatives and worked overseas as a domestic for four years (1983 to 87). Yvonne's husband died in 1984 and after a marriage arranged by her aunt she and her children came to Australia in 1987. Since arriving in Australia, Yvonne has worked full time, full year as either a packer, food processor or kitchen hand. Yvonne has recently been promoted from a kitchen hand to a full-time chef's position.

Yvonne's second husband worked as an ice worker, roof tiler, and a cleaner with Australia Post for 30 years. He took early retirement in 1992 aged 55. In 1993, he suffered a stroke and is in receipt of DSP. The couple, their three children and Yvonne's sister who assists with caring for the children live in their own home.

Sally, aged 35, left school at 16 and studied secretarial work for 12 months. Sally married, had a child and returned to work on a job subsidy program as a full-time clerk when her youngest was 12 months old. A second child was born 12 months later and Sally was at home for six months. She returned to full-time work when her previous employer approached her; her youngest was six months old at the time. Sally worked for three years before having her third child. After spending 12 months at home Sally returned to paid work as a casual part-time word processor for five years. She now works full time in the same position and has done so for five years.

Sally's husband, aged 34, has worked all his life as a sand blaster or plant operator. In 1990 he suffered a stroke and has not worked since that time. Sally's husband receives DSP and the couple are paying a mortgage of \$457 per fortnight.

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## **5 The Labour Force Decision: Reasons And Characteristics**

Already, from the descriptions in the previous two sections, a picture has been developed of characteristics which distinguish women in the three sample groups covered in the survey. Now, the focus shifts to an account of the reasons given and the factors associated with the women's current intensity of labour force participation. The intensity of labour force participation is not the same thing as the intensity of paid employment, which provides the basis for the distinction between the three Groups in the sample. For example, women with no earnings may be out of the labour force if they are not looking for work, in the part-time labour force if looking for part-time work, or in the full-time labour force if looking for full-time work.

In the companion report on the wives of men receiving unemployment allowances (King, Bradbury and McHugh, 1995), reclassification of the sample according to labour force participation was an important step in presentation of the survey results. As will be seen in Section 5.1, however, there were very few women in the present sample who were looking for some or more work, and who would thus have a degree of labour force participation different to that indicated by their earnings status alone. Accordingly, reclassification of the sample in this case is not warranted. The women's earnings status is a very good indicator of their labour force participation.

Examination of the labour force participation decision begins in this chapter, looking at the stated reasons given by survey respondents for their labour force participation decisions and setting these in the context of their objective circumstances. Because there is no need to deviate from the breakdown of the sample into the three Groups used up till now, much of the relevant material has already been presented in the profile of the women in the three Groups in Section 3. Where that is the case, only key points will be repeated here. The material in this section is complemented in Section 6 by consideration of the part played by attitudes and household roles in the labour force participation decision.

### **5.1 Labour Force Participation**

To describe the intensity of the women's labour force participation, a three-part classification of labour force participation has been derived. It is defined as follows:

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- Not in the labour force
  - no paid work and not looking for work.
- Part-time labour force
  - part-time paid work and not looking for full-time work, or
  - looking for part-time work.
- Full-time labour force
  - full-time paid work, or
  - looking for full-time paid work.

This classification of labour force participation differs from the standard classification of labour force status, as used for example by the ABS, in the scope of the second and third elements. A standard classification of labour force status would add the distinction between part-time and full-time work, though it would assign women without work but looking for work to a separate category of unemployed. In contrast, the classification used here includes the combination in single categories of employed and unemployed people, and of people with different levels of employment. The third category, for example, will include people with full-time jobs, people with part-time work who are looking for full-time work, and people with no work who are looking for full-time work. The classification is somewhat unusual but its basis is the fact that we are interested at this stage solely in the degree of labour force participation. Whether someone is able to translate job search into paid employment is a different issue.

The pattern of labour force participation among the women in the sample is shown in Table 5.1 which is derived by adding consideration of job search to the picture of current paid work. None of the 22 women in Group 1 (No Earnings) had paid work at the time of the survey, yet only three of these women reported that they were looking for work, one looking for part-time work and two looking for full-time work. Those women not looking for work are counted as having nil labour force participation, those looking for part-time work as having part-time labour force participation, and those looking for full-time work as having full-time labour force participation.

Most of the women in Group 1 were therefore not in the labour force, and an obvious question of interest concerns the factors associated with this withdrawal from the labour force. Akin to this question, is the question of why the women in Group 2 with part-time work were not looking for more work. None of the 17 women in Group 2 were looking for any more paid work; all were in both part-time employment and the part-time labour force. Similarly, the single part-time worker in Group 3 was not looking for more paid work.

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**Table 5.1: Survey Sample: Women's Labour Force Participation Status by Group and Paid Work Status**

Group and woman's paid work status <sup>(a)</sup>	Labour force participation <sup>(a)</sup>			
	Nil	Part-time	Full-time	Total
• No earnings Nil	19	1	2	22
• Low earnings Part-time	-	17	0	17
• High earnings Part-time	-	1	0	1
Full-time	-	-	17	17
Total	19	19	19	57

**Note:** a) Full-time is defined as 35 hours per week or more.

The first point to note from Table 5.1 is the very small number of women in the sample who were looking for some or more work. The second point, which follows, is the close correlation between women's paid work status and the intensity of their labour force participation. As was foreshadowed above, this close correlation obviates the need to deviate from the classification of the women in the sample into the three Groups defined on the basis of their paid work status.

## 5.2 Reasons for Not Increasing Labour Force Participation

What characteristics might be associated with differences in the women's intensity of labour force participation? One place to begin is examination of the reasons women gave for not seeking to increase their labour force participation. The concern is thus with the 19 women in Group 1 who were not looking for work, and with the women in Group 2, all 17 of whom had part-time work and were not looking for any more work. The women were presented with a list of some of the common reasons people give for not looking for some/more work and asked to indicate which, if any, were important in their case. They were then asked to identify the main reason.

The detailed responses to the question on why women were not looking for some or more work, including the list of response options provided, are given in Table

5.2, with a summarised form in Figures 5.1 and 5.2. The two figures group the alternative responses into seven broad types of reason but are not simply an addition of the categories in Table 5.2. Their preparation also involved examination and allocation of the 'other' responses, as well as the avoidance of double counting where, for example, a woman mentioned two specific reasons within a single group of reasons.

### **Women with No Earnings**

We look first at the women without any paid work, and their reasons for not attempting to increase their labour force participation from nil to part-time or full-time. Caring responsibilities emerge clearly from the upper parts of Figures 5.1 and 5.2 as the most prevalent reason given by women in this Group for not looking for work. This reason was mentioned by 15 of the 19 women in the Group, and was identified as the main reason in about two thirds of all cases. Mostly, these were cases of caring for husbands, particularly where caring responsibilities amounted to the main reason, though there were also instances of caring for children and for others.

After caring responsibilities, only three other types of reason were mentioned by the women in Group 1: financial disincentives, discouragement, and the woman's own ill-health or disability. Each of these reasons was mentioned by about a third of the women.

Included under the heading of financial disincentives are responses of 'financially, not worth it' (three cases), 'loss of pension' (four cases) and 'loss of concessions' (one case). Those women who said that it was 'financially not worth it' were asked to elaborate and, in both of the two cases where elaboration was provided, concern about the loss of pension and concessions was supplemented with concern about the increase in public housing rent that would result from any increase in income. Under 'discouragement' are the responses of 'no jobs' (two cases), together with mention of being too old to get a job (one case) or having insufficient skills or experience (three cases): 'I don't feel qualified to do anything I could manage'; 'I'm nervous about going back into the workforce, and not qualified'.

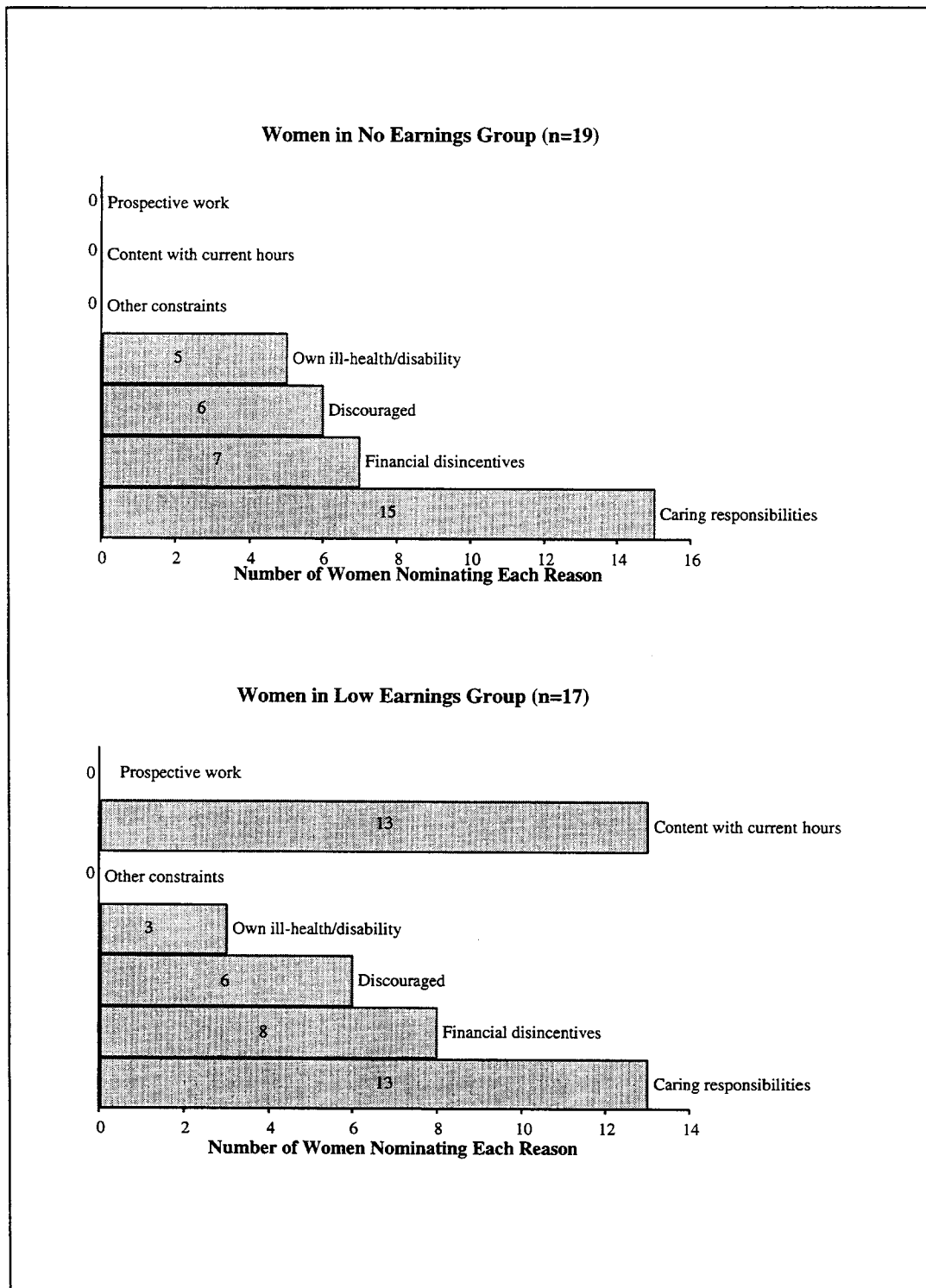
While financial disincentives, discouragement, and the woman's own ill-health or disability were mentioned as reasons with similar frequency, the upper part of Figure 5.2 shows that they did not amount to the main reason with similar frequencies. Where a woman mentioned her own ill-health or disability as a reason, it was in most cases also the main reason. In no cases, however, did discouragement amount to the main reason, and financial disincentives were the main reason for only two out of the seven women who mentioned them.

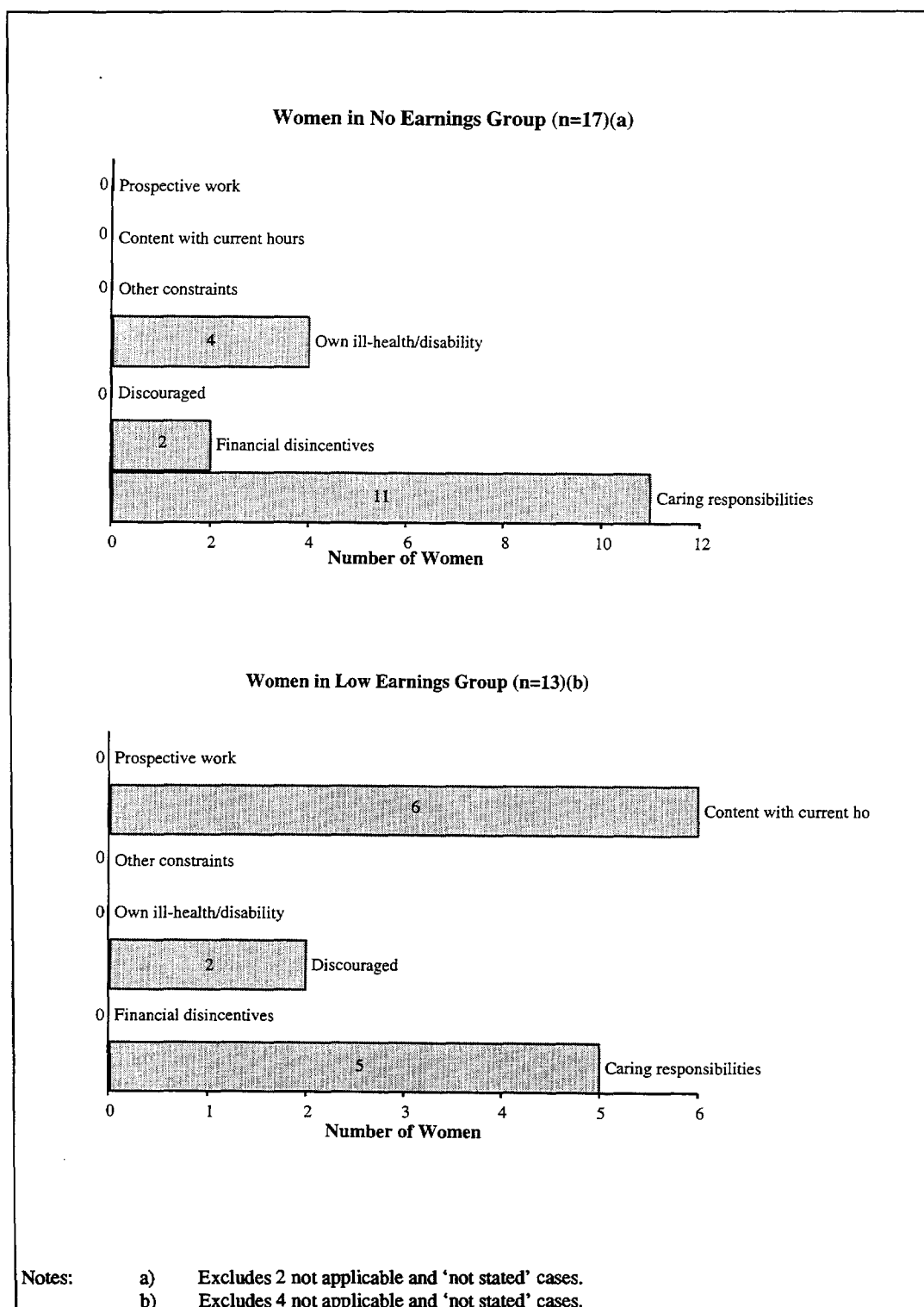
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**Table 5.2: Survey Sample: Reasons Women not Looking for Some/More Work** (Number of women who nominated each reason)

Reason	(1) No earnings (n = 19)	(2) Low earnings (n = 17)	Total (n = 36)
<b>Number of women who nominated each reason</b>			
Has work	0	11	11
No jobs	2	5	7
Financially, not worth it	3	7	10
Caring for children	4	8	12
Caring for spouse	13	11	24
Caring for other	2	4	6
In training/education	0	0	0
Transport difficulties	0	0	0
Reduction of pension/benefit	4	6	10
Loss of concessions	1	3	4
Own ill-health/disability	5	3	8
Other	6	8	14
<b>Main reason</b>			
Has work	0	1	1
No jobs	0	1	1
Financially, not worth it	1	0	1
Caring for children	1	2	3
Caring for spouse	8	3	11
Caring for other	2	0	2
In training/education	0	0	0
Transport difficulties	0	0	0
Reduction of pension/benefit	0	0	0
Loss of concessions	0	0	0
Own ill-health/disability	4	0	4
Other	1	5	6
Not stated	2	5	7
Total number	19	17	36

The three other types of reason shown in Figures 5.1 and 5.2, despite no mentions by the Group 1 women, need some explanation. 'Other constraints' is a reference to matters such as transport difficulties or English-language difficulty. 'Prospective work' allows for any cases where either a job was impending or where the woman was undertaking training or education as a step toward looking for work. 'Content with current hours' essentially refers to women who already have some paid work, and would therefore be irrelevant for the Group 1 women, but would also include any cases where this was a reference to a commitment to voluntary work.

**Figure 5.1: Survey Sample: Reasons Women Not Looking for Some/More Work**

**Figure 5.2: Survey Sample: Main Reason Women Not Looking for Some/More Work**

In summary, for the great majority of cases in Group 1 (15 out of 17), caring responsibilities and the women's own ill-health constituted the main reason why these women with no paid work were not looking for work. In the remaining two cases, the main reason was financial disincentives.

### **Women with Low Earnings**

For the women in Group 2 with part-time work, the relative frequencies of mentions of caring responsibilities, financial disincentives, discouragement and own ill-health or disability were similar to those found for the Group 1 women with no paid work (Figures 5.1 and 5.2). For the Group 2 women, however, the further reason of 'content with current hours' emerges as important. Indeed, contentment with the current level of paid employment and caring responsibilities were each mentioned as important reasons by about three quarters of the women in Group 2. As was the case with Group 1, the mention of caring responsibilities was primarily a reference to caring for husbands.

Financial disincentives were mentioned by about half of the women in Group 2, seven saying that further paid work was not financially worthwhile, six referring to the reduction or loss of pension, and three referring to the loss of concessions. The elaborations given for the responses that it was not financially worthwhile were mainly statements of the factors taken into account to weigh up against any increase in earnings: loss of part or all of the pension, loss of concessions, loss of part of Family Payment, tax to be paid on earnings, and increased costs of going to work. One woman added a point about difficulties encountered with her typically fluctuating earnings. Her income assessment every 13 weeks meant that the timing of reductions in her pension often did not coincide with her increases in earnings making it hard for them to manage. She thought that any increase in her earnings would be similarly variable and would make managing even harder.

Besides the emergence of the additional reason of 'content with current hours', the responses from the Group 2 women differed slightly from those of the Group 1 women in the way that the mention of reasons translated into main reasons (Figure 5.2). Only three types of main reason were given by the Group 2 women: 'content with current hours' and 'caring responsibilities', which accounted for most cases, and 'discouragement'. 'own health or disability' and 'financial disincentives', while mentioned by a number of women, did not in any case amount to the main reason why the woman was not looking for more work. It should be remembered, though, that we are dealing with a fairly small number of cases here: just 13, given that four of the women did not identify the main reason.

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## Summary

Besides those cases of women in Group 2 who were content with their current hours of paid work, and excluding the not-stated cases, two thirds of the women in the sample (16 cases) nominated caring responsibilities as the main reason for not looking for some or more paid work. Only three other main reasons were given: the woman's own ill-health or disability (four cases), financial disincentives (two cases) and discouragement (two cases). These three types of reason did, however, appear with far greater frequency in the responses to the questions about what were important reasons, even if they did not constitute the main reason.

The types of reasons mentioned by women who were not looking for some or more work are now used as a framework for considering the association of various characteristics with the intensity of women's labour force participation, as indicated by their earnings status. This largely involves reviewing and elaborating material presented in Section 3.

## 5.3 Caring Responsibilities

### Caring for Partners

Where women had nominated caring responsibilities as reasons why they were not looking for some or more work, this was usually a reference to caring for partners. Table 3.5 showed no variation between the three Groups in the proportion of women whose partners needed special care from them: it was around 50 per cent for each Group. There was, however, a suggestion of variation according to the extent of special care required from the woman in terms of the hours of care needed. Table 3.6 showed women whose husbands needed '24 hour a day' care were more likely to have no paid employment than were those whose husbands needed less hours of care. Exactly what is meant by '24 hour a day care' is unclear, however, given that a number of women who said that their partner needed this level of care from them did, nevertheless, have part-time or full-time paid work. Perhaps the husband's need for care, in such cases, was not being met, or perhaps '24 hour a day' care is a rather loose term.

### The Presence of Dependent Children

Besides caring for husbands, some caring responsibilities were cases of caring for children. Couples where the demands of caring for children would be greatest, those with very young children, were, of course excluded from the sample and it was thus not surprising that caring for children was not a prominent reason why the women were not looking for some or more paid work. With regard to the presence and age of dependent children, Table 3.4 revealed no clear pattern of variation in the woman's earnings status.

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## **5.4 Women's Own Illness/Disability**

As discussed in Section 3.1, 12 out of the 57 women in the sample reported an illness or disability which affected their ability to work in paid employment. Simply by definition, it would appear that women who identified such a disability would have a lower likelihood of being in paid employment. However, the relationship need not be so straightforward as it will also depend on the nature of any such disability. Does it, for example, constrain the type of paid work that can be undertaken, or the hours of work that are manageable? In fact, the identification of such an illness or disability was quite closely associated with women's earnings status: the 12 women including eight with no paid work, and four with part-time paid work.

## **5.5 Discouragement**

Discouragement refers to the situation where a woman would like paid work but sees no prospect of finding work. It frequently appeared in the form of beliefs by women that, with their skills or at their age, it was not worth looking for some or more work. Accordingly, the relationship between discouragement and the degree of labour force participation is examined here in terms of the woman's age, educational attainment, perception of the value of training, and labour market history.

### **Women's Ages**

Although the ages of the women in the sample were concentrated in the narrow 35-49 year age band, Table 3.1 included the suggestion of labour market activity decreasing as age increased. The women with no earnings (Group 1) tended to be slightly older than those with part-time earnings (Group 2) who were, in turn, slightly older than those with full-time earnings (Group 3).

### **Educational Attainment**

A fairly strong association between educational attainment and current earnings status was identified in Section 3 (Table 3.7), particularly apparent in terms of the age they left school and, to a lesser extent, in terms of the holding of post-school qualifications.

### **Perceived Value of Training**

Women were asked whether they thought job training would be useful to them. About 70 per cent of the women thought not, and there was no marked variation in

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this proportion between the three Groups (Figure 5.3). The women without any paid work were just as likely as the women with part-time or full-time work to see no use for them in job training.

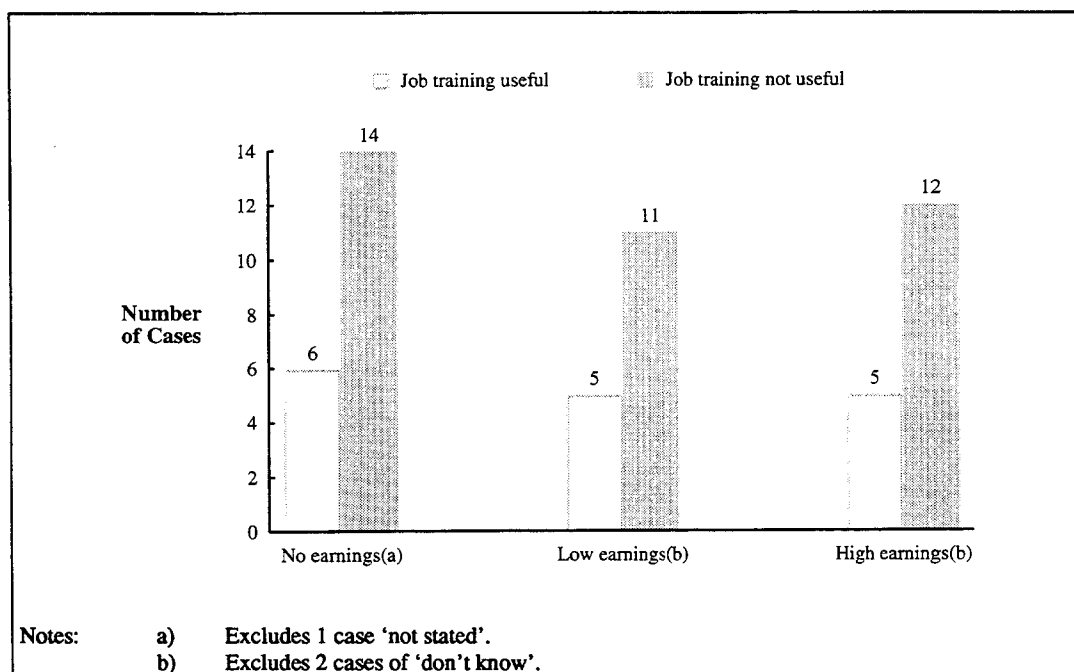
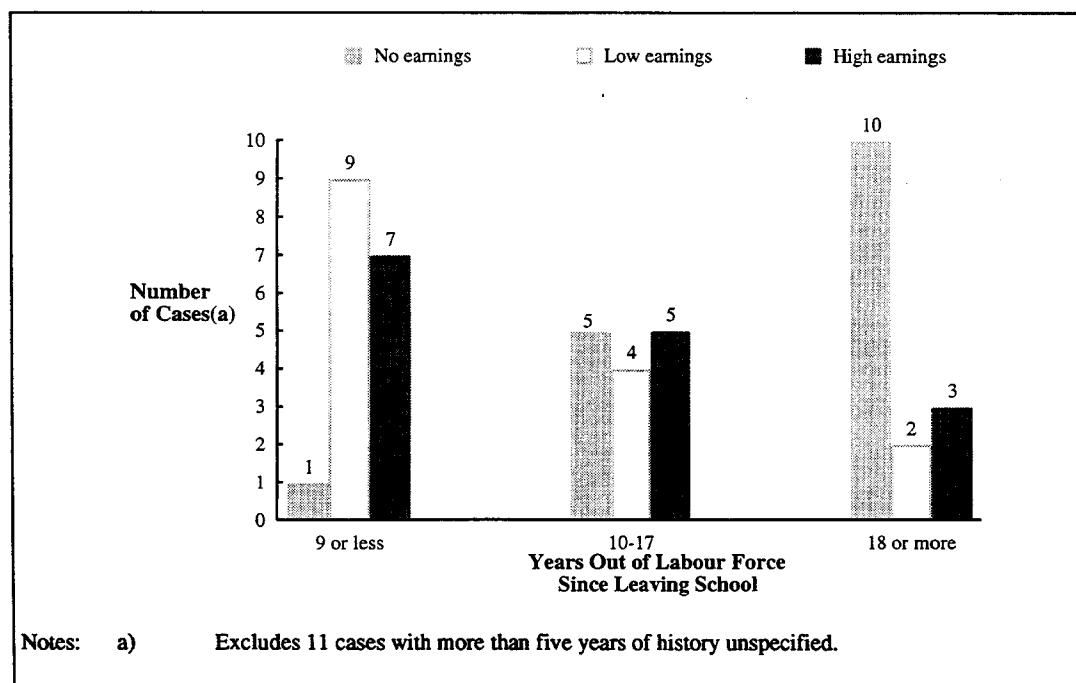
The responses given by women when asked to elaborate on their answers to the question about the usefulness of training are of obvious interest. Looking first at the women in Group 1 with no paid work, those who thought training would be useful mentioned particular skills they would like, including two references to English-language training. The Group 1 women who thought training would not be useful to them mainly referred to barriers to their participation in either training or work: notably their caring for their husband or their own ill-health. Still, five of the women mentioned what they saw as barriers but what would better be seen as arguments for training. These included poor English-language proficiency and illiteracy, but mainly a sense of having been out of the workforce for too long: 'There is nothing I can do; modern technology and computers - I can't understand them'.

Those women with paid work in Groups 2 and 3 who thought that job training would be useful for them tended to elaborate in terms of the particular skills they were interested in. In many cases these were related to their current work, though in one case it was far more basic: 'I'd like to learn writing. I've never really been to school'. In only very few cases were perceived barriers the reasons why women in Groups 2 and 3 saw no value in job training for them. Rather, it was because they were happy with their current work and did not see the need for any such training. A number of the women noted that they received all the training they needed at work.

### Labour Force Histories

Turning now to the association between women's labour force history and their current earnings status, there are a range of indicators that could be drawn from the material presented in the previous section. The single indicator selected for use in this analysis is the period spent out of the labour force since leaving school (Figure 5.4). The number of years spent out of the labour force since leaving school has been classified in a way which gives three groups of roughly equal size: nine years or less, ten to 17 years, and 18 years or more. Figure 5.4 suggests a strong relationship between years out of the labour force and current earnings status, particularly regarding the distinction between being in and out of the labour force. Only one of the 17 women who had spent nine years or less out of the labour force had no current paid work, compared to about one third (five out of 14) of the women who had spent between eight and 17 years out of the labour force, and two thirds (ten out of 15) of the women who had been out of the labour force for 18 years or more.

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**Figure 5.3: Survey Sample: Perception of Usefulness of Job Training, by Group****Figure 5.4: Survey Sample: Current Earnings Status by Years out of Labour Force Since Leaving School**

Corresponding to the increasing proportion of women who have no current earnings as their total period out of the labour force increases, the proportions with part-time or full-time work decrease. Figure 5.4 also includes the suggestion that, among those with some paid work, the relative importance of full-time work increases as total time out of the labour force decreases. The picture shown by Figure 5.4 can justifiably be questioned as perhaps partly spurious because of age effects: older women are more likely to have spent longer periods out of the labour force than younger women simply because a greater time has elapsed since they left school. Accordingly, a similar analysis was conducted using the proportion of time out of the labour force since leaving school, rather than the absolute number of years. This made little difference to the picture.

## 5.6 Financial Disincentives

Three aspects of financial disincentives are examined here: the roles of housing costs, of women's understanding of the effect of increased earnings on their social security entitlements, the use of concessions, and the costs of working.

### Housing Costs

The potential role of housing costs in women's labour force participation decisions is really a combination of financial incentives and disincentives. Outright owners can be expected to have less incentive than others for a high degree of labour force participation because their housing costs are generally considerably lower than those of people in other housing circumstances. With a given level of earnings, the social security incomes of outright owners will go further. Depending on the extent of their equity in their dwelling, home purchasers may be in a similar position as outright owners or may face high housing costs and a strong incentive to increase their income. The generally high housing costs of private renters may similarly provide a strong incentive to increase income, though moderated somewhat by the provision of Rent Assistance. For tenants in public housing, rents are income-related which means that they face higher effective marginal tax rates as their private incomes increase and possibly see a disincentive to increasing earnings.

Table 3.14 broke down women's labour force participation according to housing tenure, and a number of points emerged. Firstly, the outright home-owners and purchasers, who constituted just over 70 per cent of the sample, were fairly evenly distributed across the three Groups. This suggests that housing costs might not be an important factor. On the other hand, women who were public renters tended to have no earnings (most were in Group 1), while all of the few women who were private renters were in Group 3. This supports the suggestion that housing costs are important. Thus, overall, there is mixed evidence on the significance of housing costs as a factor behind the women's earnings status.

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### Understanding of Income Support Provisions

Women were asked a number of questions to elicit their awareness and knowledge of the effect of earnings on social security entitlements and income tax liabilities. This was one area of the questionnaire where partners made their presence felt in the instances where it had proved impossible to conduct the interview with the woman alone. When present, partners were often first to respond and the responses to the questions, which are given in Table 5.3, should accordingly be seen as an exaggeration in some cases of women's own level of knowledge of the provisions covered.

Women were first asked how much other income they and their partner could receive and still get the full amount of pension. About two thirds of the women did not know and, of the remainder, most knew roughly the correct amount. Where women thought they knew, but gave the wrong figure, the amounts tended to err on the low side. There were no marked variations in the response according to women's degree of labour force participation. The extent of knowledge of the level of other income below which pension entitlement was unaffected decreased as women's earnings increased, although, overall, it needs to be remembered that the level of awareness was low.

The second question concerned the rate of withdrawal of pension with income above the free area: specifically, by how much would the couples' pension entitlements be reduced in total if they received \$20 per fortnight more than the income-test-free level of income. Again, the great majority of the women (41 out of 56) did not know. While the numbers are very small, there is a suggestion that women with paid work were more likely to know than were those women without paid work.

The level of understanding about the Earnings Credit was extremely low. Only two women said that they understood what the Earnings Credit is, and neither of these two knew how much could be accrued under the Earnings Credit. Women were asked if they were aware that their husband would be able to get an Employment Entry Payment (EEP) if he took up full-time employment. Once again, the great majority of the women (49 out of 56) were not aware of this provision.

The last question about social security provisions concerned whether the women were aware that, if someone goes off pension, then they may still be entitled to Additional Family Payment (AFP). The question was only asked of those women who were receiving AFP. Among all the provisions covered by these questions, this was the only one with which a reasonable proportion of the women were familiar: 11 out of 24 said that they were aware of the possibility of receiving AFP after going off pension. The numbers are too small to say anything about variation between the Groups in the knowledge of this provision.

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Table 5.3: Survey Sample: Awareness of Income Support Provisions, by Group

	(1) No earnings (n = 21) <sup>(a)</sup>	(2) Low earnings (n = 17)	(3) High earnings (n = 18)
<b>Level of income free of income test</b>			
Don't know	10	10	17
Know - incorrect	3	2	0
Know - correct	8	5	1
<b>Rate of withdrawal of pension</b>			
Don't know	17	10	14
Know-incorrect	2	2	0
Know - correct	2	5	4
<b>Awareness of Earnings Credit</b>			
No	21	16	17
Yes	0	1	1
<b>Awareness of EEP</b>			
No	20	14	15
Yes	1	3	3
<b>Awareness of AFP for low-income earners</b>			
Yes	3	4	4
No	5	6	2
Not applicable	13	7	12
<b>Awareness of the Dependent Spouse Rebate</b>			
No	18	11	11
Yes	3	6	7
<b>Notes:</b> a)      Excludes one 'not stated' case.			

There was also a question about the Dependent Spouse Rebate (DSR) in the income tax system. Almost one third of the women were aware of the DSR, though this proportion was notably lower for the women with no paid work. Of the 16 women who did know about the DSR, only four had a good idea of how much it was worth.

### **The Use of Concessions**

If the women lost their entitlement to pension, they would also lose entitlement to the value of the associated fringe benefits or concessions. On the other hand, if loss of entitlement was due to their husband taking up full-time employment, then he, as an ex-DSP recipient would retain the concessions for 12 months. It can thus be hypothesised that the more use that is made of these concessions, and hence their greater value, the less inclined the woman would be to undertake a level of paid work which would remove the entitlement to her concessions. With all the women in our sample currently receiving pension and an entitlement to concessions, we cannot examine the relationship between the use of concessions and the likelihood of taking up work which removes any entitlement to pension. We can, however, look at the extent of use of concessions. This is done in Table 5.4 which shows the extensive use of most of the types of concession listed.

### **The Costs of Working**

The direct costs of working will enter somewhere into the equation for working out the financial benefits of employment, and act as a possible disincentive to taking up paid employment or increasing the hours of work. How much are the costs of working and do they differ between part-time and full-time work? Among the 35 women in the sample with current paid work, 32 reported that there were regular costs that they had to meet in their jobs. Of these 32 women with costs, 28 mentioned transport costs, ten mentioned clothing costs, and one mentioned other costs. Where transport costs were faced, they amounted on average to \$10.70 per week for part-time workers and to \$17.40 per week for full-time workers. For the ten workers who incurred clothing costs, these averaged \$3.70 per week. Among all those with regular costs of undertaking paid work, total weekly work costs averaged \$10.10 for part-time workers and \$16.80 for full-time workers. Transport costs accounted for 87 per cent of the value of costs that were mentioned.

## **5.7 Other Constraints**

Of interest here are the potential constraints posed by English-language difficulties or transport difficulties. While none of the women explicitly mentioned these factors when asked why they were not looking for some or more work, this does not imply that there is no association between these factors and earnings status.

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**Table 5.4: Survey Sample: Use of Concessions, by Group**

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)
Number with concession card	22	17	18
Number having used the card for this purpose in the last year:			
Rebates for water rates	14	10	8
Rebate for land rates	14	9	2
Rebates for electricity	19	13	8
Rebates for gas	5	1	0
Car registration/driver's licence	20	15	11
Exemption from education charges (TAFE)	1	1	0
Free hearing aids	0	1	1
Free spectacles	8	1	2
Transport concessions - bus/train/ferry	19	13	13
Bulk billing for visits to doctor	19	14	10
Cheap prescriptions	22	17	18
Free dental treatment at public dental hospitals	13	6	2

### English Language Difficulty

The discussion of migrant status in Section 3 revealed that a considerably higher proportion of the women in Group 1 (without paid work), than in the two other Groups, were born in non-English-speaking countries (Table 3.3). But what we are really interested in here is English-language proficiency. While the survey included questions about country of birth and, for migrants, their duration of residence in Australia, there was, however, no question about English language proficiency. The information on country of birth can be used as an indicator of English language proficiency, though a better measure is available by distinguishing between survey respondents who required interpreters and those who did not. Among the 57 women in the sample, eight needed interpreters. Five of these women had no paid work, one had part-time work, and two had full-time work. There is thus a suggestion from our sample that English-language proficiency may be associated with whether or not the woman has paid work, though this low level of English language proficiency, as measured by the need for an interpreter, is certainly not a binding constraint.

### Transport Difficulties

The consideration in Section 3 of an indicator of transport access suggested no variation in women's earning status according to the degree of their access to transport (Table 3.15).

## **6 The Labour Force Decision: Attitudes And Roles**

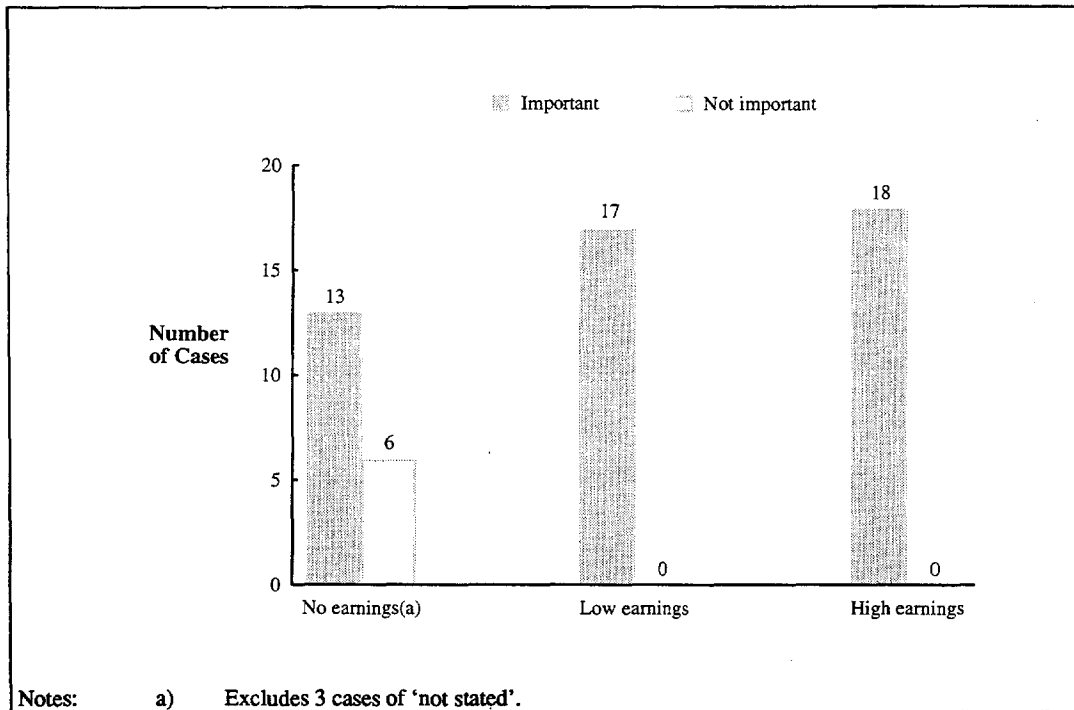
Differences in women's employment status were examined in previous chapters with reference to reported reasons for current activity and the association with a number of concrete factors. The examination is now extended with consideration of the parts played by attitudes and household roles. The attitudes of both the women and of their partners are considered and, with regard to the latter, it is important to keep in mind that interviews were conducted with the women and not with the couples. We are discussing the women's impressions of partners' attitudes, not attitudes as expressed by partners.

### **6.1 The Importance of Paid Work: Women's Views**

When discussing their feelings about work in general, about 85 per cent of the women in the sample said that having paid work was important to them. This included all of those with earnings in Groups 2 and 3 and even a substantial majority of those in Group 1 without paid employment (Figure 6.1). With regard to the apparent contradiction with this latter group, there are two possible explanations. Firstly, the question was concerned with paid work in general rather than the current situation. Thus, it is not inconsistent for a woman to attach importance to paid work, but to be out of the workforce at some time for reasons such as caring for children or illness. Secondly, it may well not be the woman's attitudes alone which determine their labour force behaviour. Their partner may have an important role: a matter which is examined in the following section. All but one of the six women who thought that paid work was not important were aged 45 years or older.

Those women who said that paid work was important to them were presented with a number of possible reasons and asked which ones were important and which one was the main reason. The overall responses to these questions are shown in Figure 6.2, with the frequency of reasons nominated as important in the upper part of the figure, and the frequency of main reasons in the lower part. All but one of the alternatives offered was mentioned as an important reason by between about 50 and 80 per cent of the women. The exception was 'having my own money' which was mentioned by less than one third of the women. Under the category of 'other' were references to the benefits of paid employment for health and well-being. A more discriminating pattern of responses appears with the frequency of main reasons in the lower part of Figure 6.2. This shows only three of the reasons to have been nominated as the main reason by more than three women. In about 70 per cent of cases, the reported main reason for the importance of paid work was

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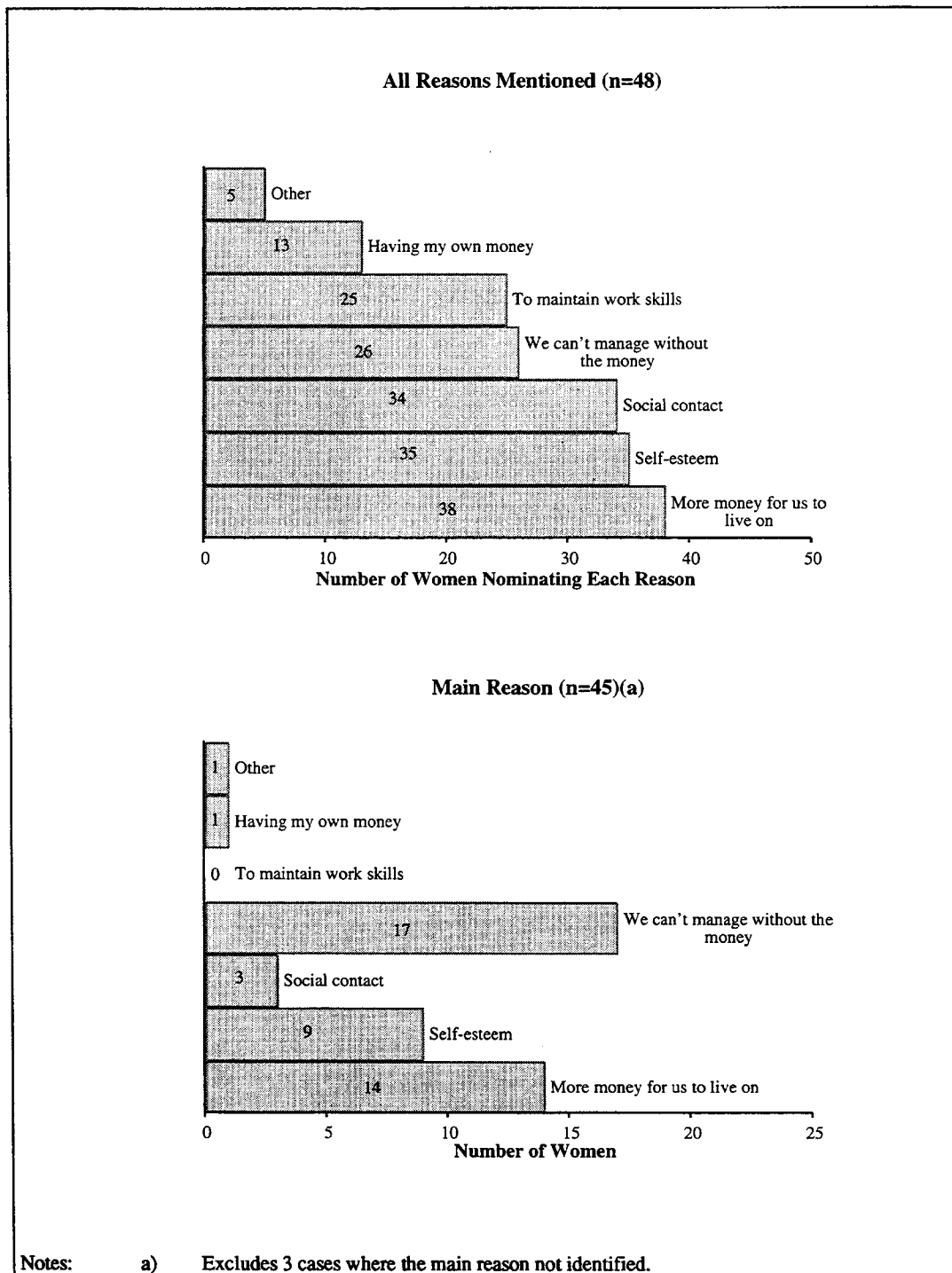
**Figure 6.1: Survey Sample: Is Having Paid Work Important to You?**

financial; either 'more money for us to live on' or 'we can't manage without the money'. A further 20 per cent of the women identified 'self-esteem' as the main reason why paid work was important to them.

When we look at the responses to these questions according to women's employment status (Table 6.1), the major difference is in the relative importance of the two financial reasons. Either 'more money for us to live on' or 'we can't manage without the money' were given as the main reason for the importance of paid work by about two thirds of the women in each Group. As the intensity of paid employment increases, the more extreme financial reason of 'we can't manage without the money' takes on greater importance compared to the more moderate 'more money for us to live on'.

This all points to the pre-eminence of financial factors in these women's labour force decisions: the more a woman sees paid work as financially important, in terms of not being able to manage without earnings, the more likely she is to have paid employment, particularly full-time paid employment. While this may seem a fairly obvious conclusion, the interesting point is the extent to which other factors disappear. These include, in particular, 'self-esteem', 'social contact' and 'to maintain work skills', factors which were frequently mentioned but which seldom amounted to the main reason.

**Figure 6.2: Survey Sample: Reasons and Main Reason Why Women Consider Their Having Paid Work is Important**



**Table 6.1: Survey Sample: Reasons and Main Reason Why Women Consider Their Having Work is Important, by Group**

Reason	(1) No earnings (n = 13)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)	Total (n = 48)
<b>All reasons mentioned</b>				
More money for us to live on	12	13	13	38
Self-esteem	7	13	15	35
Social contact	8	14	12	34
We can't manage without the money	3	9	14	26
To maintain work skills	3	11	11	25
Having my own money	3	6	4	13
Other	1	2	2	5
<b>Main reason</b>				
More money for us to live on	6	4	4	14
Self-esteem	2	4	3	9
Social contact	1	0	2	3
We can't manage without the money	3	6	8	17
To maintain work skills	0	0	0	0
Having my own money	0	1	0	1
Other	0	0	1	1
Not stated	1	2	0	3
Total	13	17	18	48

All women were asked whether they saw any disadvantages in their having paid work, still talking about paid work in general. A substantial minority of 40 per cent perceived disadvantages with paid work, with broadly similar proportions of women in each Group identifying disadvantages. There was, however, a marked difference in the propensity of women of different ages to identify disadvantages with paid work: a majority of the women aged 45-49 years did so. Among the 22 women who thought that there were disadvantages with paid work, the most frequently mentioned types of disadvantage related to financial matters (eight cases), caring for their husband (eight cases), and caring for children (six cases). Other concerns included the loss of time to undertake other domestic work and deleterious effects on the woman's health. For the women under 45 who saw disadvantages with paid work, these mostly related to the impact of paid work on their caring and other domestic roles. For the women aged 45 years or over, financial considerations were just as important; these were expressed, for example, in terms of loss of pension, loss of concessions or increase in public housing rent.

## 6.2 The Importance of Paid Work: Partners' Views

The women were asked whether they thought that their partner felt that it was important that they (the woman) should have paid work. As was stressed at the beginning of this chapter, it should be kept in mind that we are discussing the women's impressions of partners' views, not views expressed by partners. Overall, the numbers of positive and negative responses were fairly equal, with a few women reporting that they thought their partners were indifferent, and some women feeling unable to answer the question. Thus, while a substantial majority of the women in the sample had reported that paid work, in general, was important to them, they saw their partners holding the same view with less frequency.

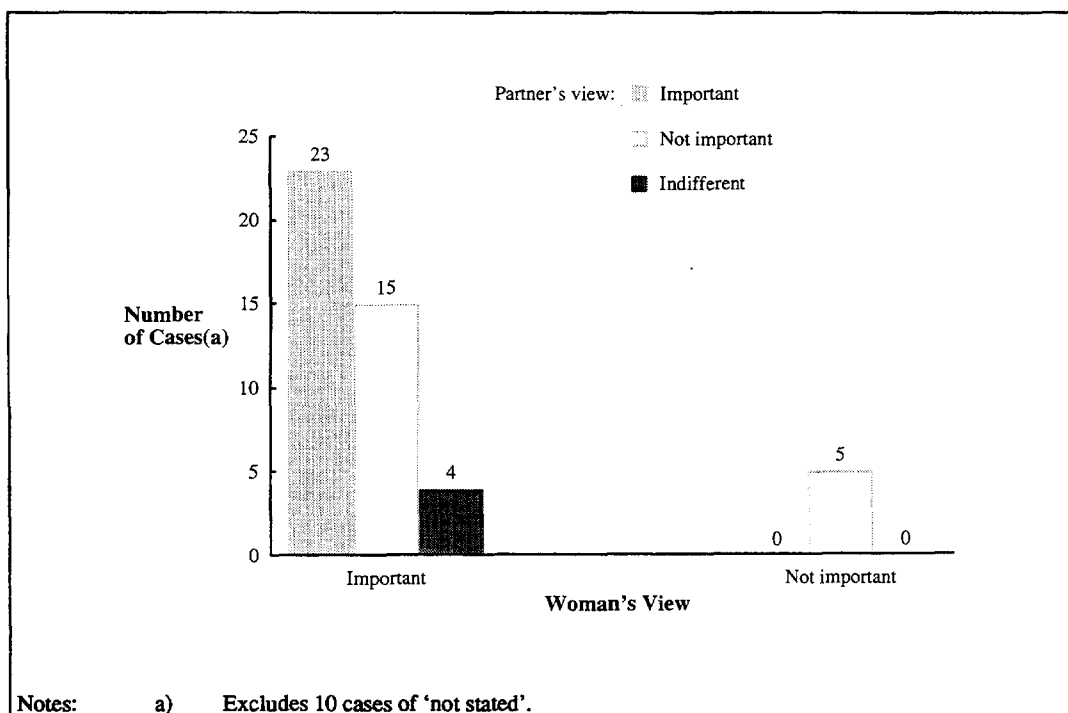
The correspondence between women's and partners' views on the importance of paid work for the women is shown in Figure 6.3. Clearly, the divergence between the views of women and their partners is almost entirely located within the group of 15 women who considered that paid employment was important to them but believed that their partners held the opposing view. Such instances accounted for about a third of all valid cases, and were particularly prevalent among the women in Group 1 with no earnings (nine out of 17 valid cases) and among women aged 40-44 years (eight out of 17 valid cases). There was, however, no apparent association with migrant status.

Where the partner attached importance to the woman having paid work, women were asked to identify the important reasons behind this view, but not to nominate a main reason. There were some differences in the overall pattern of the reasons which had been given by women for their seeing paid work as important (Figure 6.2) and the reasons attributed to their partners. The women saw their husbands holding financial reasons as the basis for the importance of the woman having paid work far more frequently than they did themselves. Indeed, one or both of the two financial reasons, 'more money for us to live on' or 'we can't manage without the money', were identified in at least two thirds of the cases where the men thought it important that the woman should have paid work. The reasons of 'self-esteem', 'social contact' and 'to maintain work skills', which had been accorded significant importance by the women, were in contrast attributed to their husbands relatively infrequently.

Women were also asked whether their partners saw any disadvantages in their (the woman) having paid work. Whereas a minority of 40 per cent of women had identified disadvantages with their having paid work, their partners were perceived to see disadvantages in almost 65 per cent of cases. Moreover, the nature of these disadvantages as attributed to partners were quite different to those expressed by the women themselves. Among the 33 cases where women thought that their partner saw a disadvantage in her having paid work, the most frequently mentioned basis for this view was that it was counter to the man's view of appropriate roles

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**Figure 6.3: Survey Sample: Women's and Partners' Views on the Importance of Paid Employment for the Women**

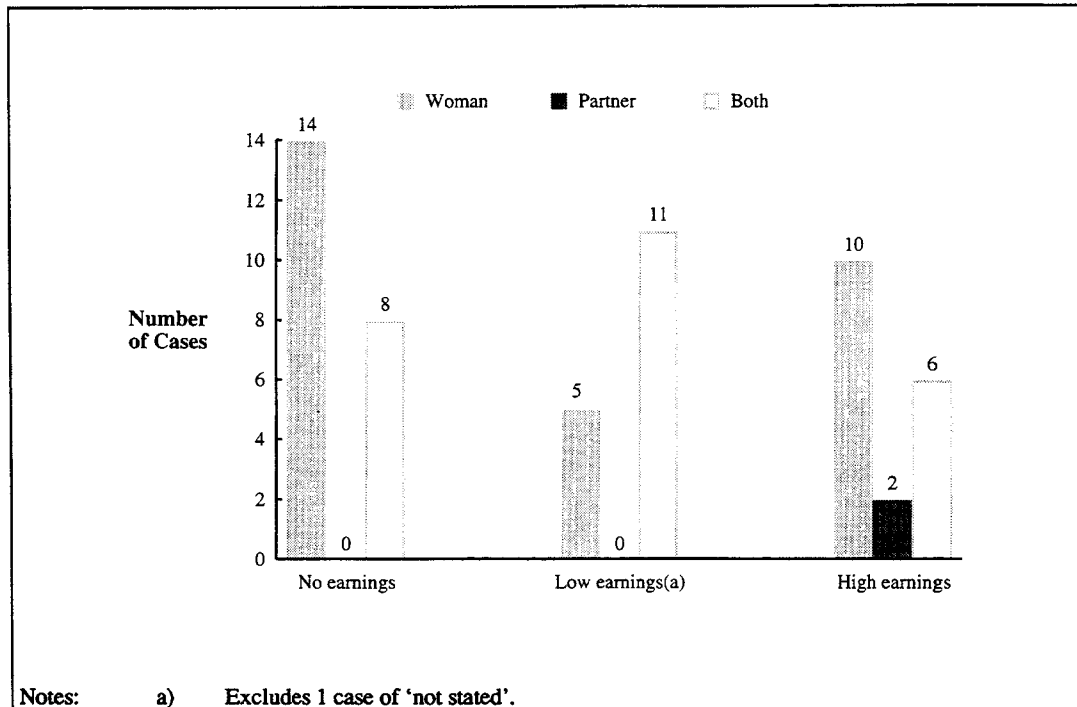


for a couple (ten cases): 'he thinks it's degrading that she has to go to work and he can't'; 'he feels that he should be the breadwinner'. Other reasons mentioned reasonably often were the loss of her company (seven cases), her inability to provide as much care for him (six cases), and financial concerns in terms of the reduction in pension or loss of concessions (six cases).

Returning to the 15 cases where the woman thought her having paid work was important but she believed her partner thought otherwise, in all of these cases the partner was seen to also identify some disadvantage with her having paid work. The particular disadvantages attributed to partners' views for this sub-group were similar to those mentioned in all cases.

### 6.3 Household Work Roles Within the Couple

The other side of views on women's work is unpaid household work and women were asked who they thought should be mainly responsible for doing household work. The responses are presented in Figure 6.4 with, overall, just over 50 per cent of the women believing that it is they who should be mainly responsible, 45 per cent believing that responsibility should be shared, and two cases where household

**Figure 6.4: Survey Sample: Women's Opinions on Responsibility for Household Work**

work was seen as the responsibility of the partner. Thus, apart from these two latter cases, the woman was seen to have a key responsibility for household work in all cases. The variation is in terms of whether or not the male partner should share some of this responsibility.

As shown by Figure 6.4, the extent to which it is believed that the partner should share some of the responsibility varies according to the extent of her paid employment, but not in any apparently systematic fashion. Cases where the woman was mainly responsible were prevalent in Group 1, where the women had no paid work, and in Group 3, where the women had full-time paid work in all but one case. On the other hand, cases where household work was seen as a joint responsibility were prevalent in Group 2, where the women had part-time paid work. It is not clear how to make sense of this pattern. There was no marked variation with women's age in their opinions about responsibility for household work, though there was apparent variation according to birthplace. Women in couples where both partners were born in non-English-speaking countries were more likely to see themselves as mainly responsible for household work (16 out of 23 cases) than were women in couples where both partners were born in English-speaking countries, including Australia (ten out of 28 cases).

The pattern of responses shown in Figure 6.4 suggests that if women's degree of paid employment is a factor in their view about who should take the main



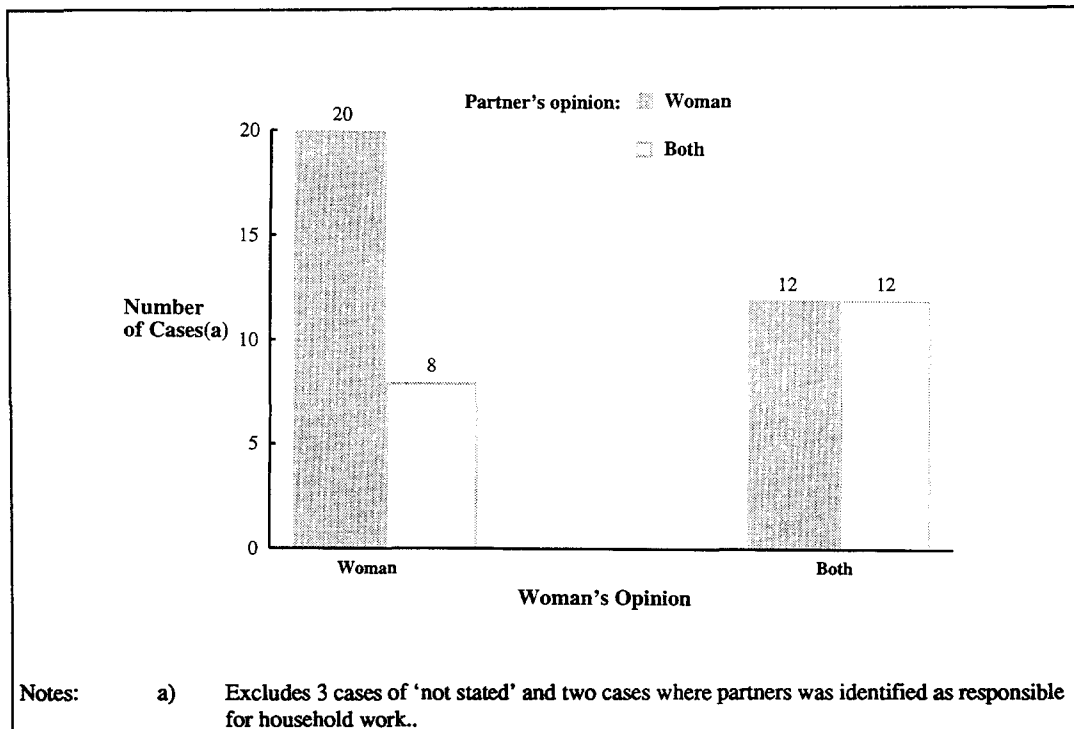
responsibility for household work, then it is certainly not the only factor. There are, for example, many women with part-time or full-time employment whose partners have no paid work and who still believe that the main responsibility for household work is theirs. Where women nominated just one member of the couple as mainly responsible for household work, they were asked to elaborate on this statement. Two reasons stood out in the explanations of why women nominated themselves as mainly responsible for household work. In about 40 per cent of cases (12 out of 29), the reason had to do with the perceived role of a woman in a couple: 'it's a woman's job', 'it's a traditional cultural thing'. The second prominent reason was the ill-health or disability of her partner (nine out of 29 cases): 'he can't do it anymore since his stroke'. Other reasons which were mentioned with some frequency were the fact that the woman had always done it and the point that she preferred to do it, often accompanied by a view that she does it better. The 'woman's role' reason was predominant among the women in Group 1, while the partner's ill-health or disability was the most frequently mentioned reason by the women in Group 3.

Women were also asked who they thought their partner believed should be mainly responsible for household work. In about 60 per cent of cases, the two views coincided and, otherwise, there were cases both of the woman thinking it should be a joint responsibility while the partner thought it should be hers, and of the woman thinking it should be her responsibility while her partner thought it should be joint (Figure 6.5). Overall, partners were seen to believe that household work was mainly the woman's responsibility slightly more frequently than were women themselves. Where the partner thought household work was mainly the woman's responsibility, the reasons given were predominantly in terms of it being the woman's role and of his difficulty in contributing because of ill-health or disability. The 'woman's role' reason was, however, more prevalent among the views attributed to partners than among the women's own opinions, and was given in 19 of the 32 cases where the partner saw responsibility as mainly resting with the woman.

Finally here, it should be noted that the questions on the responsibility for household work were somewhat ambiguous in terms of whether they were a reference to current circumstances or to some hypothetical situation, though it appeared to be almost invariably taken by respondents to mean who should be mainly responsible for household work under current circumstances.

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**Figure 6.5: Survey Sample: Women's and Partners' Opinions on Responsibility for Household Work**



#### 6.4 Income Sharing

Another perspective on roles within the couple can be obtained by looking at the pattern of income sharing which can give a picture of the division of decision-making between the two partners. With particular relevance to this study, it can also give an indication of the responsiveness of either partner to change in the other's income. Eliciting a clear picture of the division of financial arrangements within couples, with care taken to distinguish between the management and the control of monies, does require, however, careful and intricate questioning which was beyond the scope of this survey. Instead, we have resorted to the use of a number of indicators.

Women were asked which of five alternative arrangements best described the way that they and their partner managed their finances. Because of the frequent receipt of DSS Family Payments, and their standard method of payment to the woman, women were asked to ignore any such payments when answering this question. The responses are given in Table 6.2. The first point to note is the description of arrangements as shared management in a little over a half of all cases, with

**Table 6.2: Survey Sample: Management of Couples' Finances, by Group**

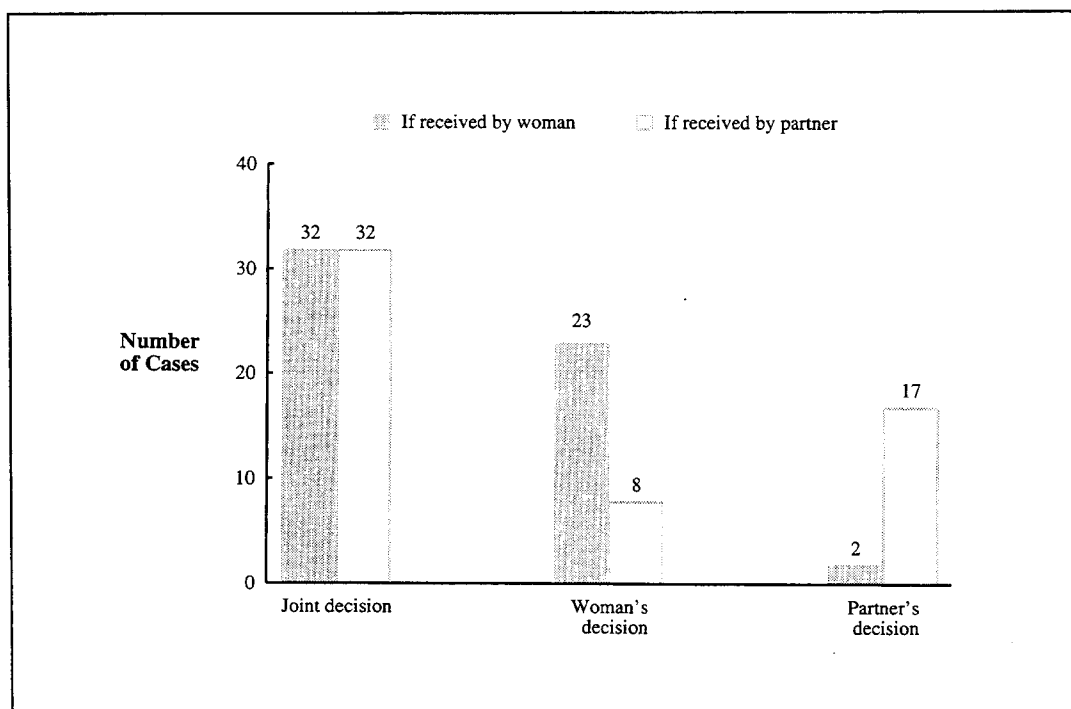
Financial arrangements	(1) No earnings	(2) Low earnings	(3) High earnings	Total
Shared management	13	8	9	30
Woman manages all the money	7	6	3	16
Partner manages all the money	1	1	2	4
Woman only has a housekeeping allowance	1	1	0	2
Incomes are largely kept separate	0	0	4	4
Not stated	0	1	0	1
Total number	22	17	18	57

management by the woman accounting for most of the remainder. Thus, in the vast majority of cases (over 80 per cent), the woman has some role in management of the couple's finances (excluding consideration of any Family Payment). This was the case for the women in Groups 1 and 2, though separation of incomes emerged as another type of financial management in Group 3 where the women largely had full-time paid work.

Joint management of finances was particularly prevalent in couples where both partners were born in non-English-speaking countries (17 out of 23 cases), compared to couples where both partners were born in English-speaking countries, including Australia (11 out of 28 cases). There was no similarly marked variation according to the age of the woman.

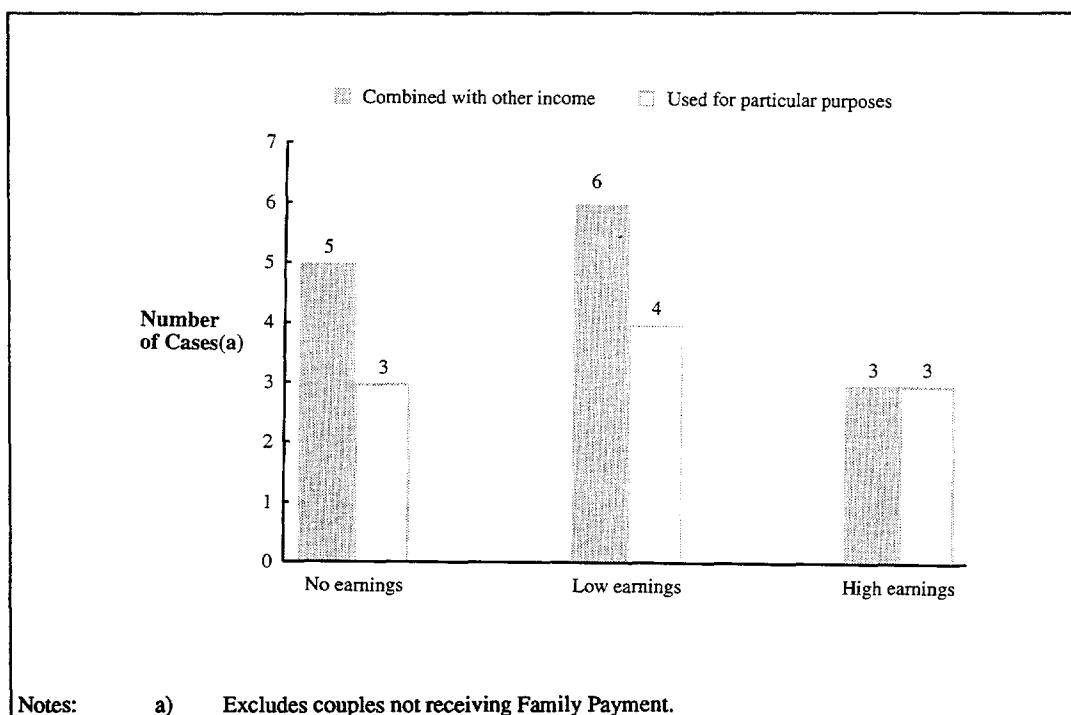
To throw some light on the question of financial control, rather than financial management, women were asked who would decide what to do with an extra \$50 a week from somewhere: firstly, if she received it and, secondly, if her partner received it. The overall responses to these two questions are presented in Figure 6.6 which shows broadly similar pictures where the extra money is received by the woman and where it is received by her partner. In almost 60 per cent of cases, use of the extra money would be the subject of a joint decision and, otherwise, mainly the recipient's decision. Where it is not a joint decision, however, the woman was seen to have control over money received by the man far more frequently than he had control over money received by her.

There was a degree of correlation between the responses to the question on the form of financial management and the questions about who would decide on the use of extra money. Consideration of the responses to the three questions together showed just under half of the women in the sample (45 per cent) to have reported

**Figure 6.6: Survey Sample: Who Would Decide What to do With an Extra \$50/Week**

both shared management and joint decision-making with regard to additional money, irrespective of who received it. A second group of 14 per cent reported woman's management of the couple's finances and the woman's decision regarding use of additional money, irrespective of who received it. Together, these two groups account for around 60 per cent of cases, and no other combination of responses stood out.

A specific question was asked to ascertain where any Family Payment fitted into the couples' finances. Those women who received Family Payment were asked whether it was used for anything in particular or simply pooled with other income (Figure 6.7). Among the 24 women receiving Family Payment, a majority (14 cases) reported that it was combined with other income, while a substantial minority reported that it was used for particular purposes. The numbers shown in Figure 6.7 are too small to discern any variation in the use of Family Payment between the three Groups. Where Family Payment was devoted to specific purposes, these were mainly for children, such as to meet school and clothing expenses. In a few cases Family Payment was used to meet household bills.

**Figure 6.7: Survey Sample: Use of Family Payment**

### 6.5 General Attitudes About Women and Work

Finally, women were asked for their opinions in general about women and work, starting with how they felt about four broad statements. The wording of the statements and the responses are shown in Table 6.3, with the sample broken down into the three Groups. While the actual question provided five alternative responses, 'strongly agree' and 'agree' have been combined in the table, as have 'strongly disagree' and 'disagree'. There were relatively few cases where either 'strongly agree' or 'strongly disagree' was chosen.

There was a high degree of agreement with the first statement about whether married women should have paid work. Almost 80 per cent of the women approved of married women having paid work. Opinions were more diverse with the second statement that 'men are not happy to see their wives go out to work'. The numbers in agreement and disagreement were broadly similar, with a relatively high number of women who neither agreed nor disagreed. Most of the women (81 per cent) agreed that 'there are few jobs which allow combining paid work with caring for a home and family'. Responses to the fourth statement that 'women's true role is caring for a home and family rather than going out to work' were fairly

**Table 6.3: Survey Sample: Degree of Agreement<sup>(a)</sup> with General Statements About Women and Work, by Group**

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)	Total (n = 57)
<b>I approve of a married woman having paid work even if she has a husband capable of supporting her</b>				
Agree	17	14	13	44
Neither agree nor disagree	1	3	1	5
Disagree	4	0	4	8
Total number	22	17	18	57
<b>Men are not happy to see their wives go out to work</b>				
Agree	8	5	6	19
Neither agree nor disagree	6	4	3	13
Disagree	7	7	9	23
Total number	21(b)	16(b)	18	55(b)
<b>There are few jobs which allow combining paid work with caring for a home and family</b>				
Agree	16	12	15	43
Neither agree nor disagree	2	2	0	4
Disagree	2	2	2	6
Total number	20(b)	16(b)	17(b)	53(b)
<b>Women's true role is caring for a home and family rather than going out to work</b>				
Agree	10	8	7	25
Neither agree nor disagree	4	3	2	9
Disagree	8	6	9	23
Total number	22	17	18	57

**Notes:** a) The question provided five alternative responses. 'Strongly agree' and 'agree' have been combined in this table, as have 'disagree' and 'strongly disagree'.  
b) Excludes one or more cases of 'not stated' or 'don't know'.

evenly balanced between agreement and disagreement. Table 6.3 shows no major difference in the pattern of these responses from the women in each of the three Groups.

The degree of agreement with these four statements was also examined with respect to the woman's age and the couple's country-of-birth status (Table 6.4). The table shows the proportions of women agreeing with each statement, and does not separately identify the two small mixed country-of-birth categories. Table 6.4 shows two instances of notable variation in the pattern of responses: those women in couples where both partners were born in a non-English-speaking country were less likely than others to believe that 'there are few jobs which allow combining paid work with caring for a home and family'; and women under 45 years old were less likely than others to agree that 'women's true role is caring for a home and family rather than going out to work'.

Women were also asked what they thought was the appropriate labour force activity for women in certain circumstances related to the life course and, particularly, the presence and age of children. Table 6.5 presents the responses for the women in each Group. The wording of the question was 'Do you think that women should work outside the home full time, part time, or not at all under these circumstances?' The first life course stage considered referred to married women before the couple had any children and, besides those women who preferred not to be prescriptive, all responses were for paid work, and overwhelmingly for full-time work. For the second stage, when there was a child under school age, the most frequent response was that the woman should not be in paid work, with part-time work still seen as appropriate in many cases. Only one woman thought that women, unless they wanted to, should remain at home after the youngest child starts school, with most respondents favouring part-time work during this stage. After children have left home, paid work continues to be seen by most of the women as the appropriate activity, though now full-time rather than part-time, and with many respondents being of the opinion that there is no appropriate activity and it is simply a matter for the women themselves.

There is no marked variation between the Groups in the responses shown in Table 6.5. The existence of any variation according to age or country of birth is examined in Table 6.6. The only points of variation to stand out were tendencies for the women aged 45 or over and for those in couples where both were born in English-speaking countries, including Australia, to be less prescriptive in assigning appropriate labour force roles, with the response of 'up to them' selected far more frequently.

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**Table 6.4: Survey Sample: Degree of Agreement with General Statements About Women and Work, by Age and Country of Birth (Proportion of women agreeing with statement,<sup>(a)</sup> percentages)**

	Woman's age		Country of birth		All cases
	Under 45 (n = 32)	45 or over (n = 25)	Both born in NESB country (n = 23)	Neither born in NESB country (n = 28)	(n = 57)
I approve of a married woman having paid work even if she has a husband capable of supporting her	81	72	83	75	77
Men are not happy to see their wives go out to work	28	43	33	39	35
There are few jobs which allow combining paid work with caring for a home and family	81	82	70	93	81
Women's true role is caring for a home and family rather than going out to work	34	56	48	39	44
<b>Note:</b> (a) Number of women who either 'agree' or 'strongly agree' as a proportion of total excluding cases of 'don't know' and 'not stated'.					



**Table 6.5: Survey Sample: Opinions on Appropriate Labour Force Roles for Women Under Certain Circumstances, by Group**

	(1) No earnings (n = 22)	(2) Low earnings (n = 17)	(3) High earnings (n = 18)	Total (n = 57)
<b>After marrying and before there are children</b>				
Work full time	16	13	12	41
Work part time	1	2	4	7
Stay at home	0	0	0	0
Up to them	5	2	2	9
Total number	22	17	18	57
<b>When there is a child under school age</b>				
Work full time	0	0	1	1
Work part time	7	5	4	16
Stay at home	12	8	11	31
Up to them	3	4	2	9
Total number	22	17	18	57
<b>After the youngest child starts school</b>				
Work full time	2	4	4	10
Work part time	12	11	12	35
Stay at home	1	0	0	1
Up to them	7	2	2	11
Total number	22	17	18	57
<b>After the children leave home</b>				
Work full time	6	9	12	27
Work part time	2	3	3	8
Stay at home	1	0	0	1
Up to them	13	4	3	20
Total number	22	16(a)	18	56(a)

**Note:** a) Excludes one case of 'not stated' or 'don't know'.

**Table 6.6: Survey Sample: Opinions on Appropriate Labour Force Roles for Women Under Certain Circumstances, by Age and Country of Birth**

	Woman's age		Country of birth		All cases
	Under 45 (n = 32)	45 or over (n = 25)	Both born in NESB country (n = 23)	Neither born in NESB country (n = 28)	(n = 57)
<b>After marrying and before there are children</b>					
Work full time	24	17	21	16	41
Work part time	5	2	1	4	7
Stay at home	0	0	0	0	0
Up to them	3	6	1	8	9
Total number	32	25	23	28	57
<b>When there is a child under school age</b>					
Work full time	1	0	1	0	1
Work part time	9	7	8	6	16
Stay at home	18	13	13	14	31
Up to them	4	5	1	8	9
Total number	32	25	23	28	57
<b>After the youngest child starts school</b>					
Work full time	5	5	5	2	10
Work part time	24	11	17	16	35
Stay at home	1	0	0	1	1
Up to them	2	9	1	9	11
Total number	32	25	23	28	57
<b>After the children leave home</b>					
Work full time	20	7	11	12	27
Work part time	4	4	3	4	8
Stay at home	1	0	1	0	1
Up to them	7	13	7	12	20
Total number	32	24(a)	22(a)	28	56(a)

**Note:** a) Excludes one case of 'not stated' or 'don't know'.

## **7 The Women's Impressions**

Besides the questioning about details of their circumstances, women were asked some more impressionistic questions about their situations. These related to their views about the income test for pensions and suggestions as to how women in their situations who are looking for work could be further assisted by government.

### **7.1 Is the Income Test Reasonable?**

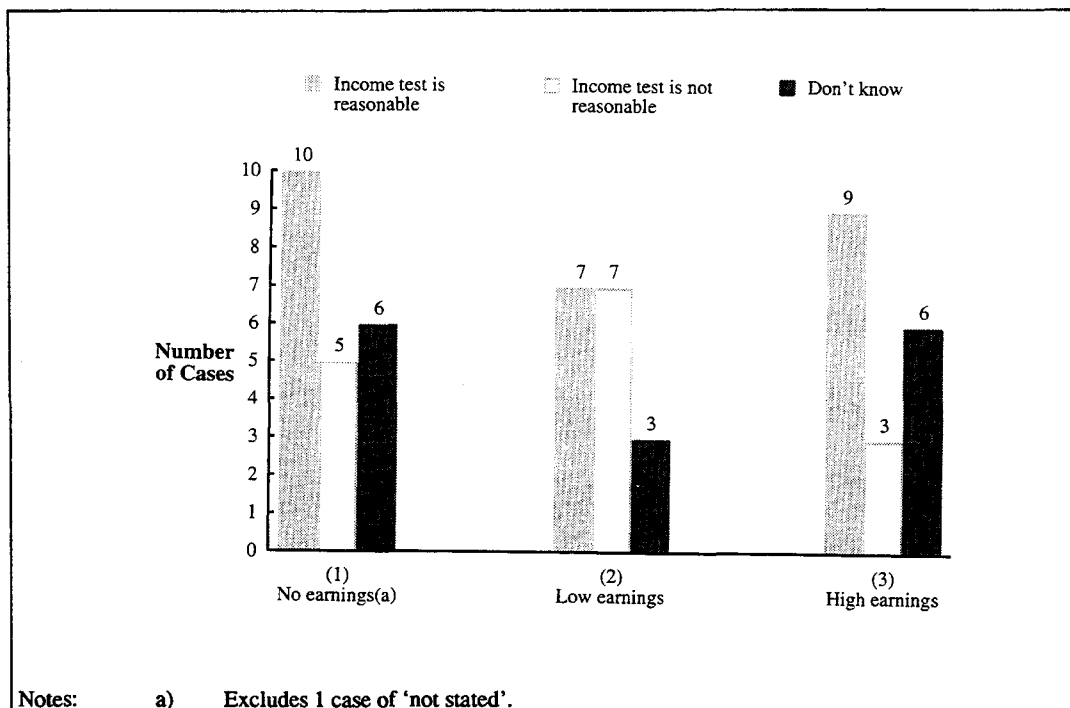
While talking about the detail of social security provisions, women were asked whether they thought that the income test for pensions was reasonable. The responses are given in Figure 7.1 which shows that close to half (26 cases) of the 56 women who answered the question thought that the income test was reasonable, 15 women were not sure, and another sizeable minority of 15 women thought the test was unreasonable. The main point of variation in the responses from women in the three Groups is that the women in Group 2, with part-time work, were notably more likely than others to consider the test unreasonable.

When women said that they thought the income test was unreasonable, they were asked how they thought it could be improved. Seven of the 15 women said that they thought the income-test-free amount should be increased: the few women who suggested a specific cut-off naming a figure of around \$250 per fortnight. Where further elaborated, the reasoning behind the suggested increase in the income-test-free area was generally a reference to the difficulty of getting by on a low income, particularly when there are dependent children to support. One particular suggestion was that the free area should, like the structure for Additional Family Payment, be higher with increasing age of children. Besides references to the income-test-free area, other suggestions, each from one woman, included reducing the withdrawal rate from 50 cents to 25 cents in the dollar 'to make it worthwhile for people to work', making it more simple and not changing it all the time, and removing the income test because 'you pay tax the whole time'.

### **7.2 What Extra Help Should the Government Provide?**

At the close of the questionnaire, women were asked 'Finally, some women in your situation are looking for work and others are not. For those who are, what sort of extra help do you think the government should give them?'. Of the 57 women in the sample, 33 offered responses to this question, including almost all the women with part-time earnings, over half of those with full-time earnings, but only around a third of those without earnings. It appeared that where women had no work and were not looking for work, they understandably had often not given much thought to this issue and did not feel they had anything to contribute.

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**Figure 7.1: Survey Sample: Perception of Reasonableness of the Pension Income Test, by Group**

The types of extra assistance suggested are summarised in Table 7.1 with the comments grouped into eight broad categories. The area of training stands out, having been mentioned by about half the women who responded to the question. Child care, the level of income support, and job creation were each mentioned a number of times, while the other four areas each received only one mention. The nature of the comments in each of the categories is described below.

The general thrust of the comments about training was that more training opportunities should be provided, both to provide work skills and to update skills through retraining where necessary. A number of women said that particular assistance should be given to women who had been out of the workforce for a long time, including confidence-building courses and work experience. Other specific types of training seen as necessary included English-language training and training with computers. Two of the women, while noting the value of training, added that they thought that the government did fairly well on this count already.

The eight comments about child care included four general calls for an increased availability of affordable child care, one for more family day care, and one for

**Table 7.1: Survey Sample: Suggested Areas of Increased Government Assistance**

	Number of women
In sample	57
Responding to question	33
Mentioning:	
Training	17
Child care	8
Level of income support	5
Job creation	4
Assistance with job search	1
Discrimination	1
Treatment as individuals	1
Workers with family responsibilities	1

more after-school care. Two women qualified their support for child care assistance, one saying that it should be provided only if the woman's work was a necessity, and the other arguing that it should be extended to women who wanted to stay home and look after their children.

The five comments about the level of income support referred to various elements of payments. One woman argued that, because of her health care and transport costs, she should be able to keep her concession card if she lost the pension because of her earnings. She also thought that low-wage earners should be eligible for Rent Assistance. Two women thought that the income test should be relaxed, one adding that then 'women will feel that work is worth it'. Another woman noted that the money she could earn from full-time work was less than the social security benefits the couple received at present, though it was not clear what change in assistance she was proposing nor that she understood that her low-wage full-time work need not remove all their pension entitlement. The fifth woman argued that some compensation to women for their work in caring for their family and looking after the house would be better than helping them to find an outside paid job.

The comments about the need for 'more jobs' were unelaborated in three cases, with the fourth expressly referring to jobs for women. The mention of discrimination was a reference to a perception that couples receiving DSP were discriminated against when it came to obtaining loans; better rights were needed regarding finance and borrowing. The argument from one woman for women's treatment as individuals was that the women's earnings should have no effect on the level of their husbands' pensions. The reference to family responsibilities was a call for more job-sharing, perhaps through government incentives. Finally, while not indicated in Table 7.1, three women suggested that there are other groups which are more in need and deserving of assistance: men in one case, and young people in two cases.

## 8 Conclusions

The purpose of this study has been to investigate the matters that condition the decisions about paid work made by women whose husbands are receiving DSP. The survey findings throw light on this question in four main ways, through information on:

- women's labour force behaviour since their husbands began receiving DSP;
- the stated reasons for low levels of labour force participation;
- any differences in the characteristics of women categorised by their level of earnings; and
- the women's broad impressions.

The investigation of women's labour force behaviour since their husbands started receiving DSP revealed that most of the women responded with no change to their own work situation. Those that did respond in some way were fairly evenly divided between women who increased and women who decreased their labour force participation. Increases in labour force participation appear to have been driven by the desire to supplement the income from social security, while decreases were mainly related to the need to care for their disabled husbands, rather than related in some way to income test disincentives. A number of the decreases in labour force participation were only temporary.

The main reason given by women with no paid work for why they were not looking for work was their caring responsibilities, a reference in particular to the need to care for their husband. Their own ill-health or disability was the second most frequently nominated main reason. In the case of women with part-time paid work, the main reason why they were not looking for more paid work was in most cases either their caring responsibilities or their satisfaction with their current level of earnings. Overall, financial disincentives from income-testing appeared as a middle-order reason among all reasons mentioned, though translated into the main reason given for a low level of labour force participation in only a very few cases.

What characteristics distinguish the women categorised according to their level of earnings? The strongest associations were in terms of educational attainment, labour force experience, the woman's own ill-health or disability, and certain aspects of housing costs. There was the suggestion of associations with age, English language proficiency and the husband's need for special care from the woman. With regard to roles and attitudes, no broad and marked variation according to the woman's level of earnings was apparent, with the more notable variations being according to the woman's age or migrant status.

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Turning finally to the women's broad impressions, about half of the women thought that the pensions income test was reasonable, with concern most apparent among those women in part-time work. When asked what sort of extra assistance, if any, should be provided to women in their situations who were looking for some or more work, the responses were dominated by references to the need for training, with issues of child care, the level of income support, and job creation emerging as issues of secondary importance.

In summary, the picture obtained of these women's labour force decisions is mainly one of degrees of constraint, in particular, the constraints imposed by disability, ill-health, only basic labour market skills, or a lack of labour force experience. Financial disincentives related to income-testing received no prominence in the survey results. However, financial considerations do run through the picture: they constituted the main reason why most of the women saw their having paid work as important, and were mentioned by quite a few women as an important reason, albeit not the main reason, for a low level of labour force participation.

At this point, it is useful to refer to an important observation in the companion report on the wives of men receiving unemployment allowances (King, Bradbury and McHugh, 1995). The point is that any financial disincentives imposed by the social security system do not exist in isolation but in combination with the perceived need to supplement income. The lack of prominence of income-testing as a factor in these women's labour force decisions does not thus imply that income-testing is not an important consideration; it suggests, rather, that any disincentives of income-testing are broadly balanced by the incentives to supplement income.

That said, the survey results still suggest that the main route to changing the labour force behaviour of these women would be through reducing the constraints they face, particularly through the provision and encouragement of appropriate training.

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# **Appendix One: Employment Patterns Over Time: Results from DSS Administrative Data<sup>1</sup>**

As part of this project longitudinal data was extracted by the Department for a small sample of Wives Pensioners married to Invalid Pensioners. The objective of this data collection was to ascertain whether their employment patterns varied over the duration of their pension receipt. The sample consisted of women who commenced Wives Pension in the six weeks prior to 21 June 1991, had Invalid Pensioner husbands aged 21 to 64, were aged 21 to 49 and did not have any children aged under six.

Information on these women was collected from the strip files of 21 June 1991, 21 June 1992, 21 March 1993 and 21 June 1993; however, earnings data was corrupt in the 21 June 1991 data.

A total of 88 women were in all strip files. Of these women, six (6.8 per cent) had earnings at all three of the non-corrupt strip file dates. The remaining women had zero earnings in each period. Of the six women, two decreased their earnings over the period, and one increased their earnings.

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1 This appendix was prepared by Bruce Bradbury.



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