

# Women, Work and the Tax Transfer System: An Annotated Bibliography

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**WOMEN, WORK  
AND THE TAX  
TRANSFER SYSTEM:  
AN ANNOTATED  
BIBLIOGRAPHY**

by Diana Encel

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The views expressed in this publication do not represent any official position on the part of the Social Policy Research Centre (formerly the Social Welfare Research Centre). This report was produced to make available the research findings of the individual authors, and to promote the development of ideas and discussions about major areas of concern in the field of social policy.

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# Foreword

This publication is another in the series of annotated bibliographies produced within the Social Policy Research Centre on subjects of current interest, in particular, those related to its own research program. The topic it addresses - The impact of tax and transfer programs on women's involvement in the labour market - reflects one of the most significant trends in Australian society that has implications for social policy. The degree of involvement of women in paid work has increased substantially over the last two decades and is still rising. This change is presenting a number of challenges for the design of tax and transfer arrangements, which must conform to existing labour market realities whilst also helping to shape them in ways which are consistent with overall social goals and values.

The research on labour markets and social security conducted by the SPRC over recent years reflects these developments. Thus, in 1993 the Department of Social Security commissioned the Centre to conduct a study into the labour market circumstances of the wives of unemployed men. The Centre had previously undertaken a study, also commissioned by the Department, of female sole parents whose youngest child was about to turn 16, to see how they fared in the 12 months following their loss of Sole Parent Pension. Since then, the Centre has embarked on several other studies related to women's labour force participation in the light of changing conditions of eligibility for certain social security payments.

This bibliography should complement the work of the researchers, many of whose publications are annotated here. The issues are of interest to policy makers in both social and economic areas and to various community groups as well as the general public.

This bibliography includes material published since 1975. We hope that it proves to be a useful resource for those with an interest in research and policy in the areas covered.

Peter Saunders  
Director

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# Introduction

Women's labour force participation rates have increased during the last quarter of this century. At the same time, the bases for provision of social security payments to women and the treatment of women in the taxation system have also undergone changes. This bibliography draws together the strands of change and looks at research and comment on a number of factors affecting them. It covers works published in Australia or about the Australian situation in the period since 1975. During this time research methods themselves have altered dramatically. While field surveys are still carried out, much research now uses computer programs and microsimulation techniques to analyse the probable effects of policy changes.

In selecting the works to be included in this bibliography, it has proved difficult to mark the limits of the subject. There is a large literature on women's labour force participation but we have included here only those publications which deal with the taxation and welfare systems, omitting work on women's wages, segmentation of the labour force, discrimination or unemployment and the shortage of jobs. Similarly, there is a large body of work dealing with the tax-transfer system but here we have been interested only in those aspects which affect women's labour force participation. We have looked at some peripheral areas which affect both barriers (or disincentives) and incentives to women joining the labour force, such as maternity leave, provision and finance of child care places and training programs provided for especially in Department of Social Security policies. Another peripheral issue included is that of retirement income for women who may not have been able, because of their dependent status, to accumulate savings or superannuation for their own retirement years. For more details of the subject areas covered, consult the keyword list which follows the body of the bibliography. The usefulness of bibliographies such as this is largely dependent upon the choice of suitable keywords; much care has been taken with their selection for this publication in the hope that they will increase the ease of access for those interested in specific aspects of the subject..

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## Other Sources

This bibliography is not exhaustive and readers are directed to a number of other sources of published material.

- The journal *Women and Work*, published by the Women's Bureau of the Department of Employment and Industrial Relations, then the Department of Employment, Education and Training and, later, the Department of Employment, Education, Training and Youth Affairs, includes articles which analyse government policy documents and budgets to show their effects on women.
  - The Social Security Review established by the Minister for Social Security in the Labor Government in early 1986, with Bettina Cass as Consultant Director, produced two series of papers: Background/Discussion Papers and Issues Papers. Some of the early papers dealt with the reasons for the review and for possible reforms. One factor was the need to look at the effects of social security policies on women's work incentives. Only some papers from the Review, those which discuss the subject specifically, are annotated in this volume. Readers may find other, more general, papers of interest.
  - The Review of the Taxation System, chaired by K.W. Asprey, produced a report in 1975, published in 1976. Some submissions to that review discussed the effects of taxation on women's labour force participation.
  - The bibliography prepared by Lynn Sitsky (1989), *The Interaction Between the Australian Taxation and Social Security Systems: An Annotated Bibliography*, SWRC Research Resource Series No. 4, available from the Social Policy Research Centre at the University of New South Wales, is a valuable source of references, some of which are relevant to the labour force participation of women.
  - Certain government advisory bodies have produced papers concerned directly or peripherally with the subject of this bibliography. These include the office of the Economic Planning Advisory Commission and the Office of the Status of Women (of the Department of the Prime Minister and Cabinet).
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# Organisation

This bibliography cites whole books, parts or chapters of books, papers in series and journal articles. No newspaper material or items of one page or less have been included nor has unpublished material, such as theses or unpublished conference papers. All the items have been sighted.

Each item has been annotated to give an indication of the scope and nature of the work. The annotations are descriptive only and no attempt has been made to review or evaluate the contents. Wherever possible the author's or publisher's abstract has been used (indicated by quotation marks) and in the other cases an attempt has been made to use the language of the author or authors concerned.

All annotations are arranged alphabetically by author, or, where applicable, corporate body.

The name is followed by the year of publication. When more than one work by the same author is cited, the works are arranged chronologically from the earliest to the most recent, and if there are several in the same year, they are then ordered alphabetically by title. Authors as single authors appear first, followed by that author in joint authorship with others.

The title of the book or name of the journal appears in italics.

Where the item appears in a journal the volume number is given followed by the number within that volume in brackets so that volume 3, number 2 appears as 3(2).

The last numbers in the citations indicate the length of the item (x pp. for a complete publication or x-y for part of a book or journal).

Each annotation is given a record number which appears above the citation.

Each annotation is followed by one or more keywords which indicate the subject matter covered in the item. An index lists each keyword which is followed by a group of record numbers indicating which annotations have been placed within that keyword category. The keywords are listed in alphabetical order.

There is an alphabetical listing of authors, separate from the annotation, which includes joint authors and authors of items referred to within the annotation. The number(s) following the names are the record numbers of the annotations (not page numbers).

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- 1 Anstie, R., R.G. Gregory, S. Dowrick and J.J. Pincus (1988), *Government Spending on Work-related Child Care: Some Economic Issues*, Discussion Paper No. 191, Centre for Economic Policy Research, Australian National University, Canberra, 37pp.

'The study presents a number of general arguments as to why the State should provide some subsidy to the provision of child care. These arguments are mainly related to the effect of child care on female labour supply.' The arguments include reference to disincentives which are an unintended consequence of the tax-welfare system. The economic benefits of a program to reduce the costs of entering the labour force for women with children are higher in the long term than the short term, because a decrease in the interruption to careers has beneficial effects for society as well as for the individual. 'With less depreciation of work-related skills and a greater commitment to the labour force ... the economy will tend to create better jobs than it would do in the absence of the program. Also, the increase in female labour supply resulting from the program will generate more jobs in the longer term.'

#### CHILD CARE, INCENTIVES, POVERTY TRAP

- 2 Apps, Patricia (1984), 'Tax reform and the tax unit', *Australian Tax Forum*, 1(4), December, 467-81.

'This paper examines the tax unit debate within the analytical framework of modern theory. In this framework the choice between individual and joint taxation (or income splitting) is analysed as a choice between two rate structures, one of which discriminates on the basis of marital status.' The issue involves the rate of taxation of wives as secondary earners. Studies of tax reforms generally conclude that individual taxation is superior to joint taxation, 'and that under the ideal tax structure, wives would face lower marginal tax rates than husbands. Tax discrimination against working wives under joint taxation cannot be justified on equity or efficiency grounds and, moreover, the underlying ethical view concerning the status of women is contrary to that of the sex discrimination legislation'. The employment effects of joint taxation are discussed and debate is placed in the context of proposals by the Liberal Party being made at the time.

#### INCOME UNIT, MARRIED WOMEN, TAXATION

- 3 Apps, Patricia (1986), 'Comment on "Taxation reform and income distribution in Australia"', *Australian Economic Review*, 75(3rd Quarter), Spring, 57-9.

This comment on an article in the same number of the journal, by G.A. Meagher and Nisha Agrawal, points to the need to take account of employment status and

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labour supply, particularly in the case of spouses, in any analysis of the effects of taxation changes.

#### MARRIED WOMEN, TAXATION

- 4 Apps, Patricia (1987), *A Comparative Analysis of Income Tax and Transfer Options*, Discussion Paper No. 180, Centre for Economic Policy Research, Australian National University, Canberra, 49pp.

'This study compares distributional and incentive effects of tax-transfer options with flatter marginal rates and cash transfers targeted on the basis of the joint income of couples. Options with universal transfers are also investigated. The results indicate that switching to flatter marginal rates and joint income targeted transfers would lead to a much less progressive tax system and cause a substantial shift in the tax burden to working married women and their families. The analysis of disincentive effects indicates that the schemes would also be extremely costly in terms of losses in earnings and government revenue. Similar findings are obtained for the effects of options with flatter marginal rates and universal cash transfer schemes. The results are relevant to the analysis of reforms to social security as well as taxation, and they demonstrate the importance of reviewing the present welfare system in the context of the overall structure of average and marginal tax rates.'

#### MARRIED WOMEN, TAXATION

- 5 Apps, Patricia (1987), *Tax and Social Security Reform: An Analysis of Equity and Disincentive Effects*, Occasional Paper No. 2, Australian Tax Research Foundation, Sydney, 43pp.

'This paper examines the equity and disincentive effects of changes to tax and social security which involve reducing the progressivity of marginal tax rates on income and switching to the combined income of couples as the basis for taxation and targeted transfers. The results suggest that tax-transfer schemes containing less progressive marginal rates and joint income targeted transfers would lead to much less progressive average tax rates and cause a substantial shift in the tax burden to working married women. Similar findings are obtained for joint taxation and income splitting schemes of the kind proposed by the Federal Opposition. The analysis of disincentive effects indicates that the schemes would also be extremely costly in terms of losses in earnings and government revenue.'

#### MARRIED WOMEN, TAXATION

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- 6 Apps, Patricia (1987), *Tax-Transfer Options: A Critique of Joint Income and Flat Rate Proposals*, Discussion Paper No. 183, Centre for Economic Policy Research, Australian National University, Canberra, 32pp.

The paper compares tax schemes involving flatter marginal income tax rates, joint taxation and targeted family income supplements. Among other issues, the paper looks at labour supply disincentives which would result from the changes and concludes that the impact on participation and hours worked by wives would be considerable, particularly because of the high effective marginal tax rates involved.

#### MARRIED WOMEN, TAXATION

- 7 Apps, Patricia (1988), *Family Policy and Tax-Transfer Options*, Discussion Paper No. 195, Centre for Economic Policy Research, Australian National University, Canberra, 33pp.

'This study investigates the distributional effects of tax-transfer options for providing family assistance under a flatter marginal tax rate schedule.' The effects of combining a joint income targeted welfare system with a less progressive tax rate schedule imply an effective marginal rate structure which is likely to be more costly in terms of disincentive effects, especially for secondary earners.

#### TAXATION

- 8 Apps, Patricia (1988), *Modeling Household Labour Supply and the Welfare Effects of Tax Reforms*, Working Paper in Economics and Econometrics No. 175, Australian National University, Canberra, 36pp.

'The paper presents a comparative analysis of the welfare effects of tax reforms derived from different models of household labour supply and decision making. Flexible functional forms are selected for estimation and results are presented for a neoclassical household model and for individualistic models implying alternative decision processes within the household. The analysis uses Australian unit record data for 3352 households drawn from the Australian Bureau of Statistics 1981-82 Income and Housing Sample Survey file. Simulation results for reform induced welfare changes defined on equivalent income are compared for each type of model. The study examines the effects of changing the structure of marginal rates to introduce selective taxation of the income of husbands and wives. Differences between distributions of gains and losses indicate the sensitivity of welfare measures to the approach taken to modeling household behaviour.'

#### INCOME UNIT, TAXATION

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- 9 Apps, Patricia (1989), 'Welfare options under less progressive tax rates: an analysis of distributional effects for working families', *Australian Economic Review*, 88, 4th Quarter, Summer, 52-65.

'This study examines the distributional effects of tax-transfer options providing welfare assistance under less progressive tax rates on income. Average tax rates are compared for a range of policies involving universal and targeted cash transfers for working couples and families. The analysis indicates the highly regressive impact of moving towards a proportional tax system and illustrates the inherent limitations of both universal cash transfer schemes and joint-income-targeted assistance in offsetting the adverse distributional effects of reducing the progressivity of marginal rates.' The effects of these changes on second earners are discussed.

#### TAXATION

- 10 Apps, Patricia (1990), 'Tax-transfer options: a critique of joint income and flat rate proposals', in J.G. Head and R. Krever, eds, *Flattening the Tax Rate Scale: Alternative Scenarios and Methodologies*, Longman Professional, Melbourne, 211-35.

'The analysis of tax options presented in this paper indicates the major shift in the tax burdens to middle-income families implied by tax policies of New Right involving flatter marginal rates, joint taxation and highly targeted FIS schemes.' The implications of this shift for secondary earners in the family are discussed.

#### INCOME UNIT, MARRIED WOMEN, TAXATION

- 11 Apps, Patricia (1991), 'Tax reform, population ageing and the changing labour supply behaviour of married women', *Journal of Population Economics*, 4, 201-16; also appears in D. Bös and S. Cnossen, eds (1992), *Fiscal Implications of an Aging Population*, Springer-Verlag Berlin, Heidelberg, 137-52.

'The burden of financing retirement incomes in an ageing population is predicted to rise sharply in future decades. This paper investigates the effects of reforms to the Australian tax-benefit system involving a greater reliance on proportional taxation for raising revenue and a more targeted welfare system for cutting government expenditure, in order to reduce expected budget deficits. Estimates of changes in net incomes and hours of work suggest that reforms of this kind shift the burden to lower and middle income households with a second earner and that they can have counter-productive labour supply effects. The study explores the impact of projected increases in female work force participation and illustrates

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the importance of shifts in the labour supply of married women in predicting the fiscal effects of demographic change.

#### RETIREMENT INCOME, TAXATION

- 12 Apps, Patricia (1993), 'Impact of the Fightback! tax-mix change on working families: an analysis of average and effective marginal tax burdens', in J.G. Head, ed., *Fightback! An Economic Analysis*, Conference Series No. 12, Australian Tax Research Foundation, with the Public Sector Management Institute, Sydney, 383-402.

'The tax reform outlined in the Coalition's Fightback! document involves switching from a progressive direct tax on individual incomes towards a regressive indirect tax, combined with a compensation system which relies on a larger and more heavily targeted welfare system.' This study investigates the structure of average and effective marginal tax rates implied by the proposed change and assesses the implications for employed families. The effect on second earners, the labour supply of wives and the savings rates of two income families are discussed.

#### MARRIED WOMEN, TAXATION

- 13 Apps, Patricia (1995), *Taxation of Families: Individual Taxation versus Income Splitting*, Discussion Paper No. 336, Centre for Economic Policy Research, Australian National University, Canberra, 30pp.

The paper surveys the debate on individual taxation as against income splitting. The analysis identifies 'the equity and efficiency merits of a progressive individual income tax combined with assistance for low and middle income families who face relatively higher child costs due to capital market failure'. Income splitting has the effect of selectively taxing secondary income partners at higher marginal and average rates than primary income partners. 'Secondary income partners are typically female with lower earning capacities and more responsive labour supplies. Higher taxes on their incomes can be expected to reinforce existing constraints on their choice between working at home and in the market place, leading to a stronger decision of labour on the basis of gender and increased inequality within the family and in the market place.'

#### INCOME UNIT, TAXATION

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- 14 Apps, Patricia F. and Ray Rees (1987), *Taxation and the Household*, Working Papers in Economics and Econometrics No. 154, Australian National University, Canberra, 18pp.

'Previous analyses of demand systems and the welfare effects of taxing male and female labour supplies suppress the analysis of household resource allocation by assuming a household utility function. This paper shows that this is only permissible if the household allocates income exactly in accordance with the distributional parameters of the usual kind of *individualistic* social welfare function. To analyse the implications of assuming this is not the case, we construct a simple but fairly general model of household resource allocation and use the properties of the equilibrium of this model to characterise the effects of tax policy on individual utilities, as determined by the household resource allocation process.'

#### INCOME UNIT, TAXATION

- 15 Apps, P.F. and Ray Rees (1993), *Labour Supply, Household Production and Intra-family Welfare Distribution*, Working Paper in Economics and Econometrics No. 248, Australian national University, Canberra, 22pp; a version appears (1996) in *Journal of Public Economics*, 60(2), May, 199-219.

This paper demonstrates the importance of incorporating household production when modelling labour supply in order to avoid 'misleading results' concerning behavioural responses to economic policy. The sample used in this analysis is split into two subsamples, representing 'traditional' families, where the female partner works less than 500 hours a year in the market place, and non-traditional families where the wife is employed for more than 500 hours a year.

#### TAXATION

- 16 Apps, Patricia F. and Ray Rees (1997), *Individual vs Joint Taxation in Models with Household Production*, Working Papers in Economics and Econometrics No. 330, Faculty of Economics and Commerce and Economics Program, Research School of Social Sciences, Australian National University, Canberra, 12pp.

This paper uses a formal model of two-person households to show that individual taxation will in general be superior to joint taxation. It looks at tax rates for both primary and secondary workers and at the welfare benefits of each type of taxation. Alternative tax regimes differ in the tax burden they imply for

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households in which the female is engaged in domestic production, as compared to those in which she has a high market labour supply.

#### INCOME UNIT, TAXATION

- 17 Apps, Patricia F. and Ray Rees (1997), *The Optimal Taxation of Couples*, Working Papers in Economics and Econometrics No. 328, Faculty of Economics and Commerce and Economics Program, Research School of Social Sciences, Australian National University, Canberra, 23pp.

The paper proposes a model of two-person households whose alternative use of time to market labour supply is household production. The model is then used in a discussion of the choice between alternative ways of taxing couples, that is, between individual taxation or joint taxation. The authors argue that horizontal inequities introduced by joint taxation is due to 'the variation in productivity in domestic work, particularly that of women, and its influence on the allocation of time between market and household labour supply.' Selective individual taxation can reduce the horizontal inequity.

#### INCOME UNIT, TAXATION

- 18 Apps, Patricia, Elizabeth Savage and Glenn Jones (1981), 'Tax discrimination by dependent spouse rebates or joint taxation', *Australian Quarterly*, 53(3), Spring, 262-79; a version appears in Status of Women Committee, *Proceedings of the Women and Taxation Conference*, United Nations Association of Australia, Melbourne, 23-40.

'This article discusses proposals for joint taxation and increases in the dependent spouse rebate and presents calculations for the distribution of benefits using 1978-79 income tax scales and data for household structure. The results show that these proposals would not only increase the distortionary effects of taxation but would have undesirable consequences for the distribution of income and for sex discrimination in employment. Alternative reforms are outlined.'

#### DEPENDENCY, TAXATION

- 19 Asprey, K.W. (1975), 'Aggregation of incomes of husband and wife in family unit taxation', in Taxation Review Committee, *Commissioned Studies*, AGPS, Canberra, 1-18.

The paper sets forth the author's reasons 'for opposing any general rule for the compulsory aggregation of the husband's income and that of his wife on a unit basis for taxation purposes'. One of the factors discussed is the

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incentive/disincentive effect on work force participation of such aggregation, especially for married women. (The author was the chairman of the Taxation Review Committee which produced its full report in 1975, published by the Parliament in 1976).

#### INCOME UNIT, MARRIED WOMEN, TAXATION

- 20 Australia, Prime Minister (1994), *Working Nation: The White Paper on Employment and Growth* and *Working Nation Policies and Programs*, AGPS, Canberra, 30pp. and 227pp.

These two documents present the policies of the Australian Labor Party in government for achieving economic growth and improved employment rates. These include policies for social security reform affecting married women in the labour force. 'Presently, married couples are treated as a joint income unit under Social Security provisions. This creates a disincentive to work: once one partner has earned income, any income earned by the other partner is largely offset by reductions in Social Security payments ... the Government will remove this disincentive by giving individual income support to each partner of an unemployed couple ... Where both partners are entitled to unemployment allowance, each will also have an entitlement to labour market assistance - and an obligation to search for work.' The White Paper goes on to detail policies for older women who will receive a partner allowance and for those (mostly women) caring for children who will receive a Parenting Allowance which will subsume the Home Child Care Allowance. The standard allowance income test will be modified to replace the dollar-for-dollar withdrawal rate with a 70 per cent rate; and the income test for couples will be modified so that it is based on the individual's income; the spouse income test is to be applied only where the partner's income reaches a stated threshold. A range of labour market programs to assist women to join the work force are described. These include training programs, CES registration, case management and a publicity campaign to increase awareness of these measures. The first volume broadly outlines these changes in policy while the second volume presents them in more detail.

#### DEPENDENCY, ELIGIBILITY, INCOME UNIT, LABOUR MARKET PROGRAMS, MARRIED WOMEN, SOCIAL SECURITY, UNEMPLOYMENT

- 21 Australian Council of Social Service (ACOSS) (1985), *Australian Social Welfare-Impact*, 15(3), May, 31pp.

This issue of the journal focuses on finance and taxation. A general section on community taxation policies presents data on the poverty trap which acts as a disincentive to engage in paid work for several categories of pensioners and

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beneficiaries. Two articles discuss the pros and cons of tax deductions for child care expenses. Rosalind Winfield puts the case for, arguing that child care is a pre-requisite to earning income; Margaret Conley suggests that such tax deductions could force some women out of the work force, that is would be regressive and 'if instituted could provide the basis for withdrawal and cost escalation of informal arrangements'.

#### CHILD CARE, POVERTY TRAP, TAXATION

- 22 Australian Council of Social Service (ACOSS) (1993), *The Future of Work*, ACOSS and Pluto Press, Sydney, 136pp.

The book is a collection of essays dealing with aspects of employment, unemployment, paid and unpaid work. Many of the chapters deal with the situation as it affects women, as well as the role of tax-transfer payments. The chapters are listed below.

Introduction	Merle Mitchell
Re-conceptualising work, full employment and incomes policies	John Freeland
The overworked and the out-of-work: redistributing paid work, unpaid work and free time	Belinda Probert
Maximising work opportunities for future Australians	Alison McClelland (q.v.)
Competitiveness and the future of work	Mike Angwin
Structural changes and the Australian labour market over recent decades	Bob Gregory
Employment and growth in the 1990s - government policy and its objectives	John Dawkins
The future of work in Australia	John Howard
Employment and growth in the year 2000	Simon Crean

#### PART-TIME WORK, SOCIAL SECURITY, UNEMPLOYMENT

- 23 Australian Institute of Family Studies (1989), *Families and Tax in 1989*, AFIT Bulletin No. 5, Australian Family Income Transfer Project, AIFS, Melbourne, 56pp.

A number of changes to personal income tax provisions are proposed, to both redress the marked relative decline in tax support for families and to change the basis of treatment of a dependent spouse. The Institute's aim is a tax system which is relevant to married women and their opportunities to undertake paid work.

#### DEPENDENCY, MARRIED WOMEN, TAXATION

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- 24 Barclay, Susan (1991), *Alleviating Poverty Traps for Families with Children*, A Discussion Paper, Australian Council of Social Service, Sydney, 22pp.

'Poverty traps are a major problem associated with an income-tested social security system.' This paper defines and describes poverty traps and shows their impact on a variety of families with children. Their operation affects labour market behaviour and has significant work disincentive effects for those on low incomes. Recommendations to reduce their effects are made.

#### POVERTY TRAP

- 25 Barclay, Susan (1991), 'Workforce barriers and poverty traps: the enforced dependence of welfare recipients', in M. Gourlay and M. Meggitt, eds, *'Paid Work', Is it a Luxury Sole Parents Can't Afford?*, VCOSS Papers No. 5, Victorian Council of Social Service, Melbourne, 11-17.

The paper examines the operation of the income test, the taxation system and income earned in the paid work force to show that there is little or no financial improvement from income received through working when sole parents lose their welfare entitlements. As well as high effective tax rates, other factors which operate are public transport or car expenses involved in the journey to work, lunches, uniforms or other clothes, loss of concession and health cards, child care costs and public housing rent increases. The problems of single parents are the availability of child care, the role of primary caregiving, fluctuating work force participation, part-time work, the need for flexibility, lack of security, accessibility of training, the costs of education, the lingering effects of poverty, low self-esteem and social attitudes ('if they work, they are blamed for any problems their children might develop through insufficient supervision. If they are not in the paid workforce, they are accused of being "bludgers" and a "burden on the taxpayer"'). Even when a sole parent overcomes most of these barriers, the high effective tax rates make the effort unrewarding. Social security policy must address this problem.

#### CHILD CARE, DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 26 Beer, Gillian (1995), *Impact of Changes in the Personal Income Tax and Family Payment Systems on Australian Families: 1964 to 1994*, Discussion Paper No. 8, National Centre for Social and Economic Modelling (NATSEM), University of Canberra, 45pp.

Between 1964 and 1994 the personal income tax and family payments systems in Australia underwent considerable change. This paper outlines this history and

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examines the major changes to determine their impacts on the disposable incomes and average tax rates of different hypothetical family types. The families include sole parent families and single and double income couple families with and without children.

#### MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 27 Beggs, John J. and Bruce J. Chapman (1988), *The Foregone Earnings from Child-Rearing in Australia*, Discussion Paper No. 190, Centre for Economic Policy Research, Australian National University, Canberra, 55pp.

'The analysis reported in this paper examines for the first time in Australia a major component of the invisible costs of children: the forgone lifetime earnings of child-rearers, typically mothers.' The paper looks at the time child-rearers spend outside of paid employment and the market valuation of that time. Cross-sectional analysis of the determinants of labour force participation, hours worked if employed and wage rates, were used to estimate the forgone earnings associated with children. The results indicate that children have a considerable effect on women's earnings. Labour force participation falls about 40 per cent after childbirth and employed women reduce hours worked by around 10 per cent. The authors conclude that these results have implications for social policy, in relation to population growth and the provision of subsidised child care.

#### CHILD CARE

- 28 Bielski, Joan (1985), 'Women and welfare - a crisis', *WEL-Informed*, 145, May, 10-12.

This is a brief comment made in response to two newspaper articles about sole parents. One of articles, quoted in this comment, outlines the benefits and traps which result from being on the supporting parent's benefit. These include the operation of the means test and the loss of benefit which results from even low level of employment income.

#### POVERTY TRAP, SOLE PARENTS

- 29 Bradbury, Bruce (1990), *Unemployment, Participation and Family Incomes in the 1980s*, Discussion Paper No. 24, Social Policy Research Centre, University of New South Wales, Sydney, 52pp; also appears in (1992) *Economic Record*, 68(202), December, 328-42.

'Microsimulation methods are used to estimate the impact of changing Australian participation and unemployment rates on the level and distribution of family

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disposable incomes between 1981-82 and 1988-89. Between 1983-84 and 1988-89 a fall in unemployment and an increase in the labour force participation of married women both led to significant increases in family disposable incomes. Whilst the inequality increasing effect of the recession in the early 1980s was thus partly reversed, intra-family employment patterns suggest that the increased incomes due to participation increases largely bypassed those married couples at the bottom end of the income distribution.'

#### MARRIED WOMEN, UNEMPLOYMENT

- 30 Bradbury, Bruce (1993), 'Unemployment and income support: challenges for the years ahead', *Economic Papers*, 12(2), 14-31.

The article addresses the question of how income support policy for the unemployed can best be structured to be most effective in reducing poverty, whilst encouraging maximal labour supply as the economy recovers. One of the issues discussed is 'the increasing importance of part-time work and the associated increase in married women's labour force participation'. The situation of the wives of unemployed men is of particular concern. 'There is good reason to believe that the low rate of employment of wives of income support recipients is due to the high EMTRs (effective marginal tax rates) on part-time and low-wage work.' A suggestion is made for making the policy more effective, involving a lower marginal tax rate for part-time work to the principal child carer in married couple income units.

#### MARRIED WOMEN, PART-TIME WORK, POVERTY TRAP, UNEMPLOYMENT

- 31 Bradbury, Bruce (1994), 'Changing the income test for the unemployed: the discussion paper proposals', *SPRC Newsletter*, 52, March, 1-3.

This article discusses the implications of policy changes proposed in the Discussion Paper, *Restoring Full Employment*, released by the Commonwealth Government Committee on Employment Opportunities (1993, q.v.), especially those elements related to income support. 'The Discussion Paper suggests several major changes to income support. One is requiring the spouses of unemployment benefit recipients to search for work if they are under age 40, and do not have dependent children.' The article also discusses the proposed new income test and issues of part-time employment and its availability. It also examines the proposals as they impinge on couples, especially the wives of unemployed men and of spouses of people in jobs with low pay.

#### ELIGIBILITY, PART-TIME WORK, SOCIAL SECURITY, UNEMPLOYMENT

- 32 Bradbury, Bruce (1995), 'Added, subtracted or just different: why do the wives of unemployed men have such low employment rates', *Australian Bulletin of Labour*, 21(1), March, 48-70.

This paper uses data from the Australian Labour Force Survey and Department of Social Security administrative records to examine issues related to the employment of the wives of unemployed men. Some of the characteristics noted were: employment status of wives prior to husband's unemployment, education, age, regional location, the reasons why men leave benefit (especially whether they become ineligible because of the employment income of their wives) and trends in earnings of wives.

#### MARRIED WOMEN, UNEMPLOYMENT

- 33 Bradbury, Bruce (1995), 'The transformation of dependency in the Australian social security system: beyond the White Paper', in S. Graham, ed., *Dependency, the Life Course and Social Policy*, SPRC Reports and Proceedings No. 118, Social Policy Research Centre, University of New South Wales, Sydney, 55-70.

The paper discusses the concept of dependency in the context of family relations and the increase in women's labour force participation. The focus of the paper 'is on how income support and taxation policies have adapted to these changing norms of labour force participation'. It describes some measures in place, such as the Dependent Spouse Rebate and the Home Child Care Allowance. The author concludes that 'the concept of spouse dependency is now almost dead in the Australian social security system and on its last legs in the tax system. Its replacement with payments which recognise the contribution of carers is still incomplete and many important policy issues have still to be addressed'. He then discusses briefly the way men participate in caring within the family and the appropriate way to recognise and reward caring labour.

#### DEPENDENCY

- 34 Brownlee, Helen (1985), 'Poverty traps', *Australian Tax Forum*, 2(2), Winter, 161-72.

'This paper examines poverty traps facing pensioners and beneficiaries who want to improve their standard of living by supplementing their pension or benefit with additional income or earnings ... The current effective marginal tax rates facing a single parent pensioner with one child are examined and a number of proposals

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for reducing high effective marginal tax rates are assessed in relation to this family type.'

#### POVERTY TRAP, SOLE PARENTS

- 35 Brownlee, Helen (1990), 'Tax and social security changes affecting family: the last decade', *Family Matters*, 26, April, 28-31.

The major changes which have taken place in tax and social security policies in the last decade have occurred in two main areas: child-related tax transfer payments and parental employment and training initiatives. The article details the changes and discusses the 'poverty trap' which can occur where earning additional income makes a pensioner or beneficiary little or no better off because of the payment of tax and loss of income through the operation of the social security income test, often also resulting in the loss of pensioner concessions. The article describes some measures introduced to reduce the poverty trap. The Newstart and JET employment and training programs are also described.

#### LABOUR MARKET PROGRAMS, POVERTY TRAP

- 36 Brownlee, Helen (1990), 'The breadwinner model: how much do working wives contribute to family earnings?', in P. Whiteford, ed., *Social Policy in Australia: What Future for the Welfare State? Proceedings of National Social Policy Conference, Sydney, July 1989, Volume 5: Concurrent Sessions, Income Maintenance and Income Security*, SPRC Reports and Proceedings No. 83, Social Policy Research Centre, University of New South Wales, Sydney, 1-17.

The paper discusses the appropriate income unit to be used for tax and social security purposes: the couple or individuals, irrespective of their marital status and the resources of their partner. Currently, a mixed system applies. Unemployment benefit, for example, is paid to the individual, but the level of entitlement is determined by the income level of the couple, and assessed to cover the whole family. In the taxation system, tax rates apply to incomes of individuals, but the marital unit is introduced into the system by the dependent spouse rebate. 'Groups who want to minimise work disincentives for married women advocate replacing features of social and economic policy based on the marital unit with those based on the individual. Policies based on the marital unit entrench the "breadwinner" concept of a working man with a dependent wife because they necessarily involve work disincentives for the second earner.' The author shows that the contribution made to family income by wives is sufficient

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to argue for co-provider status and that two-earner couples predominate in society to-day. Social and economic policy should be responsive to this situation.

#### DEPENDENCY, INCOME UNIT, MARRIED WOMEN

- 37 Brownlee, Helen (1991), 'Employment and income security support', *Family Matters*, 28, April, 14-15.

Programs introduced to assist disadvantaged people following the publication of the Social Security Review are described and evaluated in this article. Sole parent pensioners were particularly targeted in these changes and the author suggests that they may be undertaking training leading to low-paid jobs which offer insecure employment and which may therefore result in insufficient financial gain to make increased labour force participation worthwhile in relation to reduced government income support. The 'active labour market' policies put in place following the Social Security Review were intended to reduce poverty and to improve the access of pensioners and beneficiaries to employment, and education or training opportunities. The article describes changes to income support following the Review. The author asks questions about the effectiveness of an active employment strategy in an economic climate where employment is decreasing and unemployment increasing; about the training programs themselves; and about the employment context, especially for sole parents.

#### LABOUR MARKET PROGRAMS, SOLE PARENTS

- 38 Bryson, Lois (1983), 'Women as welfare recipients: income, poverty and the state', in C.V. Baldock and B. Cass, eds, *Women, Social Welfare and the State in Australia*, George Allen and Unwin, Sydney, 130-45.

Discussion about women as welfare recipients raises the issue of gender relationships in capitalist society. This chapter examines women's relative economic position which is shown to be inferior to that of men; in particular this is true in female-headed households. 'Having presented this profile of the economic disadvantage of women in general, and of lone female parents as the most vulnerable sub-group', the chapter examines the notion of female dependence and the relevant income support provisions. Each pension or benefit is discussed separately. Policy implications are considered. 'In the ambiguous manner of most welfare provision, income security measures ... give women greater independence than they would have without them.' The paper argues for current benefits to be maintained and 'rates raised to mitigate women's susceptibility to poverty', but also for programs based on equal status of the

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sexes. Movement into the labour force is seen as necessary for women, but not sufficient to remove all the disadvantages to which they are susceptible.

#### DEPENDENCY, SOCIAL SECURITY, SOLE PARENTS

- 39 Bryson, Lois (1994), 'The changing shape of gender dis/advantage in Australia', in M. Wearing and R. Bereen, eds, *Welfare and Social Policy in Australia*, Harcourt Brace, Australia, 199-219.

The chapter is concerned with the 'explicit nexus between social policy, labour market and family'. The author argues that the welfare state in Australia has been a 'dual' one, with women having access to benefits on a different basis to that of men. The income security system was premised on a male breadwinner supporting a dependent wife and children, and although the welfare state has paid attention to women, it did not always do so with respect to their role in employment. The chapter outlines changes in gendered social policy and shows how, over recent years, there has been a process of redefinition of women's labour within social policy. It also looks at the current place of women in the labour market, and in the actual receipt of welfare provisions. This shows a clear difference between men and women; women are approximately seven times more likely to be in receipt of a sole parent pension but only a sixth as likely as men to be in receipt of an unemployment benefit. Other differences are noted. The chapter also discusses caring activities: women's caring responsibilities translate into employment patterns which result in lower incomes.

#### DEPENDENCY

- 40 Bryson, Lois (1994), 'Women, paid work and social policy', in N. Grieve and A. Burns, eds, *Australian Women: Contemporary Feminist Thought*, Oxford University Press, Melbourne, 179-93.

'The last two decades or so have seen significant changes in the position of Australian women in relation to both the economy and social policy. Women's increasing participation in the workforce is widely acknowledged, but there is less recognition that the changes are far more comprehensive.' This chapter is concerned with these changes, focusing on women's position in 'the public world of work, and the definition of women within social policy'. After presenting an historical perspective of women's work, it discusses labour force participation, rates of pay, the characteristics of women's work today and trends in welfare policy including a view of the role of the Jobs Education and Training (JET) program.

#### DEPENDENCY, LABOUR MARKET PROGRAMS

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- 41 Bryson, Lois and Martin Mowbray (1986), 'Who cares? Social security, family policy and women', *International Social Security Review*, 2, 183-200.

The article discusses the concept of 'community care' and its implications for women as the major providers of care. Changes in social security provision for 'carers' are described but are found to be inadequate, as governments are under pressure to contain expenditure on social security.

#### ELIGIBILITY, POPULATION GROUPS, SOCIAL SECURITY

- 42 Burbidge, Andrew (1989), 'Families and the new tax provisions', *Australian Tax Forum*, 6(3), 347-68.

This article outlines new tax provisions announced in 1989 affecting the incomes of individuals and families in 1989-90, and uses an incomes and tax program developed by the Australian Institute of Family Studies to assess the distributional impact of the changes on different income groups and family types. The author concludes that while most couples with children have, at some time, only one parent in the labour force, it is the overall level of family income that is important. 'Married women have varying degrees of attachment to the labour force at different periods of their lives but the level of attachment is generally increasing over time. In these circumstances, the tax system of the future must deal more equitably with a range of family types, with both one-income and two-income couples and with part-time and full-time work. Consequently, further reform of tax provisions for families should seek to reduce barriers to employment and to assist all families on the basis of their income needs rather than the dependency of a spouse.'

#### DEPENDENCY, MARRIED WOMEN, TAXATION

- 43 Burns, Ailsa (1976), 'The mother's wage: the E.T.U. study', *Social Security Quarterly*, 3(4), Autumn, 22-8.

The paper begins by looking at the arguments put forward by Elizabeth Windschuttle (1974, q.v.) in her article on a mother's wage. It then presents the results of a survey undertaken by the author, of the child care needs, attitudes and preferences among women members of the Electrical Trades Union of New South Wales, which included an investigation of attitudes towards a mother's wage. Although the mothers in the survey were prepared to accept a slightly lower government wage than that which they considered fair, the results show 'that to be accepted among industrial workers, a mother's wage would have to be set at a level not too far below the wages currently earned. Comments indicated that the

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mothers' earnings were essential for their families' needs.' Thus 'the level of wage which might be considered "economic" in terms of payment is not considered "economic" in terms of income. This situation suggests that the wage concept is unlikely to achieve political popularity under present circumstances'. The article ends with an addendum suggesting that the situation and attitudes could change with inflation and rises in unemployment.

#### DEPENDENCY, SURVEY

- 44 Cabassi, Julie (1990), 'Caught in the poverty trap', *Legal Service Bulletin*, 15(2), April, 72-5.

'Women's responsibility for child rearing and maintaining the home has long limited their economic independence.' The article is concerned with discriminatory practices in the social security system. 'Women's unpaid work and the way it is perceived within the social security system continues to be a barrier to formal employment. The notion of equal access to employment opportunities for women fails to acknowledge that the provision of a range of "opportunities" to enter or re-enter the paid workforce does not actually give women a "choice".' When these women do attempt to supplement their income with earnings, there is limited if any improvement in their financial circumstances because of the operation of the means test and the taxation system.

#### DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY

- 45 Campbell, Helen, Bonny Dawson and Barbara Pocock (1985), 'Short term work - long term problems: women and job creation', *Refractory Girl*, May, 39-44; also in *Australian TAFE Teacher* (1986), 18(1), February, March, 35-41.

The relationship of women to paid work is problematic. The paper examines the situation of women in two work creation programs: the Wage Pause Program and the Community Employment Program. The authors look at some reasons which might explain women's employment position and the official complacency about it: the belief that men's unemployment is worse than women's; the belief that 'real jobs' are men's jobs; the recurrent funding implications of women's jobs; and the ingrained gender segmentation in training and unemployment.

#### DEPENDENCY, LABOUR MARKET PROGRAMS

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- 46 Cass, Bettina (1982), *Family Policies in Australia: Contest Over the Social Wage*, SWRC Reports and Proceedings No. 21, Social Welfare Research Centre, University of New South Wales, Sydney, 41pp.

The paper begins with a discussion of the 'ideology of state non-intervention into domestic life' and then looks at the interconnection between the family, the labour market and the state. The author argues that income tax and social security policies are seen to provide disincentives to the paid labour market activity of women. Following sections describe the elements of family policy in Australia, demonstrating the force of that argument.

DEPENDENCY, SOCIAL SECURITY, TAXATION

- 47 Cass, Bettina (1983), 'Division of welfare in the recession: the political limits to redistribution, revisited', in J. Jarrah, ed., *53rd ANZAAS Congress: SWRC Papers*, SWRC Reports and Proceedings No. 31, Social Welfare Research Centre, University of New South Wales, Sydney, 2-32.

This paper, which is concerned with the redistributive powers of the welfare state, includes a section on the interaction of tax policy and social security policy which creates a 'poverty trap'. The author argues that it is 'working class families and within them, women in particular, who are excluded from the lucrative systems of fiscal and occupational welfare, and who are most likely to become dependent on social security transfers.'

DEPENDENCY, POVERTY TRAP, RETIREMENT INCOME

- 48 Cass, Bettina (1983), 'The numbers game', *Australian Society*, 2(7), August, 19-23.

The author examines 'joblessness' and the ways in which it is measured by the Commonwealth Employment Service and the Australian Bureau of Statistics, along with the treatment of unemployed people by the Department of Social Security. The article looks at various categories of unemployed people and comments that the high unemployment rate and the low labour force participation rate of the wives of unemployed men must be related to the income test for pension eligibility. It also points out that the 'policy of aggregating spouses' incomes has its most poverty-inducing effects on low income couples with few opportunities to find secure, well-paid jobs'.

ELIGIBILITY, INCOME UNIT, UNEMPLOYMENT

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- 49 Cass, Bettina (1985), 'Why women must screen tax changes', *Australian Society*, 4(5), May, 20-3.

The debate on tax reform has taken little account of different experiences of men and women under the tax system. The article looks at the 'overlap of the feminist perspective and one that is concerned with the redistribution of income to those at the bottom of the scale'.

#### TAXATION

- 50 Cass, Bettina (1986), 'The economic circumstances of single parent families in Australia: 1974-1985. Some implications for child maintenance policies and the social security system', *Child Support*, Social Justice Project, Research School of Social Sciences, Australian National University, Canberra, 87-113.

'A consideration of child maintenance issues set in the context of social security provisions for sole parents requires at the outset an understanding of the position of sole parents in the labour market and the tax/benefit system, and correspondingly, an understanding of the position of their children in the distribution of income and resources.' The paper emphasises the relative disadvantages in access to adequate income of single parent families and the factors militating against gaining independence through labour force participation. It recommends programs to increase the parents' labour force qualifications, child care services, and policies to increase the adequacy of child payments.

#### CHILD CARE, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS

- 51 Cass, Bettina (1987), 'Family policy and the tax/transfer system: a longer-term agenda and priorities for reform', in P. Saunders and A. Jamrozik, eds, *Social Welfare in the Late 1980s: Reform, Progress or Retreat?*, SWRC Reports and Proceedings No. 65, Social Welfare Research Centre, University of New South Wales, Sydney, 169-80.

'This paper is concerned with developing a family policy in the tax/transfer system which addresses two major and related issues: the provision of greater equity for families with childrearing responsibilities through the restructuring of general family income support programs, and the redistribution of more adequate support to low income families. The paper pays particular attention to the income security of families where the parents are either unemployed or outside the labour force, and to low income working families.'

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The principles on which the development of longer term policies are based include a fundamental perspective that social security policies constitute a key component of the 'social wage' and that income maintenance must be developed as a partner with community services, housing, education and labour market programs. The place of poverty alleviation, or protection from poverty, in a reformed social security system is discussed. The dual objectives must be to increase self-sufficiency through workforce participation opportunities while continuing to provide adequate income support for those who are prevented from entering the labour force by job shortage or life circumstance. Changes in economic and social conditions which have contributed to increases in poverty are analysed, and families with children are shown to have experienced the greatest relative decline. Issues in horizontal and vertical equity are taken up. A strong case exists for placing priorities on those reforms which provide greatest assistance to low income families, and to supporting parents' transition to work.

#### SOCIAL SECURITY, TAXATION

- 52 Cass, Bettina (1988), 'The feminisation of poverty', in B. Caine, E.A. Grosz and M. de Lepervanche, eds, *Crossing Boundaries*, Allen and Unwin, Sydney, 110-28.

'Women's economic insecurity has sturdy historical roots in Australia, as a consequence of unequal wage structure, the reinforcement of dependency by industrial policies, marriage law and the assumptions embedded in social security provisions.' This paper analyses Australian data to discover the extent of the growth in the proportion of women-headed income units in poverty in the period between 1972 and 1982. It also looks at the number of women in poor married-couple households. The author argues that labour force participation is one of the critical safeguards against poverty and that it is 'not feasible to look predominantly to the social security system and the tax system to distribute income to alleviate poverty ... High priority must be given to job creation and to associated job training and retraining programs ...'

#### DEPENDENCY, LABOUR MARKET PROGRAMS, SOLE PARENTS

- 53 Cass, Bettina (1988), *Income Support for the Unemployed in Australia: Towards a More Active System*, Issues Paper No. 4, Social Security Review, Department of Social Security, AGPS, Canberra, 330pp.; a summary appears as 'Unemployed in Australia', *Social Policy and Administration*, 22(2), Summer, 50-65.

This paper is concerned with the operation of the unemployment benefit system which has been perceived as a 'passive' form of income support. It argues that

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the legitimacy of income support for the unemployed must be re-established by devising a system which will support job search activity and redistribute both income and labour market services to those in particular need. Support must therefore be directed at facilitating job search, labour market mobility and flexibility. The diversity of unemployed people makes the formulation of a generic system difficult. The publication includes discussion of the situation of unemployed women.

#### LABOUR MARKET PROGRAMS, SOCIAL SECURITY, UNEMPLOYMENT

- 54 Cass, Bettina (1989), 'Children's poverty and labour market issues: confronting the causes', in D. Edgar, D. Keane and P. McDonald, eds, *Child Poverty*, Allen and Unwin and Australian Institute of Family Studies, Melbourne, 146-72.

The chapter argues that income support provisions alone are not enough in a policy of poverty alleviation for families with children. It explores the relationship between poverty, unemployment and joblessness and the concentration of unemployment and joblessness in families. A policy which would combat family poverty should not see income support and labour market programs as separate strategies, but should coordinate them along with education especially by recognising the increased costs which people caring for children must bear when undertaking education; by extending priorities for placement in adult training, retraining and job experience programs to unemployed people caring for dependent children; and by providing child care, for both preschoolers and for older children after school.

#### CHILD CARE, LABOUR MARKET PROGRAMS, UNEMPLOYMENT

- 55 Cass, Bettina (1993), 'Caring work and welfare regimes: policies for sole parents in four countries', in S. Shaver, ed., *Comparative Perspectives on Sole Parents Policy: Work and Welfare, Proceedings of a Seminar, 1992*, SPRC Reports and Proceedings No. 106, Social Policy Research Centre, University of New South Wales, Sydney, 93-108; with comments by Sheila Shaver.

'The objective of this paper is to develop a theory of the relationship between caring work and social policy in a number of advanced industrial welfare states.' The relationship of the labour market and paid employment to the provisions of the welfare state is explored, along with the question of choice to be exercised by women and men with caring responsibilities to remain outside market activity while caring for children.

#### SOCIAL SECURITY, SOLE PARENTS

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- 56 Cass, Bettina (1994), 'Connecting the public and the private: social justice and family policies', *Social Security Journal*, December, 3-32.

In this article which ranges over a variety of issues arising from the consultations held by the National Council of the International Year of the Family, there is a section entitled 'Challenges for Australian family policies: combining family care and employment'. The increase in labour force participation of married women over the last two decades is discussed, alongside discussion of unpaid caring work, and the effects on women's lifetime earnings. In order to promote the economic welfare of both two-parent and sole-parent families, paramount priority in family policy must be given to supporting the chances for women as well as men to enter and remain in the work force, to earn an adequate income while at the same time fulfilling their family responsibilities, according to the choices which they make at different stages and according to the ages of their children. The policies suggested include labour market measures, workplace practices which recognise family responsibilities, improved child care facilities and the implementation of 'income support arrangements which support family-based caring work but minimise disincentives to women's work force participation'.

#### CHILD CARE, LABOUR MARKET PROGRAMS, SOCIAL SECURITY

- 57 Cass, Bettina and Pauline Garde (1983), 'Unemployment and family support', in A. Graycar, ed., *Retreat from the Welfare State: Australian Social Policy in the 1980s*, George Allen and Unwin, Sydney, 89-100.

Unemployment in Australia since 1974 has been concentrated in those groups of people who previously occupied, or who would expect to enter, jobs in the 'secondary' labour market, characterised by low pay, insecurity and little control. It has also been concentrated in certain working-class families so that those families least able to support unemployed members are those most likely to be called upon to do so. The chapter examines the ways in which unemployment has been created, those who have been most affected by it, and government policies developed to respond to it. The authors conclude that the official emphasis on 'family policies' deflects attention from the formulation of adequate income maintenance policies and the provision of training and job creation programs. Families are penalised for unemployment among their members, transforming the crisis from a public to a private responsibility.

#### LABOUR MARKET PROGRAMS, SOCIAL SECURITY, UNEMPLOYMENT

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- 58 Cass, Bettina and Mary Ann O'Loughlin (1984), *Social Policies for Single Parent Families in Australia: An Analysis and a Comparison with Sweden*, SWRC Reports and Proceedings No. 40, Social Welfare Research Centre, University of New South Wales, Sydney, 86pp.

The report is about the adequacy of social policies to meet the needs of single-parent families. Data about the incidence of such families, their dependence on government pensions or benefits and the associated labour force status are presented. The 'poverty trap' engendered by various income tests is a direct disincentive to the parents' labour force participation. The report discusses the adequacy of labour market training provisions, child care services, housing, tax concessions and maintenance from the non-custodial parent, all of which have a bearing on the labour market opportunities and income possibilities of single parents. The situation in Australia is compared with that in Sweden. At issue is the extent to which the existing policies promote dependency and increased likelihood of poverty, or whether they facilitate independence, labour force participation and income security for the family unit.

CHILD CARE, DEPENDENCY, LABOUR MARKET PROGRAMS, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 59 Cass, Bettina and Mary Ann O'Loughlin (1985), 'Single parent families and social policies in Australia 1974-1982', *Australian Journal of Social Issues*, 20(4), November, 247-66.

'Of the two major sources of income support for single parent families, social security transfers and earned income, there has been an increase in the proportion of families dependent on social security in the period 1974-1982, a period of recession and high unemployment. Over this period the value of income support for supporting parents has declined because of the non-indexation of the child components of pensions and benefits. This article identifies disincentives to the parents' labour force participation: lack of post-school qualifications, shortage of jobs, scarcity of affordable child care and the low income retention rates imposed upon the extra earnings of pensioners and beneficiaries.'

CHILD CARE, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

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- 60 Cass, Bettina, Marie Wilkinson and Anne Webb (1991), 'Sole parents of non-English speaking background: opportunities for and barriers to labour force participation', in P. Whiteford, ed., *Sole Parents and Public Policy, Proceedings of a Conference, 1990*, SPRC Reports and Proceedings No. 89, Social Policy Research Centre, University of New South Wales, 69-86.

This study, based on a survey, examines the economic, labour market and social circumstances of female sole parents of non-English speaking background, who are permanent residents in Australia. 'Their sole parent status, in the great majority of instances, results from separation, divorce or widowhood, with only a minority being single parents in the sense of "never-married"'. Results of the survey are presented in terms of labour force participation, birthplace, age, period in Australia and English language proficiency, educational attainment and receipt of income support. The conclusion discusses barriers and incentives to work force participation.

CHILD CARE, LABOUR MARKET PROGRAMS, POPULATION GROUPS, SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 61 Cass, Bettina, Marie Wilkinson and Anne Webb (1992), *The Economic, Labour Market and Social Circumstances of Sole Parents of Non-English Speaking Background*, Department of the Prime Minister and Cabinet, Office of Multicultural Affairs, AGPS, Canberra, 167pp; prepared with assistance of Emma Whitfield and Carmel Caggegi.

This publication has the subtitle *Implications for the Development of Social Policies to Enhance Education, Training and Employment Opportunities*. The first chapter describes a survey of sole parent women from non-English-speaking countries. The purpose was to identify the *particular* and *additional* factors which affect the opportunities for migrant sole parents to gain access to further education, training, suitable jobs and the support services necessary to sustain the dual responsibilities of child care and employment. The second chapter, on the experiences of migrant sole parents in Sydney and their social, economic and labour market circumstances, presents results according to a number of variables, including: age, migration experience; proficiency in English; the way in which they became a sole parent; children; income support; employment experience and aspirations; child care; housing; transport; and training. The last chapter looks at the education, training and employment aspirations of migrant sole parents of non-English-speaking background, and the barriers to their realisation. It discusses the issues surrounding combining child care and employment and the

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policy issues raised: education, training, employment; community services; and income support.

CHILD CARE, LABOUR MARKET PROGRAMS, POPULATION GROUPS, SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 62 Castles, Francis G. (1994), *The Wage Earners' Welfare State Revisited: Refurbishing the Established Model of Australian Social Protection, 1983-1993*, Discussion Paper No. 389. Public Policy Program, Australian National University, 30pp.; also in *Australian Journal of Social Issues*, 29(2), May, 120-45.

The article presents an overview of significant policy changes influencing the development of social protection in Australia from 1983 to 1993. The author puts forward 'what may be regarded as four basic axioms of the wage earners' welfare state', one of which was: 'In the wage earners' welfare state, women have had a different and lesser status than men'. He concludes that: 'Whether formally in terms of equal rights within the benefits system or more positively in terms of sharing the more valuable rights contingent on labour force participation, our fourth axiom no longer seems to apply'.

#### SOCIAL SECURITY

- 63 Chesterman, Colleen (1990), 'Labour market entry and re-entry', in A. Yeatman and D. Corbett, eds, *Getting Our Acts Together: Intergovernmental Coordination in Employment, Education and Training*, Monash University, Clayton, Victoria, 176-383.

The article discusses the situation of women who, in 1987, became ineligible for Class A Widows' Pension or Supporting Parent's Benefits once their youngest child was 16. There is a strong incentive for recognising that the less time women stay out of the work force, the more likely they are to be able to find work which is the best way 'out of poverty'. Many of the women who were affected moved to another social security benefit. This paper uses data from a survey of those who registered with the Commonwealth Employment Service as unemployed by December 1987. The structural barrier to re-entry into the labour force for these women are: child care responsibilities, a shortage of jobs, geographical isolation and low wages when they are in work, exacerbated by the poverty traps encountered as a result of the operation of the means test. The role

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of training programs, especially The JET program, in helping these women is discussed.

#### CHILD CARE, ELIGIBILITY, LABOUR MARKET PROGRAMS, POVERTY TRAP, SURVEY

- 64 Chesterman, Colleen and Eva Cox (1984), 'Women and unemployment', in R. Castle and J. Mangan, eds, *Unemployment in the Eighties*, Longman Cheshire, Melbourne, 95-104.

This examination of women and unemployment looks at the barriers to women's access to paid employment, the impact of the recession, hidden employment, the effects of unemployment on women, intervention programs for both young and older women, the economic contribution of women and the right to work.

#### LABOUR MARKET PROGRAMS, UNEMPLOYMENT

- 65 Colledge, Maureen (1991), 'Workforce barriers for sole mothers in Australia', in P. Whiteford, ed., *Sole Parents and Public Policy, Proceedings of a Conference, 1990*, SPRC Reports and Proceedings No. 89, Social Policy Research Centre, University of New South Wales, Sydney, 31-51; also in *Social Security Journal*, August, 10-25.

This paper draws together the available information on the factors which appear to affect the labour force participation of sole mothers in Australia. Among the several factors identified is the role of public income support. 'In Australia, a major shift in policy from simply sustaining sole mothers on income support to actively helping them towards financial independence has resulted in new policies and programs in the fields of income support, child support, child care and education and training assistance. The diversity of sole parents and their employment problems has been recognised, with emphasis being placed on integrated help to both break down barriers and provide incentives to take up work. While it is too early yet to identify with certainty what effect these new developments are having, the recent trends in sole mothers' labour force participation are encouraging.'

Some issues, however, still remain. These include the low incomes of those many women who are employed; this means that 'earnings, although important, are not a guarantee that disadvantage will not be perpetuated. It may be that some issues, e.g. low incomes in work, need to be tackled on a wider basis.

#### CHILD CARE, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS

- 66 Committee on Employment Opportunities (1993), *Restoring Full Employment: A Discussion Paper*, and *The Issues in Brief*, Commonwealth Government, AGPS, Canberra, 241pp. and 24pp.

The Committee on Employment Opportunities was set up by the Labor Government to 'begin fashioning an effective response to the problem of unemployment'. The terms of reference include the requirement to consider changes in labour force participation of various population groups (including women and sole parents) as well as the efficiency and effectiveness of measures to assist the unemployed. Proposals for discussion are made in a large number of areas including those affecting incentives and disincentives to find work.

#### INCENTIVES, LABOUR MARKET PROGRAMS, SOLE PARENTS, UNEMPLOYMENT

- 67 Commonwealth Government (1991), *Parental Leave Test Case*, 1990 submission to the Australian Industrial Relations Commission, AGPS, Canberra, 130pp.

In 1988 the Australian Council of Trade Unions instituted a test case for the insertion of unpaid parental leave provisions into awards. This submission from the Commonwealth argues, among other things, that 'parental leave would also be an important step in further facilitating equality of employment opportunity for women'.

#### MATERNITY LEAVE

- 68 Corbett, Joan (1994), 'Child care as a factor in understanding women's labour market participation', in Economic Planning Advisory Commission, *Child Care: A Challenging Decade, Papers and Proceedings from a Joint EPAC/OSW Seminar*, Commission Paper No. 1, AGPS, Canberra, 69-81.

The research reported upon here was carried out in 1992. 'The study derived a measure of the extent of public provision of formal child care (excluding pre-schools) for Australia. It examined the explanatory power of that variable, along with four other variables for the changes in women's labour force participation in the period from 1974 to 1992. The four other variables are time, the unemployment rate, average women's earnings, and the fertility rate.' The need for further research is emphasised.

#### CHILD CARE

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- 69 Cox, David (1982), *Working Married Women and Youth Unemployment*, Women's Advisory Unit, Premier's Department, South Australia, 18pp+.

This paper argues that increasing labour force participation of married women is not a cause of high youth unemployment. Youth unemployment results from structural change and demographic conditions. The disadvantaged in the current situation are the unskilled, and a high proportion of juniors are unskilled. Displacing married women from the labour force would not cure the unemployment situation. Married women are employed in a wide range of occupations requiring skill and qualifications as well as experience. The unskilled married women in the labour force are often those whose need to work out of financial necessity is the greatest. Some schemes such as taxation incentives, homemakers' allowances, job sharing, part-time work and shorter working hours have been suggested to alleviate the situation, but these will not be accepted if they threaten the living standards or working conditions of those already working.

MARRIED WOMEN, PART-TIME WORK, TAXATION, UNEMPLOYMENT

- 70 Cox, Eva (1981), 'Welfare: women as consumers and providers', *Labor Forum*, 3(1), 21-5.

After discussing the situation of women in regard to welfare provisions and in their child care roles, the author looks particularly at sole parents. She argues that although they may be poor if they are receiving the lone parent benefit, they are no worse off than if they try to earn a living given the low incomes women earn and the cost of child care. The income units used in the taxation and social security systems are also discussed. The article includes a list of resolutions from the first National ALP Women's Conference on social welfare.

CHILD CARE, SOCIAL SECURITY, TAXATION, SOLE PARENTS

- 71 Cox, Eva (1989), 'Taxing women', *Australian Left Review*, 110, May/June, 5-6.

The article is a summary of papers given at the Women's Tax Convention, organised by the National Women's Consultative Council and the Women's Electoral Lobby. Among the issues discussed were tax cuts targeted to families with children, the Dependent Spouse Rebate, the Family Allowance Supplement, work force disincentives for women, income testing, poverty traps and women's wage levels.

DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY

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- 72 Crompton, Cathy (1987), 'Survey of understanding of social security income tests by sole parent pensioners', *Social Security Journal*, Winter, 28-37.

'This paper briefly describes some policy aspects of a study undertaken by Australia Market Research on behalf of the Department [of Social Security]. Two hundred and thirty-four sole parent pensioners were interviewed to ascertain how well they understood the social security income tests affecting them and how important income tests were in the decision to work. The study found that most sole parents interviewed were not in a position to assess correctly the implications for their total income of changes in non-pension income. However, the perceived loss of income and pensioner fringe benefits appeared to be less of a barrier to seeking employment than concerns about the children's welfare and health reasons. The paper concludes that a variety of programs, including training and child care, would be necessary to facilitate the workforce participation of those sole parents who wish to work. Such approaches have been examined in detail in the Social Security Review issues paper on sole parents.' (See Raymond, 1987)

CHILD CARE, ELIGIBILITY, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 73 Daly, A.E. (1991), 'Aboriginal women in the labour market', in J.C. Altman, ed., *Aboriginal Employment Equity by the Year 2000*, Research Monograph No. 2, Centre for Aboriginal Economic Policy Research, Australian National University and the Academy of the Social Sciences in Australia, Canberra, 91-100.

'This paper offers a preliminary discussion of some of the issues relating to the economic position of Aboriginal women, and particularly focuses on their involvement in the formal labour market. It concludes by making some suggestions for further research. It will be argued, on the basis of indirect evidence from the 1986 Census, that most of the rise in the incomes of Aboriginal women has probably occurred because of an increase in access to welfare entitlements, rather than an increase in earnings from employment.' The paper concludes that although issues such as the 'poverty trap' have been investigated in the general community, no comparison between income from welfare and income from employment has been made for Aboriginal women. Nor has a study been made of the employment position of women in communities that receive assistance under the Community Development Employment Projects scheme. The effect of Aboriginality on labour force participation and on earnings from employment should also be further explored.

ELIGIBILITY, LABOUR MARKET PROGRAMS, POPULATION GROUPS, POVERTY TRAP

- 74 Daly, Anne (1992), 'Replacement ratios for female sole parents: the position of Aboriginal women', *Australian Bulletin of Labour*, 18(4), December, 297-311.

'The purpose of this paper is to consider the relationship between the welfare system and the participation in the formal labour market for a particular group of Aboriginal women, namely women with dependants. This paper looks at the potential effect of welfare payments on the incentives for paid work by calculating the replacement ratios between income from benefits and the potential earnings from full-time employment for Aboriginal and non-Aboriginal women. Estimates for the general population suggest that the labour force participation of female sole parents is sensitive to changes in income (Ross and Saunders, 1990, [q.v.]; and Lambert, 1991 [q.v.]). If this result holds for the Aboriginal population, it would suggest that high replacement ratios could be expected to reduce labour force participation. However, without the estimation of a model of labour supply for sole parents which includes the replacement ratio as an argument, the results presented here are only suggestive of its effect.'

There are no specific benefits for Aboriginal sole parents as distinct from other sole parents. There is, however, a larger proportion of sole parent families among Aboriginal families than in the general population. The author makes some policy suggestions.

#### POPULATION GROUPS, SOCIAL SECURITY, SOLE PARENTS

- 75 Daly, Anne (1995), 'Employment and social security for Aboriginal women', in A. Edwards and S. Magarey, eds, *Women in a Restructuring Australia: Work and Welfare*, Allen and Unwin in association with the Academy of Social Sciences in Australia, Sydney, 162-74.

'This paper briefly describes the position of Aboriginal women in the formal labour market and considers the trade-off faced by one group of Aboriginal women, sole parents, between potential income from employment and income from welfare.' The paper uses data from the 1986 Population Census in its descriptions; the position of Aboriginal women is compared with that of non-Aboriginal women with regard to labour force participation, employment and unemployment and sector of employment. Changes in welfare policy are more important to Aboriginal women than are changes in labour market conditions. The paper reports estimated replacement ratios which 'show that for many, leisure or unpaid work must be sacrificed for a relatively small gain in income from employment. This was especially so for Aborigines'. The paper also discusses the role of the CDEP in the situation. It suggests that any policy changes which

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could improve the situation of Aboriginal women (more education, measures to overcome discrimination etc.) will take a long time to produce results.

#### POPULATION GROUPS, SOCIAL SECURITY, SOLE PARENTS

- 76 Davidson, Peter (1986), 'Social security: is it secure', *Australian Left Review*, 97, Spring, 32-8.

'Is the Australian Social Security (pensions and benefits) system under threat in a low growth economy? The short answer is that the system itself will survive, but with fundamental changes in the offing. Some of these pose a serious threat to Social Security dependents - a threat of marginalisation.' Among the various parts of the system discussed here are the treatment of women and the special case of sole parents. Both are discussed in relation to the labour market.

#### SOCIAL SECURITY, SOLE PARENTS

- 77 Department of Social Security (1987), *The Effects of Changes to Sole Parent Pension*, Benefits Administration Branch, Central Office, DSS, Canberra.

The 1987 May Economic Statement announced changes to the eligibility provisions for sole parent pensions, 'designed to encourage sole parents of working age to participate in the workforce and to reduce their dependence on the welfare system'. This publication presents details of these changes which relate to the age of children of sole parents and the age of sole parents themselves. The changes involve eligibility for the pension and also for places in adult training programs for sole parents and older women. The publication also presents a report on the overall impact of the initiative. It 'looks at early trends, assesses client reactions to the change and identifies support mechanisms already in place or needed for the future for sole parents losing pension entitlement'.

#### ELIGIBILITY, LABOUR MARKET PROGRAMS, SOLE PARENTS

- 78 Department of Social Security (1992), *Jobs, Education and Training (JET) Evaluation Report*, Policy Research Paper No. 62, Social Policy Division, Department of Social Security, Canberra, 82pp.

This publication is an evaluation of the JET program which was begun in March 1989 and was phased in over two years. Its aim is to provide the advice and practical help sole parent pensioners who need to enter or return to employment: the ultimate objective being to increase their income and reduce pension expenditure. This evaluation concentrates on training, education, employment

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and child care outcomes and includes findings from a study of employer and community awareness of, and attitudes to the program, conducted by the Australian Council of Social Service (ACOSS). Sections of the evaluation report on characteristics of JET clients, their access to JET, education and training outcomes, employment outcomes, child care, employer and community attitudes to JET, publicity, management of the program, program monitoring and data collection issues, and program costs and savings. 'The report concludes that the program has been widely welcomed and is seen as a highly desirable social justice initiative to help a very disadvantaged group. Although confident conclusions about outcomes will not be possible until the program has been running longer, there are promising early signs of its success in creating opportunities for clients who otherwise would remain dependent on social security and deprived of the advantages of secure and reasonably paid employment.'

#### LABOUR MARKET PROGRAMS, SOLE PARENTS

- 79 Department of Social Security (1993), *Meeting the Challenge: Labour Market Trends and the Income Support System*, Policy Discussion Paper No. 3, AGPS, Canberra, 89pp+.

'This paper has a deliberate focus on the income support system, especially (but not exclusively) unemployment payments and their conditions ... [and] on the objective of promoting equity in the labour market.' It starts from the premise that maximising participation in paid employment is the best poverty alleviation measure for unemployed people and families who earn low wages. A discussion of labour market trends includes data on women's participation in the labour market. One section is concerned with income support for married women. It proposes reforms to income support arrangements for couples which recognise the labour force changes that have occurred over recent decades and which would have a new basis (primary care of a dependent child rather than assumed financial dependence) for the provision of income support to the spouses of income support recipients and low wage earners.

#### MARRIED WOMEN, SOCIAL SECURITY

- 80 Dollery, Brian and Michael Fletcher (1997), 'Using budget constraints to illustrate poverty traps: the case of young part-time workers in Australia', *Australian Journal of Social Issues*, 32(2), May, 159-80.

This study examines the implications of high effective marginal tax rates for young social security recipients who wish to work part time. It describes the resultant emergence of poverty traps. The population studied are unemployed

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eighteen year olds, both singles and couples who seek employment in four low-income occupations. The results indicate that there are disincentive effects which operate for all young people but more for couples especially women with unemployed husbands.

#### POVERTY TRAP

- 81 Donnelly, Carmel and Jan McClelland (1989), *'My Family is Depending on Me': A Study of the Barriers to Employment Faced by Unemployed Couples with Children*, Background/Discussion Paper No. 29, Social Security Review, Department of Social Security, Canberra, 140pp.

This report on research into the barriers to employment faced by unemployed couples with children in NSW involved following the progress of 430 unemployed families and 318 recently employed families for six months. In this report, the quantitative data from questionnaires and some Social Security records are analysed and interpreted in the context of qualitative data from interviews and open questions on the questionnaire.

Some of the barriers to employment identified are related to lack of currently marketable skills. Some policies and administrative practices have discouraged unemployment beneficiaries from undertaking training for the work force, and lack of knowledge of the financial assistance available to trainees was common. The number of dependent children in the family, the number of children under school age and the female partner's age are all factors related to likelihood of transition to employment. These factors are also relevant to the low labour force participation rates of wives of unemployed men. Some policies encourage female partners in unemployed couples where dependent children are present to drop out of the labour force. The authors consider that this may detrimentally affect the family's chances of returning to work. The types of industries present in an area and employment practices in those industries can also present barriers. Some current Social Security policies have deterred unemployed couples with children from seeking or taking employment. Duration on unemployment benefit is also related to chances of returning to work: the longer a family had received unemployment benefit in December 1986 the less likely they were to have obtained full-time employment by June 1987.

MARRIED WOMEN, LABOUR MARKET PROGRAMS, POVERTY TRAP, SURVEY, UNEMPLOYMENT

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- 82 Douglas, Shirley, Allan Groth and Jocelyn Pech (1993), *Dependence-based Payments: Married Women in the Social Security System*, Policy Discussion Paper No. 1, Social Policy Division, Department of Social Security, Canberra, 27pp.

'The purpose of this paper is to consider issues surrounding the provision within the Australian social security system of income support for married women, and to propose some options for reform of current arrangements. The focus of the paper is on income support for the wives of pensioners and the dependent spouses (the vast majority of whom are women) of job search allowance (JSA), Newstart allowance (NSA) and sickness allowance (SA) recipients. The paper explores the original rationales for dependency-based payments, examines labour force trends over recent decades and raises questions about the appropriateness of non-activity tested payments based solely on marital status in Australia of the 1990s and beyond. The paper concludes with a discussion of possible options for reform.' The paper builds on earlier work within the Social Policy Division by Jocelyn Pech, 1991, q.v.

#### DEPENDENCY, ELIGIBILITY, MARRIED WOMEN, SOCIAL SECURITY

- 83 Duhs, L.A. and A.L. Lougheed (1985), 'Family income splitting and Australian taxation reform', *Economic Analysis and Policy*, 15(2), September, 190-201.

Debate about tax reform involves issues of income splitting in families. The article presents arguments for and against including discussion about the increasing labour force participation rates of women and the social costs involved.

#### MARRIED WOMEN, TAXATION

- 84 Eardley, Tony and Merrin Thompson (1997), *Does Case Management Help Unemployed Job Seekers? A Review of the International Evidence*, SPRC Reports and Proceedings No. 132, Social Policy Research Centre, University of New South Wales, Sydney, 124pp.

Case management is a feature of labour market programs designed to assist unemployed people in their search for paid work. This publication is based on a review of the Australian and international literature on the subject. It includes references to programs which are funded by social security provision for sole parents.

#### LABOUR MARKET PROGRAMS, SOLE PARENTS

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- 85 Economic Planning Advisory Council (EPAC) (1988), *Income Support Policies, Taxation and Incentives*, Office of EPAC, AGPS, Canberra, 100pp; principal authors: Jim Cox, Terry Dwyer and Anne Plympton with Peter Dempster and John Howe.

This paper looks at poverty in Australia and the contribution that social security and related payments make in alleviating it. The side effects of redistribution, some of which can lead to adverse behavioural responses, are also examined. The paper discusses ways in which potentially negative influences can be minimised. The paper distinguishes between unemployment traps, where levels of benefit are such that being out of the work force and receiving benefits is financially more rewarding than being in the work force, and poverty traps, where low income earners gain little or no additional income from extra hours worked because of the interaction of the taxation and social security systems. These disincentive effects are described and discussed, along with the operation of the means test and the 'equivalent marginal tax rate'. The paper includes discussion of the situation of sole parents and women in couples and looks at the role of child care and labour market programs.

INCENTIVES, LABOUR MARKET PROGRAMS, MARRIED WOMEN, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 86 Edgar, Don (1992), 'Sharing the caring: rethinking current policies', *Family Matters*, 31, April, 40-55.

The article discusses problems associated with caring for children and disabled or elderly family members experienced by women in the labour force. The author argues that support for carers should be a basic right of citizenship; that the work system should be restructured to ensure flexibility; and that the tax and welfare mix should ensure the proper integration of carers and those in need of care.

CHILD CARE, POPULATION GROUPS

- 87 Edwards, Anne and Susan Magarey (1995), *Women and Restructuring Australia: Work and Welfare*, Allen and Unwin in association with the Academy of Social Sciences in Australia, Sydney, 319pp.

'The two structures with which this book is concerned - the labour market and the welfare state - have in the past been highly gendered.' However, some changes have already taken place: the masculinity of the labour market has been reduced by the influx of married women into the labour force (though segmentation of the labour market remains); there is greater recognition of the market value of women's caring work (both unpaid in the home and as volunteers in the

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community); and the welfare state has moved to decrease gender differences in its operations. 'This has been accompanied by the narrowing of the gender differential in labour force participation rates and a slow and uneven reduction in the wages gap between female and male workers.' This book takes a feminist position in the way it looks at restructuring and its effects on women and gender relations in Australia. The chapters are:

Introduction	Anne Edwards and Susan Magarey Belinda Probert
A restructuring world?	
Gender in Australia's restructuring labour market and welfare state	Bettina Cass
Two welfare states: one for women, one for men	Lois Bryson
Women's incomes	Deborah Mitchell (q.v.)
Women's work and wages	Barbara Pocock
Women and a flexible workforce	Martina Nightingale
Women, employment and social security	Sheila Shaver (q.v.)
Comment	Meredith Edwards
Employment and social security for Aboriginal women	Anne Daly (q.v.)
Women and superannuation: super bargain or raw deal	Rhonda Sharp
Superannuation guarantee charge: benefits and risks	Linda Rosenman
Women, immigration and the state: issues of difference in social justice	Ruth Fincher
Women, divorce and redistributing the cost of children	Marcia Neave
Women in a restructured New Zealand: lessons for Australia	Rosemary Du Plessis
MARRIED WOMEN, POPULATION GROUPS, RETIREMENT INCOME, SOCIAL SECURITY	

- 88 Edwards, Meredith (1975), 'Financial assistance to mothers: a critical appraisal', *Australian Quarterly*, 47(1), March, 90-4.

The author argues that there should be a financial basis on which mothers should be able to make a free choice about whether to stay at home or go out to work. Families often suffer economic hardship because mothers wish to stay with their children. The article considers ways in which mothers could be given this choice, by increased child payments, by a guaranteed minimum income to families, or a mother's wage. Factors discussed include housing, child care availability, and

conventional thinking. Mothers' contributions to the economy is a net gain to the community and must be assessed in terms of both domestic duties and child care.

#### CHILD CARE, SOCIAL SECURITY

- 89 Edwards, Meredith (1975-76), 'Proposals for a child care allowance', *Social Security Quarterly*, 3(3), Summer, 19-23.

'The greater acceptance by the community of working mothers has made mothers at home feel guilty because they, too, are not in the workforce... In addition to demands the government presently faces from women in the workforce who want to have their childcare costs subsidised, the government can expect increasing demands for financial assistance from women caring full time for the children in the home.' This article suggests an alternative to the 'mother's wage' (see J. Mahoney and J. Barnaby, 1973, 'Assistance to families with children', *Social Security Quarterly*, Winter, 6-14), to take the form of a child care allowance. The tax rebate for dependants could be abolished and the consequent saving to the government used to increase child endowment payments which in turn could be renamed 'child care allowance', more clearly denoting the purpose of the payment.

#### CHILD CARE, DEPENDENCY, SOCIAL SECURITY, TAXATION

- 90 Edwards, Meredith (1979), 'Taxation and the family unit: social aspects', in *Taxation and the Family Unit: Report of Proceedings of a Public Seminar*, Taxation Institute Research and Education Trust, Sydney, 29-39.

The paper examines the nature of changes in the structure of the family over the previous decade, and their relevance to the issue of the appropriate tax unit. Among the issues raised is that of work incentives. The author argues that 'any move away from the individual as the unit for taxation is likely to affect adversely a married woman's incentive to work', adding a footnote: 'unless offset by generous allowances or deductions for expenses in earning income'. The way in which this disincentive effect operates is described. The author concludes that neither the individual nor the family are entirely satisfactory tax units; both bring inequities. However, the present system, that of taxation of the individual is not as inequitable as has been argued; it does recognise the desire of women to participate more fully in society.

#### INCOME UNIT, MARRIED WOMEN, TAXATION

- 91 Edwards, Meredith (1979), 'Taxing of women', *Legal Service Bulletin*, 4(2), April, 55-7.

'The purpose of this article is to explain three major ways in which our tax laws are out of line with social change. Firstly, our tax system penalises *de facto* marriages ... Secondly, our tax system reinforces the idea of married women as dependants; yet social attitudes have changed towards accepting the right of married women to work. Thirdly, the system ignores the cost to a taxpayer of caring for children; yet there has been a dramatic expansion in the employment of married women with young children.' The author calls for an examination of the anomalies in tax legislation and a reassessment of the legislation itself.

CHILD CARE, DEPENDENCY, MARRIED WOMEN, TAXATION

- 92 Edwards, Meredith (1980), 'Changing family patterns', *Australian Social Welfare-Impact*, 10(4), September, 4-8.

'The Australian Social Security System is based on out-moded assumptions about the nature of families, their needs and their economic behaviour. The aim of this paper is, in the light of recent and profound changes in the structure of families, to explain why these assumptions are inappropriate today and to make suggestions for possible directions for reform. There are two critical issues on which this paper concentrates: the appropriateness of the family as the unit for social security purposes and the role of social security in relation to child support.'

Among the social changes of relevance to the income unit issue is the increased number and percentage of married women in the labour force. 'The available information indicates that each successive cohort of females is showing stronger attachment to the labour force; it is becoming less and less common for women to become dependent on marriage and increasingly common for women to seek employment not long after the birth of a child'. The author argues that there is a need for social security payments to be made on 'an individual basis irrespective of marital status but combined with a living alone allowance for people solely responsible for housing costs'. She also recommends increased and improved training for unemployed and low income women, especially sole parents.

INCOME UNIT, LABOUR MARKET PROGRAMS, MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS

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- 93 Edwards, Meredith (1980), 'Social effects of taxation', in J. Wilkes, ed., *The Politics of Taxation*, Hodder and Stoughton, Sydney, 142-61.

This paper concentrates more on issues of horizontal equity than on income taxation as an income redistributive mechanism. It deals with social change, identifying in particular the increase in the proportion of married women in paid employment, the diversity which has come about in types of household, and the increase in the numbers of unemployed people. It considers the relevance of marriage to taxation as well as the difference in tax paid by one-income and two-income households. The author argues that as a result of social changes there may be need for tax reform as it affects women and sole parents.

#### MARRIED WOMEN, SOLE PARENTS, TAXATION

- 94 Edwards, Meredith (1980), 'Tax implications of changing family structure', in D. Davis, G. Caldwell, M. Bennett and D. Boorer, eds, *Living Together: Family Patterns and Lifestyles*, Centre for Continuing Education, Australian National University, Canberra, 157-63.

This paper, delivered at a national conference in mid-1979, describes the tax treatment of families as well as discussing possible improvements in the system. A section deals with the effect of the system on work incentives of married women. 'Family taxation discourages married women from working. The reason for this is that family taxation taxes the first dollar earned by the second income earner at the same rate as the last dollar earned by the first income earner.' The author discusses changing the dependent spouse rebate and the introduction of a home responsibility payment.

#### DEPENDENCY, MARRIED WOMEN, TAXATION

- 95 Edwards, Meredith (1981), 'Financial arrangements within families: empirical results and tax implications', *Australian Child and Family Welfare*, 6(3), Spring, 16-19; a version appears in Status of Women Committee, *Proceedings of the Women and Taxation Conference*, United Nations Association of Australia, Melbourne, 17-22.

This paper is based on a survey undertaken by the author to obtain information on the ways in which married couples arrange their financial affairs. The diversity of arrangements found is described. The way in which money is spent on children in the family is discussed. One tax implication that emerged from the study 'is that it may be to the financial interest of children for wives to seek employment rather than husbands to increase family income by working overtime'. The author also discusses the consideration of some form of direct payment to women who

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would not otherwise have an income of their own and of unemployment benefits for women in their own right.

#### MARRIED WOMEN, POVERTY TRAP, SOCIAL SECURITY, TAXATION, SURVEY

- 96 Edwards, Meredith (1982), 'Women, children and family poverty: causes and cures', *Australian Quarterly*, 54(3), Spring, 252-9.

'This article explores the impact that social security income tests have on women and children.' While it is known that women's earnings can make the difference between poverty and an income level above the poverty line, income tests have an adverse effects on women's incentives to seek paid work. 'While the most needy are being helped by income tests the method of assistance discourages work effort and overstates the proportion of the population requiring welfare as opposed to employment'.

#### POVERTY TRAP, SOCIAL SECURITY

- 97 Edwards, Meredith (1983), 'The income unit in the social security system', *Social Security Journal*, December, 1-23.

The paper explains current income unit practices in the income security system; and, using the criteria of equity, efficiency and simplicity, it assesses these practices. The implications for work force participation of individual members of the income unit (e.g. the wife/mother in a family) are discussed. 'Empirical evidence suggests that the work effort of women responds to changes in income more than the work effort of men ... The use of the marital unit in the operation of income tests causes work disincentive effects particularly for spouses of recipients.' The author suggests 'that if reform of the social security structure included the provision of assistance to people *irrespective* of their personal relationships then that reform would mean that assistance presently provided to people because of their marital history (e.g. sole parents and wives of pensioners) would be eliminated. On the other hand, spouses would be eligible in their own right.'

#### INCOME UNIT, MARRIED WOMEN, SOCIAL SECURITY

- 98 Edwards, Meredith Ann (1984), *The Income Unit in the Australian Tax and Social Security Systems*, Institute of Family Studies, Melbourne, 222pp.

'This study describes and evaluates the different ways in which the individual, the married couple and the family are treated under Australia's personal income tax and social security systems.' Changes in the proportion of married women in

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paid employment and changes in marriage and divorce patterns affect definitions of the income unit which in turn affect decisions to work and to marry. The study concludes that the individual is the more appropriate unit to the taxation system than the marital unit, but the case is not so clear cut in the social security system.

#### INCOME UNIT, MARRIED WOMEN, SOCIAL SECURITY, TAXATION

- 99 Edwards, Meredith (1985), 'Individual equity and social policy', in J. Goodnow and C. Pateman, eds, *Women, Social Science and Public Policy*, Academy of the Social Sciences in Australia, George Allen and Unwin, Sydney, 95-103.

The paper discusses recent social and demographic changes in Australian society which affect assumptions made about the most suitable unit of analysis in social policy. These assumptions, which relate to the dependency of women on men and to the way in which income within the family is pooled, are no longer relevant, both because of the significant numbers of married women now in paid employment and because there is evidence that the interests of the individual are not necessarily the same as the interests of the household. Changes in marriage, divorce and de facto arrangements have also affected the situation. 'The most appropriate income unit, however, ultimately depends on society's judgements about the role and position of women inside and outside the family and on the role of the state in affecting distributional equity.'

#### DEPENDENCY, INCOME UNIT

- 100 Edwards, Meredith (1990), 'Labour market entry and re-entry', in A. Yeatman and D. Corbett, eds, *Getting Our Acts Together: Intergovernmental Coordination in Employment, Education and Training*, Monash University, Clayton, Victoria, 184-91.

The paper is mainly concerned with the JET (Jobs, Education and Training) program but deals also with other issues to do with sole parents: child care; income support through the child support scheme; and social security income support. The latter has been affected by the operation of the means test; the author describes measures which are in place to mitigate the 'poverty traps' which result from this. The author describes the objectives of the Department of Social Security in assisting sole parents. The aim now 'is to link much more closely income support with labour market activity and to provide people with greater opportunities to participate in mainstream activity'.

#### CHILD CARE, LABOUR MARKET PROGRAMS, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

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- 101 Evans, Mariah (1988), 'Women and work: preferences for working at different life stages', *National Social Science Survey Report*, 1(1), August, 4-5.

The article reports results from the 1986-87 National Social Science Survey, in particular, responses to questions about women's preferred activities at various stages of their lives. The author draws out policy implications including the need to plan for women's income in old age, given that they work fewer years than men. Recommendations are made about child care facilities and superannuation.

#### CHILD CARE, RETIREMENT INCOME, SURVEY

- 102 Evans, Patricia, M. (1993), 'Work incentives and sole mothers: comparing Australian policy', *Australian Journal of Social Issues*, 28(4), November, 316-33.

'This article adopts a comparative perspective on policies to increase labour force participation of single mothers. Australia's orientation is briefly explored within the context of other major English-speaking countries (the United States, Britain and Canada), and the common emphasis in the policies on providing employment services and reducing poverty traps for Australia and Canada's largest province (Ontario) is then examined. While the potential of these approaches to increase labour force participation is found to be limited, the comparison suggests that Canada would do well to follow some of the recent anti-poverty measures Australia has adopted. Australia, however, appears to offer a less favourable employment climate for women. The article concludes that both jurisdictions will need to pursue a broader set of policies to respond to the root causes of poverty among women heading families on their own.'

#### INCENTIVES, POVERTY TRAP, SOLE PARENTS

- 103 Ferguson, Ilma (1995), 'Carers at work', *Social Alternatives*, 14(2), April, 37-9.

The article is concerned with carers of older people and invalids, particularly women, who are also in paid employment. It argues that employers need to make concessions to such workers in order to maintain high productivity, a wider tax base and fewer applicants for carer benefits.

#### INCENTIVES, POPULATION GROUPS

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- 104 Fisher, Erica (1987), *Occupation: Unemployed. Trends in Unemployment in Australia 1970 to 1986*, Background/Discussion Paper No. 20, Social Security Review; also Research Paper No. 36, Policy and Research Branch, Social Policy Division, Department of Social Security, Canberra, 123pp.

'This paper provides a statistical background for analysis of the issues relating to unemployed persons. It presents data from the three major sources of official statistics relating to unemployment covering the years 1970 to 1986.' It presents and compares the trends in numbers of unemployed persons, age and sex, with duration of unemployment, and certain other variables. One of the concerns raised is the capacity of the system to meet adequately the needs of certain groups, including married women, particularly those married to unemployed men.

#### MARRIED WOMEN, UNEMPLOYMENT

- 105 Frey, Dianne (1986), *Survey of Sole Parent Pensioners' Workforce Barriers*, Background/Discussion Paper No. 12, Social Security Review, Department of Social Security, Canberra, 40pp.

This survey sought information from a small group of sole parent pensioners regarding their past and current labour force status, as well as their future aspirations and perceived barriers to labour force participation. It found marked regional variations with respect to educational levels, labour force and training aspirations, and current labour force status. However, the majority in each area indicated a preference for working in the future. Most of the sole parent pensioners had low educational qualifications. The majority wished to improve their work skills, but saw difficulties associated with attempting to do so, in particular the costs and accessibility of both training and child care. The pension income test and loss of concessions were seen as important barriers to paid employment. While most expressed a desire to be independent of the pension completely, many wished to work part time. Even if they could work full time, they might still be eligible for part-rate pension because of the low wages generally available to women, especially in traditionally female occupations.

A number of policy issues are highlighted. These relate to: the status of sole parents as pensioners rather than as members of the labour force; the role of the income test for pension and fringe benefits (in that it may penalise some from attempting to earn extra income); child care; provision of employment assistance and training programs; and assistance to encourage sole mothers to explore avenues of training and employment in non-traditional areas.

CHILD CARE, DEPENDENCY, INCENTIVES, LABOUR MARKET PROGRAMS, POVERTY TRAP, SOLE PARENTS, SURVEY

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- 106 Funder, Kathleen (1986), 'Work and the marriage partnership', in P. McDonald, ed., *Settling Up*, Prentice-Hall of Australia, Sydney, 65-99.

The focus of this chapter, in a book about divorce and its implications, 'is the interface of paid and non-paid work during marriage and after; its implications for post-separation self-sufficiency; and the impact it has, translated into contributions, costs and needs, on the division of property under the present matrimonial property law.' The chapter includes work and education histories of the men and women who were studied for the project, and discusses the work histories in the context of the labour market and social trends relating to work and family.

#### MARRIED WOMEN, SOLE PARENTS, SURVEY

- 107 Funder, Kathleen (1990), 'Women's post-separation workforce participation', in P. Whiteford, ed., *Social Policy in Australia: What Future for the Welfare State? Proceedings of National Social Policy Conference, Sydney, July 1989, Volume 5: Concurrent Sessions, Income Maintenance and Income Security*, SPRC Reports and Proceedings No. 83, Social Policy Research Centre, University of New South Wales, Sydney, 61-89.

'The major focus of this paper is the explanation of differences in post-separation histories in paid employment of a sample of women with dependent children. The relationships between repartnering and employment are explored as are factors affecting the receipt of social security benefits.' The factors associated with re-entry into paid employment discussed here include education, occupation, age of younger child at time of separation and repartnering. Receipt of social security is associated with income level; that is, women whose incomes at the time of separation were less than the available benefit for supporting parents had a higher withdrawal rate from the labour force in the first year after separation and worked less than women with higher incomes. Policies to facilitate attachment to the labour force by workers who assume prime responsibility for children will assist women in their transition to economic self-sufficiency. These include maternity leave, part-time work, child care and removal of work disincentives associated with social security.

#### CHILD CARE, MATERNITY LEAVE, PART-TIME WORK, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, SURVEY

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- 108 Funder, Kate (1991), 'Sole parent pension: a bridge for solo players', *Family Matters*, 28, April, 34-5.

The author uses findings from a study of parents and children after marriage breakdown to describe the usage of the sole parent pension. For most mothers it is 'a bridge to re-establishing their households; on the other hand most mothers are on their way back into paid employment, either directly or after repartnering'.

#### SOLE PARENTS, SOCIAL SECURITY, SURVEY

- 109 Funder, Kathleen (1993), 'Women's post-separation employment and reliance on social security', in K. Funder, M. Harrison and R. Weston, *Settling Down: Pathways of Parents After Divorce*, Monograph No. 13, Australian Institute of Family Studies, 83-115.

'After separation, the partner who has the main day-to-day responsibility for dependent children has four main avenues for supporting the newly formed one-parent family: income from paid employment, maintenance transfers from the former spouse for themselves or their children, income from a new partner, or support from social security benefits or pensions. Given that employment is a necessary if not always sufficient condition for financial independence, it is important to explore what factors help or hinder entry into paid employment for parents who separate, and the extent and pattern of their reliance on social security.' This chapter looks at: women's paid employment; re-entry into the labour force; retention of women in paid employment after separation; stability and duration of paid employment; factors associated with post-separation labour force participation (withdrawal from the labour force, percentage of time since separation in paid employment, time taken to re-enter the labour force, and labour force status at separation); the role of social security; women in receipt of social security; duration of receipt; and housing.

#### SOCIAL SECURITY, SOLE PARENTS

- 110 Game, Ann and Gay Hawkins (1984), 'Big questions about women and work', *Australian Society*, 3(5), November, 26-9.

The authors examine 'the affirmative action pilot program, aimed at providing income with equal opportunities to compete with men in the labour market, and the Community Employment Program, which aims to create jobs for the most disadvantaged of the unemployed, of which women are acknowledged as a central category'. They also examine the definitions and concepts of work, welfare, unpaid work and the 'work ethic' as they affect women. They conclude that 'both programs reflect the separation of employment policies and welfare policies that

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reinforces the dependency and subordination of women ... Their work, never having been recognised or valued, is relentless, wherever they are, and it has now increased with welfare cuts and loss of paid work. The end of waged work accompanied by a guaranteed income could only represent a gain for women'.

#### DEPENDENCY, LABOUR MARKET PROGRAMS

- 111 Gilbert, Neil (1993), 'Gender equality, family policy and social care', in P. Saunders and S. Shaver, eds, *Theory and Practice in Australian Social Policy: Rethinking the Fundamentals, Proceedings of the National Social Policy Conference, 1993, Volume 1: Plenary Papers*, SPRC Reports and Proceedings No. 111, Social Policy Research Centre, University of New South Wales, Sydney, 42-57.

The paper examines changing gender roles, social security provisions as they affect couples, child care and related factors which impinge on family stability. Two models are identified: functional equality and domestic partnership. The former prescribes 'a shift of women's labour from the household to the market in order to benefit from, for example, separate social security accounts and state subsidised child care services', while the latter makes no prescription but allows social choice. Some argue that this 'neutrality toward the division of labour in family life merely serves to perpetuate the traditional hierarchy of male dominance', and, given employment barriers, men's reluctance to share household chores and women's socialisation into traditional roles, will leave women economically dependent on men. 'From this viewpoint, the only way to safeguard against reinforcing the traditional division of labour is through social policies that encourage women to join the labour force and seek to obliterate gender distinctions.' The author discusses these issues in the light of factors such as women's preferences, the differences arising from the array of labour force participation available to them and the value assigned to family work. 'At the same time that a paycheck increases a wife's autonomy and economic independence within the family, it heightens her susceptibility to the vagaries of the marketplace and the interpersonal constraints on wage labour.' The author argues in favour of 'domestic partnership' as defined in the paper.

#### CHILD CARE, DEPENDENCY, INCOME UNIT, SOCIAL SECURITY

- 112 Glezer, Helen (1988), *Maternity Leave in Australia: Employee and Employer Experiences*, AIFS Monograph No. 7, Australian Institute of Family Studies, Melbourne, 164pp.

This is the report of a study whose purpose was 'to obtain a broad overview of the operation of maternity leave in Australia from the employee and employer

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perspective'. Three surveys were conducted: one to look at the utilisation and non-utilisation of maternity leave and to identify the determinants of taking maternity leave and factors determining the retention of women in the labour force after childbirth; one to identify the advantages and disadvantages of maternity leave for private sector employers' and a study of the operation of maternity leave in the public sector, contrasting private and public sector operation.

All women who gave birth to a child in one week in May 1984 were surveyed 18 months after the birth (response rate 50 per cent). Of the 2012 respondents, 46 per cent were in employment during their pregnancy, 37 per cent of these had taken maternity leave at least once. The publication presents data on all the above issues.

#### MATERNITY LEAVE, SURVEY

- 113 Glezer, Helen (1988), 'Mothers in the workforce', *Family Matters*, 21, August, 30-4.

The Institute of Family Affairs carried out an evaluation of maternity leave in Australia. Numbers are given for women who were in employment during pregnancy, women who took maternity leave, women who were ineligible, women in the public sector and in the private sector. The article discusses the determinants of women continuing in employment after the first child, combining work and childrearing. 'Whether women return to employment after the birth of a child depends on their perceptions of the role of mothers, their career options, their economic circumstances and the family and social supports available to them.' If women are to be retained in the labour force after childbirth, there must be child care provision and flexible working hours. However, reliance on casual work, rather than permanent part-time work, can lead to disadvantage for those women.

#### INCENTIVES, MATERNITY LEAVE, PART-TIME WORK, SURVEY

- 114 Gourlay, Michael and Marie Meggitt, eds (1991), '*Paid Work*', *Is it a Luxury Sole Parents Can't Afford?*, VCOSS Papers No. 5, Victorian Council of Social Service, Melbourne, 72pp.

This publication consists of the proceedings of a conference on labour force barriers facing sole parents, jointly organised by ACOSS, the National Council of the Single Mother and her Child, VCOSS and the Council of Single Mothers and Their Children (Victoria). The publication provides an analysis of the effects of sole parents' labour force barriers, an examination of broad policy debates

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underlying the poverty trap issue and a look at the nature of the party political responses to the issues raised. The papers delivered were:

Overview: action needed to remove barriers to paid work for sole parents	Michael Gourlay
Workforce barriers and poverty traps: the enforced dependence of welfare recipients	Susan Barclay (q.v.)
A personal perspective	Meg Renfrey (q.v.)
Tackling workforce barriers: overseas sole parents' provisions	Don Edgar
Political responses by	
Senator Graham Richardson, Minister for Social Security - Labor	
Senator Richard Alston, Shadow Minister for Social Security - Liberal	
Senator Janet Powell, Leader - Democrats	
Summary	Merle Mitchell

The publication also includes a summary of the social security reforms proposed to address barriers to paid employment facing sole parents. Appendices deal with various aspects of social security assistance to sole parents and the effects they have.

#### DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 115 Graycar, Regina (1989), 'Family law and social security in Australia: the child support connection', *Australian Journal of Family Law*, 3(1), January, 70-92.

This paper examines the operation of family law and social security regulations which affect women's access to income. In particular it looks at single mothers and the maintenance of their children. The author argues that discourse about ending child poverty 'arguably assists in obscuring real and endemic inequalities between women and men by its potential to paper over major structural barriers to women's attainment of real economic equity'. It is also argued that conditions of women's participation in the labour force must be addressed by consideration of occupational segregation, equal pay, comparable worth, child care and affirmative action. Broader issues of legal ideology are also discussed.

#### INCENTIVES, SOCIAL SECURITY

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- 116 Grbich, Judith (1985), 'The taxation of women: dependent spouse rebate or income-averaging?', *Legal Service Bulletin*, 10(2), April, 68-72.

'This paper proposes to confront the statistics on women's labour force participation, the intermittent nature of this participation, and review the women and taxation debate in the context of women as "earners". The aim is to design a tax treatment which more closely approximates neutrality, that is, which eliminates as far as possible presumptions that women will be dependents and that assumes as far as possible that women are income earners.' The article discusses particularly the Dependent Spouse Rebate and the criticism focuses on the disincentives it creates for married women attempting to re-enter the work force.

#### DEPENDENCY, TAXATION

- 117 Gregory, R.G. and Paul R. Paterson (1983), 'Impact of unemployment benefit payments on the level of composition of unemployment in Australia', in D. Trewin, ed., *Statistics in the Labor Market: The Role in Planning and Policy Formulation*, Marcel Dekker, NY, 1-31.

The paper estimates the effect of unemployment benefit on unemployment inflows and duration of benefit recipients, showing that there are significant increases with increases in benefit levels. The change in the number on benefits is then related to total unemployment. Results are reported by age and sex, showing differences between adults and teenagers and between male and female teenagers.

#### SOCIAL SECURITY, UNEMPLOYMENT

- 118 Groenewegen, P.D. (1979), 'Taxation and the family unit: some economic aspects', in *Taxation and the Family Unit: Report of Proceedings of a Public Seminar*, Taxation Institute Research and Education Trust, Sydney, 11-28; a version also appears in Status of Women Committee (1981), *Proceedings of the Women and Taxation Conference*, United Nations Association of Australia, Melbourne, 57-68.

In this discussion of the most appropriate unit for taxation purposes, one of the major issues is 'efficiency', including incentives to work. 'Individual taxation undoubtedly provides the greater incentive to work for secondary income earners in a family unit.' The author also mentions child care expense and their treatment in the taxation system.

#### INCOME UNIT, TAXATION

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- 119 Harding, Ann (1986), *Assistance for Families with Children and the Social Security Review*, Background/Discussion Paper No. 4, Social Security Review, Department of Social Security, Canberra, pages unnumbered.

This paper describes the existing structure of family assistance in Australia and then examines some of the issues addressed by the Social Security Review. Among these issues are the effects of overlapping income tests and income tax liability on earned income and the consequent reduction in work incentives.

#### POVERTY TRAP, SOCIAL SECURITY, TAXATION

- 120 Harding, Ann (1986), *Women and Social Security*, paper given to National ALP Women's Conference, 16pp.

The paper describes the main features of the social security system affecting women and analyses the proportion of social security outlays received by women. It then looks at the effects of these outlays on women's work participation. The author argues that, since the best route out of poverty is employment, receipt of a social security pension or benefit, while making a contribution towards the living standards of women and children, may at the same time perpetuate their dependence and act as a deterrent to their labour force participation. The paper then describes poverty traps and effective marginal tax rates, which are an additional disincentive to work. It also includes a discussion of maintenance and the adequacy of benefits.

#### DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY

- 121 Hartley, Robyn (1991), 'To work or not to work? Women, work and family responsibilities', *Family Matters*, 28, April, 36-9.

Results from a study of 138 young women are used to examine decisions made by those young women about entering the labour force after the birth of their children. Economic need is an important factor, but other conditions such as attitudes to child care also have an effect.

#### CHILD CARE

- 122 Horn, Robert V. (1980), *Taxation and the Family*, Economic Monograph No. 357, Economic Society of Australia and New Zealand, New South Wales Branch, North Sydney, 11pp; prepared with the assistance of Carol Keens.

This paper comments on the general character of the Australian personal income tax system as it relates to consideration of family taxation and then looks at some

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implications of budget measures put in place in 1980 and of proposals put forward by the working party of the Government's Health and Welfare Committee (the Wilson Committee). The author comments that the 'most contentious point' to arise is the incentive effect of the taxation system, and of any changes to the system, on a wife's willingness to take or hold a paid job. Some figures are presented showing incentive/disincentive effects.

#### TAXATION

- 123 House of Representatives Standing Committee on Legal and Constitutional Affairs (1992), 'Women in income security', in *Half Way to Equal, Report of the Inquiry into Equal Opportunity and Equal Status for Women in Australia*, Parliament of the Commonwealth of Australia, AGPS, Canberra, 89-106.

This chapter presents extracts from submissions made to the inquiry on women's economic position and the feminisation of poverty especially for single parents. It looks at the impact of government initiatives, arguing that the difficulties encountered by single mothers entering the labour force relate to the low level of income above which benefits and associated concessions cease, the cost of items (working clothes etc.) and the need for re-training. The need for child care is also discussed. Taxation issues are examined and the importance of retirement income provision is canvassed.

#### CHILD CARE, LABOUR MARKET PROGRAMS, POVERTY TRAP, RETIREMENT INCOME, SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 124 'Hoy, Mavis, ed. (1984), *Women in the Labour Force, Proceedings of a Conference*, 1982, Monograph No. 4, Bureau of Labour Market Research, AGPS, Canberra, 270pp.

'There is a marked degree of consensus about the general findings from the numerous studies on women and the labour market: they experience higher unemployment rates, significant job segregation and lower earnings both at any point in time and over a lifetime.' The basic problems identified are: barriers to entering or re-entering employment; and difficulties with promotion or job development within employment. The papers in this volume address aspects of these issues.

Overview of women's employment in Australia

Comments

Sandra Eccles

Sue Richardson

Female labour supply: an overview of research in Australia

Comments

Paul Volker

Ann Eyland

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Occupational and industrial segregation of female employment in Australia: a review	Dennis Sams
Comments	Joy Selby-Smith
Australian women and wages: a survey of research	Bruce Chapman
Comments	Peter Scherer
Women's vocational choices and career paths: principal issues	Eileen Byrne
Comments	Cora Baldock
Women in national training and employment programs	Mavis Hoy and Garth Lampe (q.v.)
Comments	R.G. Gregory
Concluding comments: future research needs	John Nieuwenhuysen
Appendix: Bibliography of Research Publications on Women's Employment in Australia, 1975-April 1983	Ruth Crawford

#### LABOUR MARKET PROGRAMS

- 125 Hoy, M.A. and G.L. Lampe (1982), *Women in National Training and Employment Programs*, Conference Paper No. 13, Bureau of Labour Market Research, Canberra, 29pp.++; a version appears in M. Hoy, ed., (1984) *Women in the Labour Force*, Monograph No. 4, Bureau of Labour Market Research, AGPS, Canberra, 183-219.

Direct government intervention in the labour market in the interests of equity and efficiency takes a number of forms of which basic educational and vocational training and retraining are some. This paper is concerned with selective aspects of training schemes. One section describes the place of women in the labour market and employment and training in Australia. Another section is concerned specifically with Commonwealth Employment Service (CES) while the next describes the National Employment and Training Scheme introduced in 1974. The authors conclude in the final section that the evidence presented suggests that 'women have tended to receive a lower quantity and quality of assistance. One implication seems to be that unless programs are sufficiently structured and defined to expand the vocational interests and position for women, then their participation will be limited by virtue of the narrower range of options and will reflect the prevailing inequalities in the labour market. The results are consistent with the view that the labour market is critically segmented.' Alternative strategies are canvassed.

#### LABOUR MARKET PROGRAMS

- 126 Hoy, Philida (1980), 'Implications for social security of changing child care practice', in D. Davis, G. Caldwell, M. Bennett and D. Boorer, eds, *Living Together: Family Patterns and Lifestyles*, Centre for Continuing Education, Australian National University, Canberra, 164-73.

This paper, delivered at a national conference in mid-1979 is concerned with the changes taking place in family patterns and child care practices, addressing two issues in particular: the requirements of sole-parent and two-parent families with particular emphasis on parenthood costs; and the effects of a pensioner's decision to seek paid employment. The author concludes that social security payments for sole parents are relatively low compared to two-parent families and that 'since child care expenses are ignored in all means tests and taxation, a single parent pensioner can be very little better off earning the minimum wage than receiving the full pension'.

#### CHILD CARE, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 127 Inglis, Jane and Lyla Rogan, eds (1994), *Flexible Families: New Directions in Australian Communities*, Pluto Press and Australian Council of Social Service Inc., 249pp.

Four key priorities are identified as 'crucial to creating a more just and equitable society within which families, individual and communities can thrive and benefit more equally from the economic growth which is anticipated for the 1990s and beyond. These are: improving the adequacy and fairness of the income support, family payments and taxation systems; developing policies and strategies which support families in managing and sharing paid work and family and community responsibilities; strengthening and supporting families and communities through development and expansion of community services and through recognition of the extent and value of informal care arrangements; and strong investment in employment and public infrastructure.' The chapters in this book address these issues.

Reconsidering the family and the state  
Upstairs, downstairs: family incomes and inequality  
Sole parents, the social security system and the community  
Supporting, exploiting or displacing the family?  
Community support services for families  
The contribution of Aboriginal family values to Australian family life

Adam Farrar  
Peter Saunders  
Rille Walshe (q.v.)  
Michael Fine  
Marion Gledhill  
  
Dean Collard,  
Stewart Crowe  
Marcia Harries and  
Cheryle Taylor

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Changing gender roles to deal with work and family	Eva Cox
I haven't had so much fun since the International Year of the Piano Tuner	
Australian families and educational futures	Sue McCreadie
All in the family - children, parents and same sex partners	Sharan Burrow
Some options for a comprehensive family policy	Jocelynn A. Scutt
Reframing family policies	Julian Disney
	Bettina Cass

#### SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 128 Institute of Family Studies (1985), *Families and Australia's Economic Future: Submission to the Economic Planning Advisory Council*, IFS, Melbourne, 31pp.

This submission addresses issues in taxation which affect families, including their position relative to the market economy. It argues that both men and women should be assisted to produce economically. Data are presented about the access of family members to employment, families' experience of unemployment, two-earner families and women's employment. The submission presents reform strategies for taxation and social security, as well as policies in the area of employment, education and training and family support systems such as child care facilities and other services.

#### INCENTIVES, SOCIAL SECURITY, TAXATION

- 129 Johnson, Robert (1990), 'Labour market entry for sole parents, and other employment and training issues', in A. Yeatman and D. Corbett, eds, *Getting Our Acts Together: Intergovernmental Policy Coordination in Employment, Education and Training*, Monash University, Clayton, Victoria, 192-200.

This chapter, one of a number of papers given at a short course concerned with policies and programs for persons seeking work and appropriate education and training to equip them for useful work, deals with the problems of sole parents. It discusses in particular the role of the JET program which is designed to prepare sole parents for re-entry into the work force. The author argues that although such programs are useful and necessary, they are not the complete answer to the problem. Although dependence on social security payments ought not to be considered the preferred option for families, access to adequate levels of social security payments is important when jobs are unavailable. People who are unemployed because they are inadequately skilled, may still not be able to get

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jobs after they have taken part in skilling programs. Government re-entry and social security policies must take this into consideration.

#### LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS

- 130 Johnstone, Helen (1985), 'Earned income for sole parent pensioners - some preliminary findings', *Social Security Journal*, June, 79-83.

'The purpose of this paper is to give an outline of some of the characteristics of those sole parent pensioners ... who are currently supplementing their pension with earnings. It is hoped that this may shed some light on the barriers to workforce participation which sole parents face, and also the groups for whom these barriers are most serious.'

'Earnings activity among sole parent pensioners appears to be strongly related to the age of youngest child, age of the parent, marital status and housing status. The relationship, however, must be regarded as suggestive rather than definitive and further statistical analysis is required before firmer conclusions can be reached. Overseas studies on factors affecting whether sole parents enter the labour force have produced differing results. Most agree however, that a sole parent's ability and decision to enter the labour force is governed, for each individual, by a complex set of factors which cannot be easily categorised. These preliminary results support this view.'

#### SOLE PARENTS

- 131 Jones, Glenn and Elizabeth Savage (1996), 'An evaluation of income splitting with variable female labour supply', *Economic Record*, 72(218), September, 224-35.

Income splitting, and thus changing the tax unit, has been suggested as a means of improving the personal income tax system. This paper provides an analysis designed to quantify the equity efficiency trade-offs and to estimate welfare changes which would follow the introduction of such a policy. The authors simulate the economic impacts of income-splitting using data on married couple income units for two tax replacement scenarios and the 1985-86 personal income tax system. 'The results in this paper suggest that there is no trade-off between equity and efficiency.' Inequality is increased for most families and where gains would be made, this is mainly in the top part of the income distribution. The authors also find 'no support for the claim that income splitting directs much greater assistance to families with children'.

#### INCOME UNIT, TAXATION

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- 132 Jools, Penny (1983), 'Mother-headed households', in A. Burns, G. Bottomley and P. Jools, eds, *The Family in the Modern World, Australian Perspectives*, George Allen and Unwin, Sydney, 199-212.

This general analysis of mother-headed families includes a section on public policy and the single parent. It argues that certain aspects of government policy impede rather than facilitate the earning capacity of the single mother.

#### SOCIAL SECURITY, SOLE PARENTS

- 133 Jordan, Alan (1979), *Changing Family Patterns and Social Security Protection: The Australian Scene*, Research Paper No. 3, Research and Statistics Branch, Development Division, Department of Social Security, Canberra, 277pp; a version appears (1980) in *Social Security*, December, 25-36.

This paper describes in broad outline 'some historical trends in the structure and functioning of family households in Australia and some of the features of the Australian system of social security as it affects various types of households'. In a discussion of possible implications for social security policy of recent social, demographic and economic developments, there is a reference to dependency and the composition of the dependent population and an examination of the dilemmas associated with the assessment of dependency. 'Changes in the economic activity of women and greater diversity in relationships between men and women make certain of the assumptions implicit in the social security income unit more questionable than they might once have been.' For instance, the payment of a pension to widows without dependent children as early as 45 years of age 'on grounds of former dependency and domestic responsibility, may come to be seen as anomalous in a community where women without children increasingly expect to work. It could also be seen as anomalous that a woman who has been working and may have been economically independent is deemed to be fully supported by her husband when she is out of work'.

#### DEPENDENCY, INCOME UNIT, SOCIAL SECURITY

- 134 Jordan, Alan (1980), *Research Questions on Income Security for Sole Parents*, Research Paper No. 6, Research and Statistics Branch, Development Division, Department of Social Security, Canberra, 65pp.

This paper is chiefly concerned with sole parents as recipients of recurrent cash payments, but does include some information on labour force participation. One of the research questions suggested relates to labour force participation and child care. 'It has been suggested that any assumption that sole parents will or should

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be expected to stay out of the labour force until their children begin working is anachronistic. Labour force participation rates of all women have risen, and that of married women faster than that of the unmarried ... The employment experience of single parents and factors influencing decisions to enter or leave the labour force might be studied to see whether anything could be done to increase their earning capacity without imposing strains unfairly on them and their children.'

#### SOCIAL SECURITY, SOLE PARENTS

- 135 Jordan, Alan (1981), *As His Wife: Social Security Law and Policy on De Facto Marriage*, Research Paper No. 16, Research and Statistics Branch, Development Division, Department of Social Security, Canberra, 85pp.

'A person claiming pension or benefit is treated as a single individual, a member of a married couple, a sole parent of dependent children or a married partner, whichever is the most inclusive unit appropriate to the particular case. This unit is often less inclusive than the household. In recent years determination of whether claimants are in fact single for purposes of social security entitlement has attracted criticism probably more sustained and heated than of any other aspect of social security policy and administration, the work test not excepted.' One of the aims of this paper is to examine the validity of the criticisms and to consider reforms.

#### DEPENDENCY, INCOME UNIT, SOCIAL SECURITY

- 136 Jordan, Alan (1982), *Sole Parents on Pensions: A Sample Survey of Class 'A' Widow Pensioners and Supporting Parent Beneficiaries*, Research Paper No. 18, Research and Statistics Branch, Development Division, Department of Social Security, Canberra, 146pp.

This survey of a sample of women receiving pension includes a section on labour force participation. Data are presented on age-specific labour force participation, labour force participation by age of youngest child, and hours worked by mothers. There is a discussion of income tests and taxation and a figure shows the relationship between non-pension income and disposable income (1980) showing that sole parents who attempted to improve their income by increasing hours of work experienced weak incentives and some positive disincentives to do so. Married mothers were more encouraged. There is also an examination of earning capacity of the women in the sample. The section concludes with a look at incentives and disincentives and includes a discussion of training opportunities.

#### INCENTIVES, POVERTY TRAP, SOLE PARENTS, SURVEY

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- 137 Jordan, Alan (1983), 'Social security and sole parent families: options for the future', *Social Security Journal*, June, 38-43.

'This article starts with the proposition that Australian income security provisions for sole parents, although reasonably generous, humane and efficiently administered by historical and international standards, are capable of improvement.' A high proportion of sole parents are female, and of these, a higher proportion than of male sole parents are in receipt of some form of pension or benefit. Among the policy changes discussed is the proposition that a new set of provisions should encourage, and at the very least do nothing to discourage, employment, further education and vocational training. 'The assumption underlying such an approach would be that sole parents are best classified *prima facie* as members of the labour force. It is not assumed, however, that they can begin forthwith to support themselves and their families ... The issue is of confidence in the future and, meanwhile, fair allocation of whatever job opportunities do exist.'

#### INCENTIVES, SOCIAL SECURITY, SOLE PARENTS

- 138 Jordan, Alan (1989), *Lone Parent - and Wage-earner? Employment Prospects of Sole Parent Pensioners*, Background/Discussion Paper No. 31, Social Security Review, Department of Social Security, Canberra, 122pp.

This paper reports on a survey of sole parent pensioners: 189 females and 41 males. The questions asked and results reported relate to household, housing and social contacts, health, qualifications and experience, plans for employment, aspirations and achievement (including questions about work disincentives). The author discusses the subject of 'the employment alternative' alongside the other innovations relevant to the purpose of raising the earnings and total incomes of sole parent families. 'It is possible for Australia, as for other countries, to base its public policy on reclassification of sole parents as *prima facie* members of the labour force, and then to do whatever is necessary to ensure that this is advantageous to them as well as to the rest of the community. And yet a woman who set out to provide for herself and her family through her own efforts would still be at a disadvantage as compared with a man.' He concludes: 'Women have become less likely to prefer the option of staying out of employment, and the community less likely to support it, but neither women, their families, nor the institutions of the community have adjusted fully to these historic changes.'

#### SOLE PARENTS, SURVEY

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- 139 Jordan, Alan (1993), 'Women's earnings and inequality of family income', *Social Security Journal*, March, 55-68.

This report is based on Australian Bureau of Statistics unit record data from the families survey of 1982, the income distribution survey of 1986, the household expenditure survey of 1988 and the income distribution survey of 1990. It is concerned with the participation rates of women in the paid labour force. The relationship of participation rates to the earnings of husbands is examined along with the effects of wives earnings on inequality of family income. 'Employment of women with children, once regarded as an indicator of poverty, has come to be essential to the economies of most families and industrialised countries ... The tax-transfer system may need reform if it is to maintain both horizontal and vertical equity, and continued use of a family rather than single-adult unit by the system of income security will become increasingly questionable.'

INCOME UNIT, SOCIAL SECURITY, TAXATION

- 140 Jordan, Alan (1994), 'Labour market programs and social security payments', *Social Security Journal*, December, 60-78.

Data about participants in labour market programs administered by the Department of Employment, Education and Training are analysed to discover outcomes in terms of earnings, cancellation from unemployment benefits by program type, age, gender and earnings status. The author discusses objectives and achievements of the programs and predictions of return to full-time work. The work status of spouses, usually wives, was statistically significant in the analysis. Women may be unlikely to work part time while their husbands are receiving unemployment benefit because of the earnings rules. The author suggests that for some couples the best outcome could be two part-time jobs.

MARRIED WOMEN, LABOUR MARKET PROGRAMS, PART-TIME WORK, UNEMPLOYMENT

- 141 Junankar, P.N. and Cezary A. Kapuscinski (1997), *Was Working Nation Working?*, Discussion Paper No. 54, Public Policy Program, Australian National University, Canberra, 33pp.

The paper evaluates the impact of programs introduced under the *Working Nation* (Australia, Prime Minister, 1994, q.v.) policy. The authors conclude that they succeeded in helping the long-term unemployed during their short life. The success of the labour market programs was felt by males but the results are not so clear for women. The analysis emphasised the importance of disaggregation by gender. The programs were for the long-term unemployed and women who do

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not receive benefit do not necessarily register with the CES. The programs were therefore offered mainly to males. Future programs should bear this in mind.

#### LABOUR MARKET PROGRAMS

- 142 Keens, Carol and Bettina Cass (1983), 'Fiscal welfare: some aspects of the Australian tax policy', in A. Graycar, ed., *Retreat from the Welfare State: Australian Social Policy in the 1980s*, George Allen and Unwin, Sydney, 123-48.

Fiscal welfare is the system of allowances and benefits transferred to individuals through the taxation system. This chapter examines aspects of the system and demonstrates that 'class and gender inequalities intersect to exclude the non-employed and low paid workers (in both of which categories women are over-represented) from many of the benefits of fiscal welfare'. The argument includes consideration of progressive income tax, the tax base, tax deductions, tax rebates, the tax threshold and changes to the tax system, 1975-82, and involves a comparison of fiscal and social welfare. Assumptions about the dependency of women and the domestic division of labour in the family are embedded in the taxation and social security policies. The tax-transfer system serves to redistribute revenue away from mothers of dependent children in favour of husbands with a dependent wife.

#### DEPENDENCY, TAXATION

- 143 King, Anthony (1993), 'The dual earner couple: a common thread in current Australian policy issues', in S. Shaver, ed., *Gender, Citizenship and the Labour Market: The Australian and Canadian Welfare States*, SPRC Reports and Proceedings No. 109, Social Policy Research Centre, University of New South Wales, Sydney, 38-70.

The paper begins with reference to work by Meredith Edwards (1984, q.v.) which examined the income unit in Australian tax and social security systems, and in which she argued the case for an individual basis for both those systems. Since then, women's labour force participation has increased but such changes to the tax-transfer provisions as did occur were 'introduced in a seemingly unconnected manner and it is not immediately clear what their combined effect is'. As a first step in assessing the combined import and coherency of these recent changes to the Australian tax-transfer system, this paper presents an account of some of these changes. It first describes the continued growth in dual-earner couples, looks at earnings and wage rates, life-course variation and unpaid work. It then discusses current policy issues such as unemployment and married women, the dependent spouse rebate, child care, retirement incomes and standards of adequacy. Among

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the policy questions raised (but not answered) the author asks: 'How does the discouragement of married women's work through the system of unemployment benefits sit with stated attempts to reduce barriers to women's labour force participation?'

CHILD CARE, DEPENDENCY, INCOME UNIT, MARRIED WOMEN, RETIREMENT INCOME, SOCIAL SECURITY, TAXATION, UNEMPLOYMENT

- 144 King, Anthony, Bruce Bradbury and Marilyn McHugh (1995), *Why do the Wives of Unemployed Men Have Such Low Employment Rates?*, SPRC Reports and Proceedings No. 125, Social Policy Research Centre, University of New South Wales, Sydney, 185pp.

'The question of why women with partners receiving unemployment allowances have such low employment rates is addressed here with analysis of information from three data sources. These provide perspectives on different aspects of the question and also reflect an increasing intensity of focus. The first is the analysis of labour force data from the Australian Bureau of Statistics (ABS) on unemployed men and their partners. The second examines a longitudinal dataset including couples where the man is receiving an unemployment allowance, which was constructed from Department of Social Security (DSS) administrative data. The third source of information is an exploratory survey undertaken specifically for this study, involving personal interviews with 75 women whose partners, were, or had recently been, receiving unemployment allowance.'

The study was undertaken at a time when eligibility and entitlement to social security payments were about to be changed and the women would soon have to become eligible for payment in their own right and not as the partner of an unemployed man. The study suggests that the elements of reform with the greatest potential to assist the partners of unemployed men are enhancements and extension of labour market assistance, rather than changes to social security provisions alone.

LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SURVEY, UNEMPLOYMENT

- 145 King, Anthony and Marilyn McHugh (1995), *The Wives of Disability Support Pensioners and Paid Work*, SPRC Reports and Proceedings No. 126, Social Policy Research Centre, University of New South Wales, Sydney, 110pp.

This study investigates the factors affecting the decisions about paid work made by women whose husbands are receiving Disability Support Pension, in particular, the roles played by aspects of the social security system. It reports the

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results of a survey of 57 women in that situation. The study was undertaken at a time when eligibility and entitlement rules for Wife Pension were about to be changed and Partner Allowance and Parenting Allowance were about to be introduced. Some of the wives would qualify for an unemployment allowance, with provision of labour market assistance. The results suggest that disincentives to seeking work related to income-testing are broadly balanced by the incentives to supplement income. They also indicate 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'.

#### LABOUR MARKET PROGRAMS, POPULATION GROUPS, SOCIAL SECURITY, SURVEY

- 146 Lambert, Sue (1985), *Welfare Payments and Women's Labour Supplies*, Discussion Paper No. 5, Western Australian Labour Market Research Centre, Murdoch University, WA, 15pp.

The paper provides the background for an 'investigation of the relationship between the economic behaviour of women as expressed by their willingness to participate in paid market work, and the level and structure of welfare payments. The focus is upon the population of women who are either eligible for, or who are currently receiving, widow's pensions or supporting parent benefits'. A history of welfare payments to women is presented. The methodology of the microeconomic analysis is discussed and described. The author argues that the 'extent to which labour supply decisions of welfare beneficiaries are determined by individual preferences, independent of personal characteristics, is clearly relevant to policy decisions involving the welfare system' and the structural components of the welfare system must also be investigated alongside these preferences.

#### SOCIAL SECURITY

- 147 Lambert, S.F. (1991), *A Utility Based Analysis of the Labour Supply Behaviour of Female Sole Parents in Australia*, Working Paper No. 57, Economics Programme, Murdoch University, WA, 34pp.

This paper examines the labour market participation of female sole parents, taking account of the interactions of the sole parent pension and the taxation system in determining their incentives to work. The estimations made here suggest that female sole parents are sensitive to economic incentives. The high marginal tax rates that exist in poverty traps are a deterrent to market work. 'The estimates also provide a means of evaluating the fiscal costs and other

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consequences of reducing the high effective marginal tax rates presently facing sole parents. The current overwhelming dependence of female sole parents upon welfare support emphasises the importance of this policy change as a means of increasing the economic opportunities and economic independence of these women.' The analysis also presents data on the effects of high fixed costs of work and the cost of child care on the labour force participation of sole female parents.

#### CHILD CARE, POVERTY TRAP, TAXATION, SOLE PARENTS

- 148 Lambert, Suzanne (1994), 'Sole parent income support: cause or cure of sole parent poverty', *Australian Journal of Social Issues*, 29(1), February, 75-97.

'This article discusses, from an economic perspective, the extent to which the level and availability of income support is an important determinant of sole parenthood and in particular, welfare dependence among sole parents.' The author concludes that the unemployment rate is most significant as a determinant of welfare dependence. A reduction in work disincentives which could encourage part-time employment could improve socio-economic prospects for sole parents and their families, but this is only part of the solution. The author argues for the enactment of 'policies to ensure a strong economy with good job growth'.

#### INCENTIVES, PART-TIME WORK, SOCIAL SECURITY, SOLE PARENTS

- 149 Lambert, Sue (1997), *Equity and Incentives Under the New Family Tax Initiative*, Working Paper No. 157, Department of Economics, Murdoch University, WA, 16pp.

The paper looks at data on women and the labour market, arguing that they suggest that 'Australian women have a keen desire for work outside the home'. It then examines the family tax initiative which came into force on 1 January 1996. This initiative gives assistance to families with children under five whose income is such that they are eligible for parenting allowance, that is, where only one parent earns more than the cut-off. The assistance is given through an increase in their tax free threshold of \$2500. The author argues that this discriminates against families where both parents work but whose total income is low. It also 'distorts incentives to encourage married women with young children to leave the work force' and could limit their future economic opportunities.

#### DEPENDENCY, SOCIAL SECURITY, TAXATION

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- 150 Leeds, Marilyn (1984), 'Dependent wives defined', *Australian Journal on Ageing*, 3(4), November, 17-25.

The attention of this paper is focused on dependent wives who, because they receive no remuneration for their labour place themselves in a precarious financial position in old age. Tables present data on women's labour force participation, income ranges and on the principal source and mean amount of income of aged income units. The percentage of income derived from government cash benefits and mean amount of income by type of income unit are also tabulated. The paper describes the Australian retirement income system and its effect on dependent wives and canvasses some solutions available for dependent wives' income in old age.

DEPENDENCY, SOCIAL SECURITY, RETIREMENT INCOME

- 151 Maas, Frank (1990), 'Child care needs of working families in the 1990s', *Family Matters*, 26, April, 59-63.

Changes in the labour market have brought about pressing needs for improved child care services. Married women with dependent children now comprise a growing part of the labour force. The article discusses the child care needs of the families of these women and the policy issues associated with them.

CHILD CARE, MARRIED WOMEN

- 152 Maas, Frank and Peter McDonald (1989), 'Income splitting: no answer to the needs of women, families or the economy', *Family Matters*, 24, August, 34-7.

The article argues that the introduction of income splitting would help the wrong families, that is, high income earners and not low income earners. It would also reduce taxation revenue, leading to major cuts to other government programs which would affect families on the lowest incomes. Income splitting would discourage married women from working. Hypothetical cases are cited to show how this would happen. The authors look at evidence from elsewhere which shows that income splitting leads to the creation of dependency of women on men's wages.

DEPENDENCY, MARRIED WOMEN, INCOME UNIT

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- 153 Macdermott, Therese (1996), 'Who's rocking the cradle', *Alternative Law Journal*, 21(5), October, 207-12.

'This article examines the development of maternity rights in Australia... as an employment-based entitlement, and also seeks to position the new Maternity Allowance within the wider debate on maternity rights ... The principal focus is on paid maternity leave as means of facilitating women's participation in paid employment.'

#### MATERNITY LEAVE

- 154 Mayberry, Patricia (1987), 'Women and social security', *Social Security Journal*, Winter, 20-7.

Women make up 77 per cent of the clients of the Department of Social Security (or 62 per cent if those receiving only family allowance are included). 'This paper examines the characteristics and financial circumstances of women in the social security system and discusses the problems they face.' Among the future directions considered are issues concerned with employment: barriers such as the lack of and/or affordability of child care facilities; wage levels; low educational qualifications; interrupted working lives; traditional social expectations; attitudes to dependency; and income tests and the poverty trap. The article notes recommendations made by the Social Security Review: the continuation of payments of some components of assistance for a specified period after entering employment; intervention at an early stage to help sole parents improve their skill levels and their confidence; provision of job search assistance; and access to suitable child care at a reasonable cost.

#### INCENTIVES, LABOUR MARKET PROGRAMS, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 155 McCaughey, Jean (1987), *A Bit of a Struggle: Coping with Family Life in Australia*, McPhee Gribble/Penguin, Melbourne, 235pp.

The case studies on which this book is based are from a survey by the Australian Institute of Family Studies carried out in Geelong, Victoria, in 1982. The purpose of the study was to test the validity of attacks on the welfare state and of the view that families are becoming too reliant on the state for support. The book includes chapters on five groups of families (low-income two parent; low-income one-parent; immigrant; unemployed; and better-off). The author summarises the accounts according to a number of factors. On sole parents she writes: 'Most of the single parents had decided to live on the supporting parent's benefit which, though inadequate, could be relied upon and carried valuable fringe benefits ... If

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they took part-time jobs they risked losing part or all of their benefits. Also, the lack of child-care services inhibited them from seeking employment.' Both these themes apply in some ways to other family types. Concerning the Department of Social Security, the chief complaint was of mistakes made in the cheques; those who declared casual jobs found it difficult to get the benefit resumed.

CHILD CARE, POPULATION GROUPS, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 156 McClelland, Alison (1993), 'Maximising work opportunities for future Australians', in Australian Council of Social Service, *The Future of Work*, ACOSS and Pluto Press, Sydney, 53-65.

In this study of the effects of unemployment and its causes, the author suggests some requirements for achieving strong employment growth. These include ways to accommodate the needs of the increasing number of women who are now participating in the labour market. The role of social security in the situation is discussed. 'Social security income tests are a real barrier to part-time work and should be liberalised, especially for people on unemployment benefits.' This is particularly important for those who may be able to use part-time work as a way back into full-time work and for those who are unable to work full time because of disability, age or caring responsibilities.

PART-TIME WORK, POVERTY TRAP, SOCIAL SECURITY, UNEMPLOYMENT

- 157 McClelland, Alison (1994), 'Impacts of social and economic change on women and families', in J. Disney and L. Briggs, eds, *Social Security Policy: Issues and Options, Papers from the Conference 'Social Security Policy: The Future'*, 1993, AGPS, Canberra, 111-25.

The paper discusses social and economic changes since the 1960s in the labour market; patterns of family formation; housing; ageing and de-institutionalisation; fiscal austerity and private provision; work and welfare. Some implications of the changes are changes in dependency, especially dependency of women and teenagers. 'The impacts of changes in dependency patterns and distribution of paid and unpaid work raise a number of important policy issues'. These include measures to improve the income and employment situations of families in which there is no employed member and the employment prospects of women disadvantaged in the labour market, including the wives of unemployed men and sole parents. The author makes recommendations on these and other, related, issues, such as: the caring roles of women; gender roles; social security and taxation policies as they affect choice and the availability of full-time work; the

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disadvantages faced by many women in the labour market; policies for young people; and the adequacy of payments.

DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY, TAXATION, SOLE PARENTS, UNEMPLOYMENT

- 158 McClelland, Alison (1994), 'Improving the job prospects of low-income married women', *Brotherhood Comment*, July, 1-2.

The author points out that although married women are increasingly engaging in paid work, women whose spouses are unemployed have not had an increasing participation rate to the same extent. The reasons for this are discussed. 'As well as a lack of opportunities to gain work, however, there have been disincentives for employment of a spouse where the main breadwinner is unemployed.' The disincentives are briefly described and changes outlined in the *Working Nation* policies (Australia, Prime Minister, 1994, q.v.) are discussed.

MARRIED WOMEN, POVERTY TRAP, UNEMPLOYMENT

- 159 McClements, Jill (1990), 'Criminalisation of the poor?', *Legal Service Bulletin*, 15(1), February, 22-5.

Many of the people being committed to prison for social security fraud in Western Australia in 1987-88 were women. The article discusses this unprecedented situation. Many of the women were first offenders, social security recipients who were trapped in a cycle of poverty by means-testing provisions and who had omitted to declare extra income.

POVERTY TRAP

- 160 McHugh, Marilyn and Jane Millar (1997), 'Single mothers in Australia: supporting mothers to seek work', in S. Duncan and R. Edwards, eds, *Single Mothers in an International Context: Mothers or Workers*, University College London (UCL) Press, London, 149-78.

'Sole mothers caring for children are an important and increasing proportion of the population in many industrialised countries including Australia. Sole mothers' abilities to negotiate and identity of mother/worker within the framework of current policies and programs is fraught with difficulties. Varying constraints and opportunities presented by labour market programs and local labour markets impact upon their attempts to combine the competing demands of paid work and care.' This chapter describes the ways in which sole mothers combine paid work and mothering in Australia. (The book in which it appears

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has chapters describing the experiences of single mothers in a number of other countries.)

#### LABOUR MARKET PROGRAMS, SOLE PARENTS

- 161 Merrilees, Bill (1977), 'Hidden unemployment of women in Australia: frictional, cyclical and structural dimensions', *Journal of Industrial Relations*, 19(1), March, 50-64.

This study of hidden unemployment compares data from the Australian Bureau of Statistics and the Commonwealth Employment Service (CES) and discusses differences in definitions of unemployment used in collecting the two data sets. One 'reason for not registering with the CES is the ineligibility of certain unemployed persons for benefits, notably married women if their husbands are working'.

#### MARRIED WOMEN, UNEMPLOYMENT

- 162 Miller, Paul W. and Paul, A. Volker (1983), 'Married women and the labour force: aspects of supply analysis', in Andre J. Kaspura, ed., *Labour Force Participation in Australia, Proceedings of a Conference, 1982*, Monograph No. 1, Bureau of Labour Market Research, AGPS, Canberra, 75-94; with comments by Dennis Sams.

This study of the labour force participation rates of married women found that the two most important variables in explaining the situation are education and whether or not the wife is overseas born. However, the unemployment rate of prime age males also has an effect, among some other factors.

#### MARRIED WOMEN, POPULATION GROUPS, UNEMPLOYMENT

- 163 Mitchell, Deborah (1993), 'Sole parents, work and welfare: evidence from the Luxembourg Income Study', in S. Shaver, ed., *Comparative Perspectives on Sole Parents Policy: Work and Welfare, Proceedings of a Seminar, 1992*, SPRC Reports and Proceedings No. 106, Social Policy Research Centre, University of New South Wales, Sydney, 53-89; with comments by Bruce Bradbury.

The paper examines policy and policy options presented in publications of the 1986 Social Security Review (SSR) with reference to sole parents (Raymond, 1987, q.v.). The policy recommended by that Review involved no change in benefit levels but suggested incentives for increased labour force participation e.g. the Jobs, Education and Training (JET) program and increases in child

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places. This paper uses data from the Luxembourg Income Study (LIS) to test the validity of the SSR policy framework from a comparative framework.

Evidence is presented on the size of the sole parent population in the countries in the study; the extent of their labour force participation and their economic well-being; and the extent of sole parent dependency. Labour force participation is examined in detail, with respect to employment and hours of work; particular attention is paid to those characteristics of sole parents identified by the review as limiting labour force participation. Benefit levels and effective tax rates across the countries are compared. Two issues are introduced which were not raised in any substantive way by the Review but pose some interesting policy choices. The first relates to the 'all out' pursuit of increasing labour force participation of sole parents and its chances of necessarily resulting in a better outcome vis-a-vis an anti-poverty strategy. The second is concerned with the relationship between publicly funded child care places and female sole parent labour force participation. The conclusion contrasts the findings from the LIS data with the analytical framework of the SSR and points to several areas where the assumptions/assertions of the Review may be open to debate.

CHILD CARE, INCENTIVES, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS TAXATION

- 164 Mitchell, Deborah (1995), 'Women's incomes', in A. Edwards and S. Magarey, eds, *Women in a Restructuring Australia: Work and Welfare*, Allen and Unwin in Association with the Academy of the Social Sciences in Australia, Sydney, 79-94.

The author identifies four changes which are likely to have an effect on the current employment and income patterns of Australian women. 'First, there is the deregulation of the labour market and the move away from centralised wage bargaining.' Equal pay legislation is discussed in relation to these changes. 'The second change concerns the cutbacks in government expenditure on welfare services and general employment in the public sector.' The services most important here are child care services and training programs. The third change is the 'internationalisation of the Australian economy' and the last change concerns the poverty rates for women. 'While the wages data suggest that women in the lower paid sectors of the workforce face a future of wage erosion, their overall economic position will depend heavily on the type of family unit in which they reside.' The author argues that female sole parents are 'the most poverty stricken group in Australia' and that the present state of the labour market is unlikely to

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produce sufficient full-time employment for sole parents to break free from the benefits net.

#### DEPENDENCY, INCENTIVES, SOLE PARENTS

- 165 Mitchell, Deborah (1997), *Family Policy in Australia: A Review of Recent Developments*, Discussion Paper No. 50, Graduate Program in Public Policy, Research School of Social Sciences, Australian National University, 21pp.

Labor Government policies for families during the 1990s reflect both expansionary policies (social wage bargains, attempts to end child poverty and increased support for working women) and contractionary policies (increased emphasis on means-testing, support for user-pays and private provision and cost-shifting to states and community organisations). The paper describes these policies including those which relate to working women: child support, the targeting and means-testing of social security payments, and new payments to women who become increasingly involved as breadwinners. The Coalition Government has continued contractionary approaches while indicating 'that the Coalition intends to reinstitute a male breadwinner approach to family policy'.

#### DEPENDENCY, SOCIAL SECURITY

- 166 Mitchell, Deborah and Steve Dowrick (1994), *Women's Increasing Participation in the Labour Force: Implications for Equity and Efficiency*, Discussion Paper No. 308, Centre for Economic Policy Research, Australian National University, Canberra, 30pp.

This paper describes and explains the increasing participation of women in the labour force. A section on taxation, social security and two income households argues that the taxation system is generally biased against labour force participation by women, especially those with children, because of the lack of tax deductibility for the costs incurred when women substitute market labour for domestic labour. The authors also argue that the social security system reduces the incentive to work for women whose husbands are on low incomes. 'This "poverty trap" is evident for the poorest ten per cent of prime working age couples. Amongst these poorest families, female participation rates have nevertheless risen from around 40 per cent in 1980 to 60 per cent in 1990, but in the higher income groups participation by wives rose from over 50 per cent to over 70 per cent.' The paper discusses labour demand as between men and women as well as the concepts of equity and efficiency, efficiency implications, and equity and equality.

#### POVERTY TRAP, SOCIAL SECURITY, TAXATION

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- 167 Montague, Meg and Alison McClelland (1987), *Hard Labour: Sole Parents and Social Security*, Policy in Practice No. 5, Brotherhood of St Laurence, Melbourne, 61pp.

This report was prepared as a response to the Social Security Review's paper on sole parents (Raymond, 1987, q.v.). It also responds to changes in legislation introduced in the September budget which mean that some sole parents will have their pension terminated as a result of their youngest child turning 16 (instead of 24, as previously, if the child was a student). 'This report attempts to explain the dilemma of sole parents by outlining the obstacles in the way of exercising their choice to work. They include: the absence of necessary community service support such as child-care; lack of relevant programs to help sole parents develop or update their work force skills; barriers placed by the government's income test on taking up part-time work.' Recent changes in the situation of sole parents are described. Ultimate goals as seen by the Brotherhood of St Laurence are articulated, to provide a context for reform. One chapter 'explains why sole parents are viewed as potential labour force members and should be treated accordingly' before discussing specific reform measures to facilitate their entry into the labour force. Parenting responsibilities are discussed in relation to attachment to the labour force, either as a continuing state or transition into it. In particular, social security measures are canvassed and other support measures noted. One chapter discusses potential labour force participation as the basis for eligibility for income support and another looks at the definition of the unit in which eligibility for social security support of sole parents is based. The paper concludes that there must be adequate income levels, adequate support services, removal of disincentives to re-enter the labour force and provision of incentives. A number of recommendations are made relating to the retention of sole parents in the labour force or facilitating their re-entry.

#### ELIGIBILITY, INCENTIVES, SOCIAL SECURITY, SOLE PARENTS

- 168 Montague, Meg and Jenny Stephens with the Brotherhood of St Laurence (1985), *Paying the Price for Sugar and Spice*, Research Report, National Women's Advisory Council, Canberra, AGPS, 200pp.

This publication reports on a survey of 80 women in Victoria dependent on Commonwealth benefits and pensions. 'The report presents a detailed qualitative profile of the selected group of women, and then develops a series of strategies designed to assist women to break out of the cycle of dependence and poverty.' Although 50 per cent of the women wished to enter or re-enter the labour force, only ten of the women were receiving unemployment benefits in their own right, thus indicating the extent of hidden unemployment. Unregistered women are not

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included in programs to assist disadvantaged workers and recommendations are made to alleviate this problem.

#### DEPENDENCY, SOCIAL SECURITY, SURVEY

- 169 Morris, Helen and Jenny Trethewey (1988), *Sole Parents and the 1987 Amendments to the Social Security Act*, Brotherhood Comment, Brotherhood of St Laurence, Melbourne, 34pp.

This publication is the report of a study by the Brotherhood of St Laurence's Social Policy and Research Centre into the effects of the changes in legislation dealing with sole parents which were made in 1987. These changes were designed to encourage sole parents to return to paid work when their children are becoming less dependent upon them. This study was initiated to gather case studies on the negative impact of the changes from sole parents who had lost their entitlement to sole parents pensions (Supporting Parent's Benefit and Class A Widows Pension). It involved interviews with services providers as well as sole parents.

#### SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 170 Morton, Judy (1975), 'Women and welfare', in J. Mercer, ed., *The Other Half: Women in Australian Society*, Penguin, Victoria, 155-65.

The Australian welfare system has directed its energies towards remedial services to cope with crisis situations. 'The position of women in this paternalistic protective system is but a reflection of their role in the wider society. The large numbers of women dependent on the state for income and social services are the inevitable result of woman's inferior position in the economic system.' The chapter tabulates social security pensions paid, by sex and by type and describes the types of pensions paid. 'Benefits are seen as a short-term measure to tide families and individuals over the loss of income through unemployment or temporary disablement of the breadwinner. Married women are not normally eligible for unemployment benefits. Although a wife's income may mean a man is ineligible for unemployment benefit, should both marriage partners be out of work the husband receives payments for himself and his dependents.' The chapter has sections on women and poverty, women's image in welfare and women as service providers.

#### DEPENDENCY, SOCIAL SECURITY

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- 171 Murray, Jane (1996), 'Modelling the labour supply behaviour of sole parents in Australia', in M. McAleer, P.W. Miller and C. Ong, eds, *Proceedings of the Econometric Society Australasian Meeting 1996, Volume 4: Microeconometrics*, University of Western Australia, Perth, 507-46.

'The number of sole parent families in Australia has grown dramatically over the last twenty years, as has the level of public income support for this group. While the link between paid employment and economic status has been well documented, little empirical work has been undertaken on the major determinants of the labour supply behaviour of Australian sole parents or the responsiveness of hours to economic incentives.

This paper develops a cross-section modelling framework which incorporates the sole parent's highly nonlinear budget constraint associated with the interaction of the income tax and social security systems. It also emphasises the treatment of unobserved wages, and considers the sensitivity of the results to differing model assumptions. The empirical results indicate that demographic characteristics are important determinants of participation, and that most sole mothers are relatively unresponsive to economic incentives. This outcome has significant implications for policy if major improvements to welfare and containment of public income support are to be effected.'

INCENTIVES, SOCIAL SECURITY, SOLE PARENTS, TAXATION

- 172 Myers, D.M. (1977), *Inquiry into Unemployment Benefit Policy and Administration*, Report to the Minister for Employment and Industrial Relations and the Minister for Social Security, AGPS, Canberra, 72pp.

This report of a comprehensive examination of Unemployment Benefit policy and administration includes recommendations relevant to the situation of women. 'The Inquiry ... draws no distinction between male and female members of the workforce. It recognises that unemployed persons living in the same household have individual needs regardless of their relationship. Accordingly in its recommendations the Inquiry gave consideration to the need to preserve the independence of both spouses on an equal basis, to allow families time to adjust their life style to changes in employment status and to ensure that all basic needs are met.'

DEPENDENCY, UNEMPLOYMENT

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- 173 National Women's Consultative Council with the Office of the Status of Women (1993), *Paid Maternity Leave: A Discussion Paper on Paid Maternity Leave in Australia*, AGPS, Canberra, 84pp.

'This paper seeks to inform policy debate on the feasibility of introducing some form of paid maternity leave in Australia.' Australia does not meet international standards in provision of paid maternity leave which are generally funded in other countries by social insurance which spreads the cost between employers, employees and government. This paper discusses several options: maternity leave funded by employers; self-funding of maternity leave, with the government treating savings for this purpose on a tax-preferred basis; or government funded leave, the major benefit of which would be that more lowly paid women would be able to benefit. The paper discusses the disadvantages and benefits of each option.

#### MATERNITY LEAVE

- 174 Neave, Marcia (1992), 'From difference to sameness - law and women's work', *Melbourne University Law Review*, 18(4), December, 768-807.

'Despite increases in women's participation in paid work, their responsibility for child-rearing remains a major cause of economic disadvantage. This article examines the ways in which the law's approach to women's domestic role has contributed to sexual inequality. Feminists have sometimes argued that women should be treated "the same" as men and sometimes supported strategies which take account of the differences in men's and women's lives. This article explores how these competing visions of sexual equality have influenced the development of family law and social security law.'

#### DEPENDENCY, SOCIAL SECURITY

- 175 O'Donohue, Jane (1988), *An Examination of Taxation Arrangements for Couples with Children: Evaluating the Options of Income Splitting*, Background/Discussion Paper No. 23, Social Security Review, Research Paper No. 40, Social Policy Division, Department of Social Security, Canberra, 39pp.

'This paper seeks to explore the distributional impact and consequences for economic efficiency of introducing a system of income-splitting (or income-averaging) for couples with children compared to the current system in Australia which is predominantly based on the individual as the unit for income tax purposes.' It examines issues of vertical equity; horizontal equity; intra-family income distribution; efficiency and women's labour force participation (in terms

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of marginal and incremental tax rates); budgetary considerations; and simplicity. The author argues that income-splitting would not necessarily improve the well-being of all family members and would add to work force disincentives.

#### INCOME UNIT, TAXATION

- 176 Office of the Status of Women (1983), 'Women's contribution to economic recovery', *National Economic Summit Conference, April 1983*, Information Paper on the Economy, second addendum, AGPS, Canberra, 1-37.

The paper was prepared as background information for the National Economic Conference, making a number of points: women's earnings are a factor in keeping families out of poverty; there is increased participation of women in the formal labour market since the war; and most of the increase in female employment has been in part-time work. Discrimination in a number of areas (education, training, employment, tax and social security systems) has perpetuated occupational segregation. Women's jobs are contracting as a result of the application of technology; women's wages lag behind men's; women are more vulnerable than men to poverty and to dependence on government welfare payments. Unemployment rates by age and sex from 1966 to 1982 are shown. The paper concludes that: 'Increased economic efficiency will be associated with increased investment in skilled labour. This will involve training and retraining at different stages in the working life of an individual'.

#### INCENTIVES, SOCIAL SECURITY, TAXATION

- 177 Office of the Status of Women (1989), *Child Care in the Workplace: A Cost-Benefit Study of Employer Provided Child Care*, Office of the Status of Women, Department of the Prime Minister and Cabinet, AGPS, 57pp.

'This report examines the cost and benefits to employers of providing child care by establishing child care centres for their employees.' It looks at costs and benefits (including taxation concessions). The results indicate that in order to break even, employers would have to charge their employees less than the cost to the employees of fees at commercial establishments.

#### CHILD CARE

- 178 Ogborn, Keith (1984), 'Training scheme for widow pensioners 1968-74', *Social Security Journal*, December, 1-10.

'One of Australia's possibly lesser known claims to world leadership in the field of welfare is its relatively early adoption of schemes which aimed at providing

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vocational training specifically for widow pensioners. The largest of these schemes, the Training Scheme for Widow Pensioners (TSWP) which was introduced in 1968, was absorbed into general labor market programs in 1974.' This paper focuses on aspects of the scheme which were relative to the later debate: 'problems of evaluation and competing objectives, trade-offs between equity and "efficiency", cost, and the impact of labour market programs on stereotypes of both pensioners and female employment'. The scheme is described and some of the outcomes discussed.

#### LABOUR MARKET PROGRAMS

- 179 Ogborn, Keith (1985), 'Research and policy note: American research on income support and labour force participation of sole parents', *Social Security Journal*, June, 67-72; bibliography and research by Tim Davis, Policy Development Branch, Department of Social Security.

'No research is needed to tell us that many women, including many who are sole parents and recipients of pensions and benefits, face particular disadvantages in entering the labour market.' This article looks at American research on issues such as: numbers wishing to work; barriers to work participation; the impact of income support provisions and levels of payment; the income test; reasons for non-participation; wage levels; and the need for incentives to work.

#### INCENTIVES, SOLE PARENTS

- 180 Ogborn, Keith (1985), 'Social security and the labour force - looking ahead', *Social Security Journal*, December, 1-13.

'The purpose of this paper is to identify the major concerns associated with the current social security treatment of people of workforce age, to illustrate briefly some of the range of possibilities for dealing with them, and to point to areas where further information on how our society and economy are working would be useful for effective decision making.' Among the subjects discussed are incentives and disincentives to work, the income unit to be used for social security purposes, sole parents, family relationships and women's labour force participation.

#### INCENTIVES, INCOME UNIT, SOCIAL SECURITY, SOLE PARENTS

- 181 O'Loughlin, Mary Ann and Bettina Cass (1984), 'Married women's employment status and family income distribution', ANZAAS Congress Paper No. 14/352, in R. Hooke, ed., *54th ANZAAS Congress: SWRC Papers*, SWRC Reports and Proceedings No. 47, Social Welfare Research Centre, University of New South Wales, Sydney, 147-93; a version appears as Bettina Cass and Mary Ann O'Loughlin, 'Married women's income inequality', *Australian Quarterly*, 56(4), Summer, 325-51.

The paper tests 'the validity of the hypothesis that the increase in the labour force participation of married women and the movement towards the equalisation of women's earnings to men's have resulted or will result, in a more unequal distribution of family income.' The analysis of available Australian data shows that wives are more likely to work when their husbands incomes are low and that although there are high participation rates for the wives of relatively high income-earners, they are more likely to be in part-time employment. 'The increase in women's earnings relative to men's in 1968-69 to 1978-79, and the greater labour force attachment of the wives of low income earners have resulted in wives' earned income moving family income distribution towards greater equality than is shown by distribution of husbands' earned income.' The paper examines underlying assumptions related to income and economic status: the effects of measuring money income only, the extra expenditure involved in working, the nature of families as 'income units' and the stability of families, with implications for single parent families who are most likely to be disadvantaged.

#### INCOME UNIT, MARRIED WOMEN

- 182 Olsberg, Diana (1994), 'Still missing out: women, superannuation and retirement income', *Just Policy*, 1, November, 45-9.

The article provides an historical account of the provision of superannuation and its benefits, especially as they apply to women. The author argues that: 'Women are particularly disadvantaged in the new compulsory retirement savings system. As a result of their broken employment and their low levels of lifetime income, women will accumulate inadequate savings, and most will not have more than the old age pension to live on in their retirement and old age'.

#### RETIREMENT INCOME

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- 183 O'Shane, Pat (1982), 'On the treadmill: women in and out of employment', *Proceedings, Anne Conlon Memorial Lecture*, New South Wales Women's Advisory Council, 8-23.

The role of women in the labour force is discussed, and the reasons for their high rates of unemployment examined. Arguments against the employment of women are answered. The situation of Aboriginal women in the labour force is particularly described.

#### DEPENDENCY, POPULATION GROUPS, UNEMPLOYMENT

- 184 Owen, Mary (1978), 'Notions about the employment/unemployment of women', in Convenors, *Women and Labour Conference Papers*, 2, *The Experience of Work*, School of History, Philosophy and Politics, Macquarie University, Sydney, 24-34.

The paper looks at the assertion that rising unemployment rates are the fault of women, particularly married women, entering the labour force instead of assuming their 'natural role' at home. The author discusses the role of women as producers before the industrial revolution, the development of the 'dependants' concept and the idea of the women's place in the home. She traces the introduction of the 'family wage' and also the concept of women as a 'reserve army' for use in times of war or when a shortage of male labour threatens to push up rates of pay. Reasons for women's return to the labour force are canvassed, along with a discussion about who are the consumers in our society. Other factors affecting women's labour force participation are equal pay, child care, birth control, maternity leave and subtle pressures against employment of women. There is a brief discussion of factors affecting the distribution of jobs in a private enterprise economy where productivity rather than need is what counts. The author examines the effects of forcing women out of paid employment and concludes that every person should have the right to work and women should not be singled out for attack.

#### DEPENDENCY, INCENTIVES

- 185 Owen, Mary (1984), 'Women - a wastefully exploited resource', *Search*, 15(9-10), October/November, 271-5.

'In terms of paid work, women are underemployed while many men are overemployed. Correspondingly, women are over-represented among the recipients of social security payments.' The social costs of this misallocation of resources are discussed. The author argues that the main reason that most social security payments go to women is that 'men demand so much unpaid labour from

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women that women are unable to spend time earning money for themselves; and yet the men don't provide adequately for the women in their old age'.

#### DEPENDENCY, RETIREMENT INCOME

- 186 Oxley, Carol (1988), *Income Support Arrangements for Families with Dependent Children: A Comparative Study of Nine Countries*, Research Paper No. 38, Social Policy Division, Department of Social Security, Canberra, 101pp.

The report provides an outline of child benefit systems in a number of countries: Australia, Canada, Denmark, France, Israel, New Zealand, Sweden, the UK and the USA. One section is concerned with assistance for families related to the employment of married and sole mothers. It presents data on the labour force participation of mothers (1979) and on the part-time employment of women (1981). It discusses ways in which assistance is provided for families in which mothers are employed: maternity and paternity benefits, leave to care for a sick child, and tax concessions.

#### INCENTIVES, SOCIAL SECURITY

- 187 Pech, Jocelyn (1991), 'Married women and the unemployment benefit system', *Social Security Journal*, August, 26-34.

'When unemployment and sickness benefits were first introduced in 1945, the Unemployment and Sickness Benefits Act contained a clause specifically precluding a married woman from receiving benefit unless she could show that it was not reasonably possible for her husband to maintain her. Although this clause was withdrawn in 1947, most unemployed married women still do not receive unemployment benefit. They are either ineligible for income support because of their husbands' earnings, or receive income support only indirectly as dependents of their unemployed husbands. However, the labour force activity of married women has changed significantly since the 1940s.'

This paper, looks briefly at current data on the labour force activity of married women, and then at how unemployed married women fit into the income support picture. It then discusses a number of policy concerns about the labour force activity of the wives of unemployed men, access to and utilisation of labour market assistance programs by unemployed married women and disincentives arising from the current structure of unemployment benefit for married couples. There is a brief discussion of possible reforms. Changes to the system are described. From September 1990, each of a married beneficiary and his/her spouse is entitled to an additional free area for earned income in addition to the

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standard income test free area; married (including de facto married) people under 21 who have no dependent children are required to qualify for income support in their own right; DSS is developing a strategy to increase awareness of the range of employment incentives and labour market services available; and funding has been provided to DEET for additional labour market programs earmarked for the wives of social security clients.

#### ELIGIBILITY, INCENTIVES, LABOUR MARKET PROGRAMS, MARRIED WOMEN, UNEMPLOYMENT

- 188 Pech, Jocelyn and Helen Innes (1997), *Women in the Australian Labour Market 1966-96: The Impact of Change on the Social Security System*, paper delivered to Sixth Women and Labour Conference, Deakin University, Geelong, 20pp.

'This paper is about the intersection between the labour market and the social security system, particularly as it relates to women of workforce age (that is, women below pension age). In many ways, social security provisions for these women continue to embody assumptions about labour force capacity and behaviour that are increasingly at odds with the contemporary experience of women in the labour market ... The paper begins with a summary of changes in the patterns of labour force participation over the last 30 years, in comparison both with men's experience and between different groups of women.' This section includes data on labour force participation, unemployment, earnings, participation and marital status, participation patterns of both partnered and lone mothers, the effect of husband's labour force status, labour force withdrawal and hidden unemployment and the significance of part-time work. The following section deals with women in the social security system describing payments available to women and their distribution. The paper discusses income support responses to changes in female labour force participation, including an examination of the 'categorical approach', expectations of labour market activity and the 'down-side' of labour market exemption. The paper concludes with a section on future developments. 'A key issue is whether the social security system should mirror community norms of labour market participation or merely seek to protect from financial hardship those groups that appear most vulnerable in the labour market.' The authors argue that it must do both.

#### SOCIAL SECURITY

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- 189 Perry, Julia (1988), *Income Support for Older Women*, Background/Discussion Paper No. 27, Social Security Review, Research Paper No. 43, Social Policy Division, Department of Social Security, Canberra, 54pp.

The publication is concerned with retirement income and points out that 'women are less able to provide for their old age needs through paid employment because they spend less time in the workforce, receive lower remuneration for the time spent in the workforce, and are less likely to have superannuation cover'.

#### RETIREMENT INCOME

- 190 Perry, Julia (1993), *Breadwinners or Childrears: The Dilemma for Lone Mothers*, Labour Market and Social Policy Occasional Papers No. 12, OECD, Paris, 122pp; a shorter version appears as 'Breadwinners or childrears? Barriers to labour force participation for sole parents', in S. Shaver, ed., *Comparative Perspectives on Sole Parents Policy: Work and Welfare, Proceedings of a Seminar, 1992*, SPRC Reports and Proceedings No. 106, Social Policy Research Centre, University of New South Wales, Sydney, 1-49; with comments by Anthony King.

This is the report of a study of lone mothers in OECD countries, including Australia. The paper presents data on lone mothers in participating countries, including some information on their financial position, showing that financial gain from labour force participation differs according to socio-economic background. Public policy approaches and attitudes and expectations related to mothers working are discussed. Labour force participation varies among the countries studied. While lone mothers have comparatively high rates in many OECD countries in a significant number they do not. The factors influencing the participation rates are discussed. These include many aspects of financial support through the tax-benefit system. Even in countries where labour force participation of women is relatively high, they may be over-represented among low income earners and the poor. Increasing labour force participation can therefore be seen as only part of the solution to economic disadvantage, and public and private transfers to support children in these families are likely to continue as a component of their financial well-being. The paper has sections on child care; work incentives; education, training and labour market programs; and the characteristics of the lone mothers.

Labour force participation of lone mothers is strongly related to that of married mothers; lone mothers are more likely to participate successfully in the labour force if they are already employed when they become lone mothers. Measures which encourage participation by women generally, such as child care, improving

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women's education and vocational skills, employment conditions such as parental leave, would all lead to higher levels of participation by lone mothers.

#### INCENTIVES, LABOUR MARKET PROGRAMS, SOLE PARENTS

- 191 Perry, Julia (1994), 'Women, work and families: implications for social security', in J. Disney and L. Briggs, eds, *Social Security Policy: Issues and Options, Papers from the Conference, 'Social Security Policy: The Future', 1993*, AGPS, Canberra, 127-42.

This paper looks at eligibility for income support for men and women, and critically examines assumptions about gender roles. It appears that the social security structure is quite benevolent towards women, allowing them to choose between traditional roles and contemporary family and work patterns. It tries to identify emerging changes in behaviour and attitudes and to look ahead to some ways in which the social security system might respond. 'Future provision will be influenced by fiscal and economic policy and priorities and by the way the labour market develops ... One suggestion made in the paper is that the trends in labour force participation by married women will in time remove the rationale for support for dependent spouses and we should look to replace that with a pension payment for people with full-time caring responsibilities, regardless of the pension or allowance status of their partner but still subject to a joint income test. The joint income test could be restructured to reduce each partner's payment in sequence rather than simultaneously. A second approach is to identify labour force barriers for pensioners and allowees of workforce age who are not receiving unemployment or disability payments. Although they are not subjected to a work test, they should be given a choice to participate to the degree they are willing and able. Accompanying this, consideration should be given to encouraging people to share work and caring within couples, moving away from a structure which confines people to full-time care or full-time work.'

#### ELIGIBILITY, SOCIAL SECURITY

- 192 Pixley, Jocelyn (1994), 'After the White Paper - where?', *Just Policy*, 1, November, 20-6.

The paper is concerned with the effects of the policies announced in *Working Nation: The White Paper on Employment and Growth* (Australia, Prime Minister, 1994, q.v.). The author is critical of the paper which, she argues, is inadequate; its focus on the supposed failings of the unemployed is a major deficiency. The paper assesses the 'new gender neutrality' in social security, arguing that 'women's position may worsen as long as market-inspired economic policies remain untouched' and other conditions (child care provision and funding for

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instance) remain unchanged. The changes in social security payment categories are discussed, and here the author argues that they will position more people (mostly women) at the lower end of the labour market, in a context of no broader commitment to community services or improvements in casual conditions. Unpaid work is also discussed. The paper concludes that 'the *White Paper* demonstrates, yet again, the extent of economic policy's defeat of social policy'.

#### CHILD CARE, ELIGIBILITY, SOCIAL SECURITY

- 193 Pollard, A.H. (1980), 'Job creation and unemployment in perspective', *Australian Director*, 10(5), October, 9-10.

The author believes that studies of the performance of the economy should concentrate on employment growth rather than on unemployment. The growth of unemployment reflects decisions of people to enter or leave the labour force, perhaps encouraged by the payment of an unemployment benefit. Figures are given showing an increase in married women in the labour force which has risen out of proportion to the number of married women in the population. This is true for males to a lesser extent, and for other females. Growth rate for available jobs has been higher for jobs available for females; the male unemployment rate has risen slightly.

#### MARRIED WOMEN, UNEMPLOYMENT

- 194 Powell, Susan (1987), 'Outwork: low pay, long hours', *Australian Society*, 7(3), March, 10-12.

'Unregulated, unmeasured and in many cases untaxed or undertaxed, the marginal workforce poses problems for the Taxation Commission, government departments and for the unions that seek to support and represent disadvantaged employees. In a sense, the deregulation of the labour market is already taking place.' The article discusses conditions of work and pay of women who are 'paying dearly for the advantage of being at home with children, aged parents, sick relatives or others who need them; and for the disadvantage of not being able to speak English'.

#### POPULATION GROUPS, TAXATION

- 195 Power, Margaret (1979), 'Women and economic crisis: the 1930's depression and the present crisis', *Journal of Australian Political Economy*, 4, March, 3-12.

'This paper examines the impact of the 1930's Depression and the present crisis on women's paid work'. Among the issues raised is 'Government repression of women'. This takes the form of denial of welfare benefits to women on equal terms with men. Unemployed women whose husbands are working are denied unemployment benefit; unemployed women whose husbands are also unemployed are denied unemployment benefit in their own right. If these women work their earnings are highly taxed. The author argues that 'the institutional devices of the Welfare State based on a mythical family with a male breadwinner are completely inappropriate'.

#### MARRIED WOMEN, POVERTY TRAP, UNEMPLOYMENT

- 196 Power, Margaret (1980), 'Unemployed women: scapegoats of the recession', in G. Crough, T. Wheelwright and T. Wilshire, eds, *Australia and World Capitalism*, Penguin, Melbourne, 36-45.

The author looks at the nature of the crisis in economic contraction, unemployment and employment, the structure of female unemployment, the ideological attacks on women and women's response to the attack, as well as 'government repression of women' in terms of the conditions laid down for eligibility for welfare benefits.

#### ELIGIBILITY, UNEMPLOYMENT

- 197 Power, Margaret (1980), 'Women and economic crisis: the Great Depression and the present crisis', in E. Windschuttle, ed., *Women, Class and History: Feminist Perspectives on Australia 1788-1978*, Fontana/Collins, Melbourne, 492-513.

Women's unemployment exceeds men's unemployment and even in times of full employment is not regarded as 'an authentic social problem'. In periods of high unemployment, negative attitudes towards women's paid work become pronounced. Antagonism towards female employment in times of crisis assumes that women do not have the right to paid work and that when work is short, married women should devote themselves to child care and the home. The chapter examines the impact of crises on women's paid work. The author suggests that although some groups of women may lose their jobs, the 'widely accepted idea that women form a "reserve army" which is expelled in crisis needs to be reformulated'. She shows that during the Great Depression economic

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necessity ensured that women stayed in employment and that women's employment has continued to grow in the recession, while men's employment has fallen. Occupational segmentation and the use of women to 'cheapen the labour process' have given women relative job protection. The author discusses unemployment among women and 'government repression of women' as it affects unemployment benefits.

#### UNEMPLOYMENT

- 198 Probert, Belinda (1994), 'Thinking about the White Paper: problems for a Working Nation', *Australian Geographer*, 25(2), November, 103-9.

The paper examines the central elements of the Government White Paper, *Working Nation* (Australia, Prime Minister, 1994, q.v.), and reviews the Government's response to the social policy issues presented by high rates of unemployment, especially long-term unemployment. This involves mainly linking welfare payments to work experience and work searches. 'One of the most radical elements of the White Paper is its commitment to treating men and women as individuals rather than couples, with separate but increasingly similar responsibilities as members of the *active society*. Spouses, for example, will no longer be entitled to a social security payment on the grounds that they are married to someone who is unemployed.' The conditions under which women will be eligible for payments are described and discussed. The kind of jobs which may be available are also discussed. 'There is undoubtedly a curious contradiction between the reality of inadequate job growth and the promotion of ever increasing levels of labour market participation.' The author raises a number of questions which arise from the White Paper including one about gender issues.

#### ELIGIBILITY, INCOME UNIT

- 199 Probert, Belinda (1996), 'The riddle of women's work', *Arena Magazine*, 23, June-July, 39-45.

The article explores the complexities of relationships between family and society in relation to increasing participation of women in the workplace. It looks at the opportunities and choices women have for entering the labour force and their decisions about remaining in housewifely roles, working part time or full time. The introduction of the Parenting Allowance and Partner Allowance is discussed.

#### DEPENDENCY

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- 200 Probert, Belinda (1997), 'The social shaping of work: struggles over new boundaries', in P. Saunders and T. Eardley, eds, *States, Markets, Communities: Remapping the Boundaries, Volume 1*, SPRC Reports and Proceedings No. 136, Social Policy Research Centre, University of New South Wales, Sydney, 5-27.

The paper is about employment changes, inequality and difference in Australian society, based on gender and class. It reviews women's changing experience of work and examines those of men focusing on the way men's and women's needs and interests interact. 'In the 1950s and 1960s the gender contract which dominated all classes of Australian society was premised on men's responsibility for providing a household or family income and women's responsibility for the home and the care of children.' The increase in women's labour force participation since then has resulted in the appearance of the two-income household in which women working full time explicitly reject the older gender contract. However, there are still households where women intend and expect to give up paid work shortly after marriage. Middle-class women tend to develop careers while working-class women are more involved with child care and domestic labour. The author argues that the 'introduction of increased financial incentives to encourage women's active search for employment is unlikely to have a great impact on behaviour which is so deeply embedded in a particular gender contract and women's disadvantage in the labour market'.

#### DEPENDENCY

- 201 Puniard, Anne and Chris Harrington (1993), 'Working through the poverty traps: results of a survey of sole parent pensioners and unemployment beneficiaries', *Social Security Journal*, December, 1-17.

'The paper presents results from research conducted as part of a review of poverty traps undertaken by the Social Policy Division, Department of Social Security (DSS) during 1990-91. The research aim was to examine any poverty traps, experienced by clients once they took up employment. The objectives were to determine costs associated with working, clients' understanding of the effects of income tests and the tax system on their DSS payments and to identify any barriers that people may face in returning to or remaining in work. This research did not address the effects of work testing or activity testing on income support and workforce incentives, but focused on the effect of income/assets tests and financial incentive payments on workforce entry or reentry. An interview survey of 214 sole parent pensioners and unemployment beneficiaries with income from earnings was conducted in the Brisbane metropolitan area during December 1990.' The issues surveyed included clients' knowledge and understanding of the interaction of social security payments, taxation and earnings, as well as evidence

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of the extra costs faced in working and the reactions to perceived disincentives faced by clients who wish to join the labour force.

POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, SURVEY, TAXATION

- 202 Raymond, Judy (1987), *Bringing Up Children Alone: Policies for Sole Parents*, Issues Paper No. 3, Social Security Review, AGPS, Canberra, 145pp.

'Over the past 20 years there has been a marked shift in attitudes towards the participation of married women and women with children in the labour market.' The Arbitration Commission has made equal pay decisions, females have been able to continue working after marriage, maternity leave provisions have been introduced and child care outside the home has become more widely available. Married women's labour force participation rates have increased significantly during the 1970s and early 1980s. This publication looks at the situation of sole parents in the context of these changing conditions which have included moves to extend income support provisions for them, so that 'there was, and still remains, a presumption that sole parents should at least have the choice of staying at home to look after their children or going out to work.'

Many sole parents have received assistance from the Government; however, with the rapid growth in numbers of sole parent pensioners, there has been concern that there should be increased incentives and opportunities for sole parents to participate in the labour force particularly if their children are of school age. Employment is the major way of raising the incomes of many sole parents to acceptable levels. This paper examines the appropriateness and adequacy of current income support arrangements for sole parents.

INCENTIVES, SOCIAL SECURITY, SOLE PARENTS

- 203 Rein, M. (1980), 'Women and work - the incomplete revolution', *Australian Economic Review*, 3rd Quarter, 11-17.

The article looks at the increase in women's labour force participation, pointing to the importance of disaggregating these participation rates by demographic characteristics of the women (married mothers, sole mothers, wives, and single women without children), in order to understand the changes. The author looks at a number of issues and includes a brief section on work rates in the transition from wife to solo mother and also the relationship of income from work and income from welfare, over time for single mothers.

MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS

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- 204 Renfrey, Meg (1991), 'A personal perspective', in M. Gourlay and M. Meggitt, eds, *'Paid Work', Is it a Luxury Sole Parents Can't Afford?*, VCOS Paper No. 5, Victorian Council of Social Service, Melbourne, 19-24.

The author presents two budgets, one where pension is the total income, and one for someone working part time, discussing the necessity for each expenditure item. She shows that she has 'progressed from a weekly budget deficit of \$27.05 on the full pension, to a weekly deficit of \$4.85 on part-pension', through the operation of poverty traps.

#### POVERTY TRAP

- 205 Rosenman, Linda (1994), 'Superannuation and the restructuring of women's work, wages and retirement', *Canberra Bulletin of Public Administration*, 76, April, 164-7.

The article considers superannuation in terms of its interaction with the restructuring of retirement as an integral part of the restructuring of the labour force, employment and wages and the welfare state. It concludes, among other things, that the 'social welfare system has ... been changed by the imposition of a compulsory national superannuation scheme in the form of the SGC. The explicit linking of the welfare system to the labour market and earnings also negates the societal contribution made by many women through unpaid caring work rather than through paid employment. While many women will benefit from superannuation, the risk remains that many others will confront both an insecure working life and financial insecurity in old age.

#### RETIREMENT INCOME

- 206 Rosenman, Linda and Marilyn Leeds (1984), *Women and the Australian Retirement Age Income System*, SWRC Reports and Proceedings No. 42, Social Welfare Research Centre, University of New South Wales, Sydney, 102pp.

The aged population in the future, as now, will be predominantly female. This report focuses on the implications of this numerical predominance for the income support system of elderly people. The adequacy and equity of the retirement income system is examined with attention to both the non-contributory age pension and private occupational superannuation. The latter is subject to taxation benefit, has been designed to fit the pattern of a continuously employed male with a dependent female spouse and so does not benefit women to the same degree as it benefits men. Marital and employment patterns of women are analysed to

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determine the likely economic situation of women in future generations. The second chapter describes the components of the system for old age income (public welfare, occupational welfare and fiscal welfare) and the interactions between them, with particular reference to the treatment of women. Further chapters are concerned with options for reform of the current system to help it better meet the structure of women's lives.

#### RETIREMENT INCOME, SOCIAL SECURITY

- 207 Rosenman, Linda and Sharon Winocur (1989), *Australian Women and Economic Security: A Research Report*, University of Queensland, 80pp.

This report is based on research into the past, current, and future expected patterns of work, family, and financial management, including superannuation scheme membership, amongst a sample of over 1000 Australian women aged across the adult life span. 'The majority of older women are, or expect to be, dependent upon the Age Pension in old age, or if widowed. Younger women are more likely to expect to be self-reliant in retirement, albeit predominantly through occupational superannuation benefits acquired by a spouse. Currently, however, women have no established entitlement to such benefits in old age or if a marriage is dissolved.' The report makes a number of recommendations.

#### RETIREMENT INCOME, SURVEY

- 208 Rosenman, Linda and Sharon Winocur (1990), 'Retirement income and women: the challenge for social security policy', in P. Whiteford, ed., *Social Policy in Australia: What Future for the Welfare State? Proceedings of National Social Policy Conference, Sydney, July 1989, Volume 5: Concurrent Sessions, Income Maintenance and Income Security*, SPRC Reports and Proceedings No. 83, Social Policy Research Centre, University of New South Wales, Sydney, 115-27.

The aged population in Australia is predominantly female, the majority of whom are single and heavily dependent upon the full Age Pension. 'The assumption tends to be made that as more women enter the paid labour force, their access to superannuation in particular will improve their economic status in retirement.' This paper argues that there is little evidence that future generations of older women will be significantly better off. The paper presents evidence from a survey of over a thousand women interviewed during 1988. Questions were asked about work status, labour force history, family patterns and superannuation coverage.

#### RETIREMENT INCOME, SURVEY

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- 209 Ross, Russell and Peter Saunders (1990), *The Labour Supply Behaviour of Single Mothers and Married Mothers in Australia*, Discussion Paper No. 19, Social Policy Research Centre, University of New South Wales, Sydney, 42pp.; an overview is presented as a paper in P. Whiteford, ed. (1991), *Sole Parents and Public Policy, Proceedings of a Conference, 1990*, SPRC Reports and Proceedings No. 89, Social Policy Research Centre, University of New South Wales, Sydney, 13-29.

'The increased prevalence of single parenthood has created a number of dilemmas for social policy.' The adequacy of income support payments is one issue, but it has also been argued that the level and availability of these payments has contributed to the increase in numbers. The income-tested nature of social security payments may also reinforce income support dependency once that support has been received. Using data from the 1986 Income Distribution Survey and other sources, socio-economic status and employment patterns of single mothers are compared. A model is then developed using a probit analysis of factors thought to explain employment status (employed full time, employed part time, not employed) and the relative importance of marital status in determining employment status. Factors included in the model are the woman's age, her level of educational attainment, her previous employment experience, age(s) and number of dependent children, access to non-earnings forms of income, and, for married mothers, the employment status of her spouse and his income.

The results indicate that most of the variation in labour force behaviour of the two groups can be explained by variations in the factors listed above. However, even after adjusting for all other factors, it is still true that sole mothers are less likely than married mothers to be in the labour force, but if they are employed they are more likely (than married mothers) to be in full-time employment. The major differences between the two sets of mothers is in their responsiveness to changes in their access to sources of income other than earnings.

#### MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS

- 210 Rowlands, David (1994), 'Home Child Care Allowance', *Social Security Journal*, December, 79-91.

This article describes the background to the new Home Child Care Allowance, the reasons for its introduction, the policy context and its intended impact. This allowance which represents the 'cashing-out' of the with-child rate of Dependent Spouse Rebate, is to 'recognise the contribution made by people remaining substantially out of the workforce to care for children'. The allowance will be incorporated into the Parenting Allowance in July 1995. 'Parenting Allowance forms part of the movement towards phasing out dependency-based payments and

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the development of an individual basis of entitlement for social security payments.'

#### DEPENDENCY, SOCIAL SECURITY

- 211 Runciman, Claire (1994), *Evaluating Choice: A Study of Aboriginal Women's Labour Market Participation in South-East Queensland*, Women's Bureau, Department of Employment, Education and Training, AGPS, Canberra, 68pp.

This report of research into Aboriginal women's employment begins with a discussion of literature on the subject. 'In it a profile of the current employment of Aboriginal women, drawn from the 1986 Census, is presented. Various explanations for the current pattern are outlined and a brief description of the historical context from which this pattern emerged is included. The second chapter presents the results of structured interviews with Aboriginal women in various employment circumstances.' The third chapter summarises. Some factors affecting labour market performance, such as lack of child care, are amenable to policy intervention; others, such as the geographic concentration of Aboriginal people away from major labour markets, are less so, but can be affected indirectly; other again, such as gender relations and family structures, are not amenable to change through policy intervention. Recommendations are made for: targeting of programs; a workshop to explore labour market program possibilities for Aboriginal women; micro-enterprises; Community Development Employment Projects and linkage with entitlement to unemployment benefits; Aboriginal employment development policy; training; employer training; and support for Aboriginal community organisations.

#### INCENTIVES, LABOUR MARKET PROGRAMS, POPULATION GROUPS, SURVEY

- 212 Saunders, Peter (1981), 'Taxation and incentives to work with particular attention to women', *Social Security Journal*, December, 17-23; a version appears in Status of Women Committee, *Proceedings of the Women and Taxation Conference*, United Nations Association of Australia, Melbourne, 69-77.

'The main object of this paper is to review briefly the economic literature on the effects of taxation on incentives to work, to see to what extent these views can be regarded as valid in general, with particular emphasis on their relevance to women.' The focus is on the effects of income taxation on work *behaviour* (rather than on incentives to work) and this includes 'not only the rates of tax (which, by reducing the effective wage or salary received, can affect the number of hours worked each week), but also tax allowances and deductions (which, if

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they are withdrawn on joining the labour force, can affect this decision in the first place). In addition, one can think of social security pension and benefit payments as no more than negative tax payments, and any income tests applied thereto as being conceptually similar in their possible effects to the income taxes paid by income recipients in general.' All these measures have a bearing on participation in the labour force by women.

#### INCENTIVES, SOCIAL SECURITY, TAXATION

- 213 Saunders, Peter (1995), *Improving Work Incentives in a Means-tested Welfare System: The 1994 Australian Social Security Reforms*, Discussion Paper No. 56, Social Policy Research Centre, University of New South Wales, Sydney, 32pp; also in *Fiscal Studies*, 16(2), 45-70.

'The dramatic rise in unemployment after 1990, particularly long-term unemployment, prompted the Australian Government to establish an expert committee to advise it on how best to respond to these developments. The release in 1994 of a White Paper on Employment and Growth foreshadowed a range of reforms in a number of areas. The expansion of labour market programs for the long-term unemployed was a central feature of the overall package, but so too were a number of significant reforms of the social security system. A major goal of these reforms is to provide a social security system more consistent with current labour market trends, and one which, whilst still heavily targeted, is designed to provide increased work incentives. This paper explains the nature of the social security reforms and analyses their impact, focusing on their consequences for incentives to increase participation in paid work.' The effects of these incentives on couples, that is, in particular on wives is examined with regard to the labour force status of husbands and unemployment duration.

#### INCENTIVES, MARRIED WOMEN, SOCIAL SECURITY, UNEMPLOYMENT

- 214 Saunders, Peter (1995), 'Welfare and inequality: Australia in the 1990s', in P. Saunders, ed., *Social Policy and Northern Australia: National Policies and Local Issues, Proceedings of a Joint Conference with the Centre for Social Research, Northern Territory University, 1994*, SPRC Reports and Proceedings No. 120, Social Policy Research Centre, University of New South Wales, Sydney, 5-35.

In this analysis of welfare and inequality during the first half of the 1990s, the author looks particularly to labour market performance. 'Paid employment now plays an increasing role in more people's lives and their living standards and those of their families are crucially dependent on labour market performance.' In dual-earner families, the earnings of wives make a substantial contribution to

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family income and also reduce income inequality between families. The paper discusses the social security reforms announced in the White Paper, *Working Nation* (Australia, Prime Minister, 1994, q.v.) from the point of view of their impact on work incentives. These have particular relevance to families and even more so to wives of unemployment benefit recipients. The effect of the operation of income tests on work incentives and disincentives is evaluated. The paper also examines the operation of the activity test.

#### INCENTIVES, MARRIED WOMEN, POVERTY TRAP, UNEMPLOYMENT

- 215 Saunders, Peter and George Matheson (1990), *Sole Parent Families in Australia*, Discussion Paper No. 23, Social Policy Research Centre, University of New South Wales, Sydney, 47pp.

This paper provides information on the number of sole parent families in Australia, on the growth of sole parent families and on a range of indicators of their socio-economic circumstances. The focus in the paper is on describing the existing situation and trends over time rather than on explaining the causes of the observed trends. The paper begins with a brief summary of the demographic characteristics of sole-parent families and how these differ from those of couple families. This is followed by a discussion of poverty and inequality among sole-parent families, again focusing on comparisons with couple families with children. This analysis highlights the degree to which sole-parent families are characterised by low relative incomes and thus by high rates of poverty. The provisions for sole parents in the social security system are then described, focusing on income support coverage issues, the reasons for benefit termination and questions relating to the poverty trap facing sole-parent pensioners. Finally, the labour market status of sole parents - particularly sole mothers - is compared and contrasted with that of married mothers, against a background of the main trends in the Australian labour market since the early seventies.

#### POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 216 Saunders, Peter and Peter Whiteford (1987), *Ending Child Poverty: An Assessment of the Government's Family Package*, SWRC Reports and Proceedings No. 69, Social Welfare Research Centre, University of New South Wales, Sydney, 84pp.

The report examines the effects of the family package of social security measures to be introduced in the 1987 budget. The measures were designed to put families into a position where their financial circumstances are such that they will not have incomes below the poverty line. These provisions are described and placed in the context of current poverty levels. The paper discusses effective marginal

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tax rates and work disincentives. The authors argue that one of the best ways to avoid poverty is to have access to income in addition to that provided by social security payments, that is, income from employment. The effects of means testing and eligibility on work disincentives for both primary and secondary earners are therefore an important factor in the package.

#### ELIGIBILITY, POVERTY TRAP, SOCIAL SECURITY

- 217 Savage, Elizabeth (1985), *The Family and Tax/Income Security Policy: Welfare Theory and Directions for Reform*, ACOSS Welfare Economics Monograph No. 1, Australian Council of Social Services, Sydney, 79pp.

'Debates concerning the fairness or equity of the tax/benefit system frequently assume that income determines ability to pay tax or need for benefits.' In the course of discussing issues surrounding this assumption, the author argues that the subject is 'particularly pertinent to evaluating the equity of the tax and income security treatment of women. The concentration on family income as the indicator of welfare in the income security system, when combined with the tax system, imposes extremely high effective rates of tax on women, reducing their reward from working and significantly increasing their work disincentives compared to married men and single individuals. The effect is often to trap them in poverty and to increase their reliance on government benefits in the long term. The paper provides a discussion of tax and social security reforms intended to reduce employment discrimination on the basis of gender and marital status.'

#### POVERTY TRAP, SOCIAL SECURITY, TAXATION

- 218 Savage, Elizabeth (1995), 'Unemployment and social security reform: a lost opportunity? A perspective on the discussion paper, *Restoring Full Employment*', in T. Aspromourgos and M. Smith, eds, *The Pursuit of Full Employment in the 1990s, Proceedings of a Symposium*, Department of Economics, University of Sydney, 181-8.

'The social security system is closely linked to employment issues ... The relationship between income in work and income on social security influences decisions to take up part-time or full-time work. This decision is made more complex by other transfers which are income tested.' This paper examines problems of work disincentive in relation to policy changes in Job Search Allowance and New Start Allowance in conjunction with Additional Family Payment, the Home Child Care Allowance and the tax system. The author argues that the value of caring work (non-market activities) should not be ignored in targeting social security payments. Income tests should be targeted using the

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income of the higher earner and not using 'inappropriate criteria such as work status which creates severe work disincentives and limits to choice'.

#### DEPENDENCY, POVERTY TRAP, SOCIAL SECURITY, TAXATION

- 219 Scherer, P.A. (1978), 'The perverse additional worker effect in Australia', *Australian Economic Papers*, 17(31), December, 261-75.

The article discusses the labour force participation of women whose husbands are unemployed. It looks at other studies which discuss the 'discouraged worker' effect and the 'additional worker' effect: where the unemployment of the husband which results in a fall in income below permanent income levels 'is said to drive the wives to seek employment'. 'It is the purpose of this article to demonstrate that, at least in Australia, such appeals to the "additional worker" effect are unjustified. While United States data show that the additional worker is a real effect ... in Australia ... comparisons show that the wives of unemployed husbands are *less* likely to enter the labour force than are the wives of employed husbands.' The author explains these results by reference to the means test and the effective tax rates which apply to family income where unemployment benefits are also received. The disincentive effect is most important in the case of part-time employment, especially in large families.

The author refers to a study by B.D. Haig and M.P. Wood (1976), 'A simulation study of married women in the Australian work force', *Australian Economic Papers*, 15(27), December, 171-85. He notes that 'the assumptions on which their measure is based are not well-founded'. This critique is supported by a note by W.J. Merrilees (1978), 'Married women in the labour force: a note on discouraged workers', *Australian Economic Papers*, 17(31), December, 365-7.

#### MARRIED WOMEN, POVERTY TRAP, UNEMPLOYMENT

- 220 Scherer, Peter (1978), *The Subtracted Worker. The Paradoxical 'Additional Worker' Effect in Australia*, Working Paper, Department of Industrial Relations, University of New South Wales, Sydney, 23pp.

The paper looks at the labour force participation rates of married women and examines the effect of unemployment benefit payments. The author suggests that the wives of unemployed husbands are less likely to enter the labour force than are the wives of employed men. A probable explanation is that a large proportion of women whose husbands receive benefit stand to lose income by openly working, as their income is subtracted from the benefit available.

#### MARRIED WOMEN, POVERTY TRAP, UNEMPLOYMENT

- 221 Schofield, Deborah and Josh Polette (1996), *How Effective are Child Care Subsidies in Reducing a Barrier to Work?* Discussion Paper No. 13, National Centre for Social and Economic Modelling, University of Canberra, 22pp.

This paper models the use of child care services and the provision of Federal Government child care subsidies to determine how effective the child care support programs are in reducing the financial barriers that make returning to work difficult for many parents. The model uses data on child care assistance and the newer child care cash rebate, and models the effects on sole-parent and dual-earner families, by income quartiles and by number of children in care. All families in the study benefit from the subsidies. Sole parents on low incomes working full time, with two children in care, benefit most in terms of the proportion of after-tax income remaining after child care subsidies are accounted for, though they spend a high percentage of their after-tax income on child care. In contrast mothers in high income groups who work part time increase their after-tax income less but pay a lower percentage of the income on child care. The effect of the child care cash rebate is greater for married mothers.

CHILD CARE, MARRIED WOMEN, SOLE PARENTS

- 222 Sharp, Rhonda and Ray Broomhill (1988), *Short-changed: Women and Economic Policies*, Allen and Unwin, Sydney, 198pp.

'This book is intended to provide a framework and guide as to how women and men committed to a more sexually equal society might think about economic strategies for change.' Two of the chapters are case studies which examine women and taxation and women and superannuation. The taxation issues discussed include the interaction of the taxation and social security systems and the consequent poverty traps which can affect women. The chapter on superannuation discusses the ways in which women have unequal access to superannuation and are disadvantaged in a variety of ways related to their labour force attachment. The authors argue for 'a national superannuation strategy that is not directly earnings-related'.

POVERTY TRAP, RETIREMENT INCOME, SOCIAL SECURITY, TAXATION

- 223 Shaver, Sheila (1983), 'Sex and money in the welfare state', in C. V. Baldock and B. Cass, eds, *Women, Social Welfare and the State in Australia*, George Allen and Unwin, Sydney, 146-63.

The chapter argues that 'Australian social security and the taxation system which supports it are not sex-blind functions of citizenship but rather constitute a

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systematic mechanism of women's subordination'. It describes the basic elements of both systems. In a section on cash benefits related to the work force, the author describes the ways in which measures supporting work force participation are systematically difficult for married women to obtain, showing that almost every such benefit 'of significant value is administered according to criteria precluding married women, as second earners, from effective eligibility'. Moreover, the 'benefits most important to women is denied them: neither the taxation nor the social security system recognises the cost of child care as an expense in earning income'.

#### CHILD CARE, ELIGIBILITY, SOCIAL SECURITY, TAXATION

- 224 Shaver, Sheila (1987), 'Design for a welfare state: the Joint Parliamentary Committee on Social Security', *Historical Studies*, 22(88), April, 411-31.

The article outlines the history of the Joint Parliamentary Committee on Social Security set up by the Menzies Government in 1941. It deals with issues relating to the family unit and provision for women, especially widows. The function of income security was to replace a wage, and the wage was a family wage. The gender relations built into it followed from this assumption and women's labour force participation did not influence the formulation of the social security system.

#### SOCIAL SECURITY

- 225 Shaver, Sheila (1993), 'After the pension: the post-pension transition of female sole parent pensioners', in P. Saunders and S. Shaver, eds, *Theory and Practice in Australian Social Policy : Rethinking the Fundamentals, Proceedings of the National Social Policy Conference, 1993, Volume 3: Contributed Papers*, SPRC Reports and Proceedings No. 113, Social Policy Research Centre, University of New South Wales, Sydney, 149-68.

'Since 1987 sole parent pensioners have ceased to be eligible for the sole parent pension when their youngest child turns 16. This paper reports preliminary findings from a research study of the transition of a group of women, over a twelve month period, from the sole parent pension to another source of income, most commonly earnings or another income support benefit. The research is now in mid-course, having followed the lives of a group of sole parents from the period before their child's birthday to a stage some three to six months afterwards.' Results are reported in terms of age, duration of receipt of sole parent pension, educational qualifications, income, pension and employment status after pension termination, occupational distribution, hours of work per

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week, source of income, barriers to finding work, and the relationships of work to training.

#### ELIGIBILITY, SOLE PARENTS, SURVEY

- 226 Shaver, Sheila (1993), 'Citizenship, gender and life cycle transition: sole parents whose youngest child is turning sixteen', in S. Shaver, ed., *Gender, Citizenship and the Labour Market: The Australian and Canadian Welfare States*, SPRC Reports and Proceedings No. 109, Social Policy Research Centre, University of New South Wales, Sydney, 98-117.

'This study is concerned with the role of the welfare state in the life cycle transition of a group of sole parents. This transition is from a phase of life in which they have been economically supported as mothers to one in which, unless there are special circumstances, they are expected to support themselves through paid work. The group concerned are female sole parent pensioners who, because their youngest child is about to turn 16, are reaching the end of the period for which they are eligible for this pension.' This paper was given in the middle stage of the research. For a final report, see Sheila Shaver, Anthony King, Marilyn McHugh and Toni Payne (1994).

#### ELIGIBILITY, SOLE PARENTS, SURVEY

- 227 Shaver, Sheila, ed. (1993), *Comparative Perspectives on Sole Parents Policy: Work and Welfare, Proceedings of a Seminar, 1992*, SPRC Reports and Proceedings No. 106, Social Policy Research Centre, University of New South Wales, Sydney, 108pp.

This volume contains three papers which share a common focus on the incomes of sole parents and the relationship between income support and paid employment, but differ in approach and methodology.

Breadwinners or childrearsers? Barriers to labour force participation for sole mothers

Julia Perry (q.v.)

Comments

Anthony King

Sole parents, work and welfare: evidence from the Luxembourg Income Study

Deborah Mitchell (q.v.)

Comments

Bruce Bradbury

Caring work and welfare regimes: policies for sole parents in four countries

Bettina Cass (q.v.)

Comments

Sheila Shaver

#### INCENTIVES, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS

- 228 Shaver, Sheila, ed. (1993), *Gender, Citizenship and the Labour Market: The Australian and Canadian Welfare States*, SPRC Reports and Proceedings No. 109, Social Policy Research Centre, University of New South Wales, Sydney, 117pp.

'In the last decade gender has come to be recognised as a key dimension of the welfare state. A large literature now exists connecting the frameworks of social policy with family structure, caring work, and labour market behaviour. The structures of social policy have in turn been linked to the development of the modern women's movement and the influence these movements have extended through parliament, bureaucracy, unions, and changing values amongst women themselves.' This collection brings together papers dealing with these issues in Australia and Canada. They are:

Introduction	Sheila Shaver
Citizenship, class, gender and labour market participation in Canada and Australia	Julia O'Connor
The dual earner couple: a common thread in current Australian policy issues	Anthony King (q.v.)
Double, Double, Toil and Trouble... Canadian women's experience of work and family, 1980-1993	Meg Luxton and Ester Reiter
Comments on paper by Meg Luxton and Ester Reiter	Bruce Bradbury
Citizenship, gender and life cycle transition: sole parents whose youngest child is turning sixteen	Sheila Shaver (q.v.)

ELIGIBILITY, MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS, TAXATION, UNEMPLOYMENT

- 229 Shaver, Sheila (1993), 'The post-pension transition', *SPRC Newsletter*, 49, 6-7; 'Sole parents: after the pension has stopped', *SPRC Newsletter*, 52, 6-7.

The Social Policy Research Centre carried out a survey of women affected by the end of eligibility for the sole parent pension when the youngest child turns 16. The first article presents results from the first round of interviews when the women were still in receipt of the pension, and the second presents findings from the third and final round of interviews, one year later. (A report from the second round is separately annotated; see Shaver, 1993, 'After the pension: the post-pension transition of female sole parent pensioners'; the final report appeared in 1994, by Shaver, King, McHugh and Payne, q.v.).

ELIGIBILITY, SOLE PARENTS, SURVEY

- 230 Shaver, Sheila (1993), *The Recognition of Wifely Labour by Welfare States*, Discussion Paper No. 44, Social Policy Research Centre, University of New South Wales, Sydney, 31pp.

'This paper is concerned with questions about the amount of support given by welfare states towards the maintenance of a wife engaged in housework and child care. It compares the value of this support supplied by the tax/benefit packages of 15 countries. The empirical data used in this comparison come from material collected for a comparative study of child benefit packages in those 15 countries. This paper defines support for wifely labour as the difference between the net disposable income of a single person and a couple with the same earnings. In analysing the data, three models are used: the 'traditional' model where the wife is economically dependent on her husband; the 'modern' model where the wife or sole parent remains outside the labour market while she has young children; and the dual breadwinner model where the mother of young children is in full- or part-time employment. Much of the analysis is concerned with patterns of social policy in which support for wives is associated with support for children. While the evidence shows that welfare states do provide support to wives, both with and without young children and engaged in paid as well as unpaid work, the levels of support vary greatly between welfare states. The variations are not associated with the generally discussed categorisations of welfare state types.'

#### DEPENDENCY

- 231 Shaver, Sheila (1993), *Women and the Australian Social Security System: From Difference Towards Equality*, Discussion Paper No. 41, Social Policy Research Centre, University of New South Wales, Sydney, 26pp.

'A long-term shift in Australian social security has been underway since the 1970s, redefining its basis from a logic of gender difference to one of gender equality in entitlement to benefits. This shift has come in association with more wide-ranging change in the relation between state and market in the lives of men and women. A slowly diminishing wage gap between men and women, together with an increase in women's participation in the labour market, have begun to reduce income inequality between the sexes. A similar pattern is evident in increasing part-time employment among female sole parents. A new relation between state and market is emerging in which the family support functions of social security are less important than its role in providing a gender-neutral safety net. The shift to a logic of gender equality in social security means that redress for social and economic inequalities now depends more fully than in the past on

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changing gender relations in domestic life and paid employment. For many women these spheres remain the source of significantly unequal opportunity.'

#### INCOME UNIT, SOCIAL SECURITY, SOLE PARENTS

- 232 Shaver, Sheila (1995), 'Women, employment and social security', in A. Edwards and S. Magarey, eds, *Women in a Restructuring Australia: Work and Welfare*, Allen and Unwin in Association with the Academy of Social Sciences in Australia, Sydney, 141-57; comment by Meredith Edwards.

This chapter discusses gender relations as they have been embedded in social security systems in Australia, and the changes which have taken place in that relationship over two decades, changes related also to the labour force participation of women. The principal consequence of the changes, the author concludes, 'is to make women's economic circumstances, like those of men, increasingly dependent upon their success in the labour market. Women's capacity to find and sustain employment in the adverse economic conditions of the present is greatly varied, and the shift from difference toward equality in social security entitlement finds some groups of women particularly vulnerable. The issues here stem from the limitations of equal treatment through a gender-neutral social security system in the context of greatly unequal circumstances in the society beyond the safety net.' The shift is being felt most among sole parents and, dramatically, by older women without male partners, who must now re-enter the labour force, contrary to 'the social expectations upon which these women have based their lives'.

In her comment, Meredith Edwards discusses the use of the income unit as the basis for social security payments. 'The treatment of women in the unemployment benefit system is taken as an example of why fairly radical change is required, and some suggestions are made for change.'

#### INCOME UNIT, SOCIAL SECURITY, SOLE PARENTS

- 233 Shaver, Sheila, Antony King, Marilyn McHugh and Toni Payne (1994), *At the End of Eligibility: Female Sole Parents Whose Youngest Child Turns 16*, SPRC Reports and Proceedings No. 117, Social Policy Research Centre, University of New South Wales, Sydney, 120pp.

This survey study is concerned with the transition of a group of sole parents from receipt of the Sole Parent Pension (SPP) to another source of livelihood, and with the role of Commonwealth income support and allied services in that transition. The group concerned are female sole parent pensioners who, because their youngest child turned 16, reached the end of their eligibility for this pension. The

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focus of the research is on those factors which are most closely related to a successful transition into employment and on the role of the services of the Department of Social Security and of labour market programs administered by the Department of Employment, Education and Training and the Commonwealth Employment Service in that transition. The survey following the experiences of a group of sole parent pensioners over the period of a year beginning shortly before their youngest child turned 16 and concluding some nine to twelve months after cessation of SPP. A sample of 196 female sole parents were interviewed three times at intervals of six months, the first interview being conducted in the respondent's home and the second and third by telephone in most cases. Results indicated that the women most likely to make a successful transition to an income from employment were those who had been in paid work in the years before their pensions were withdrawn.

#### ELIGIBILITY, SOLE PARENTS, SURVEY

- 234 Sheehan, P.J. and P.P. Stricker (1984), 'Welfare benefits and the labour market', in R. Blandy and O. Covick, eds, *Understanding Labour Markets in Australia*, Allen and Unwin, Sydney, 200-21.

The general review of the rise of the cost of income support includes a description of the pensions and benefits relevant to labour market activity and the conditions of eligibility attached to them. A section deals with recession-induced usage of benefits by females, showing rises in pension usage due to the state of the labour market.

#### ELIGIBILITY, SOCIAL SECURITY

- 235 Social Welfare Policy Secretariat (1984), *Review of Commonwealth Government Labour Market Programs, Submission to the Committee of Inquiry*, 69pp+; main contributors: Jim Cox, Vic Rogers, Marion Dunlop, Chris Foster, Nick Swain and Claudia Thame.

The submission is made in a number of parts. After giving general background material, it presents an analysis of social policy issues such as health and welfare, cash benefits and welfare services. The target groups are described and separate chapters deal with older workers and retirement, long-term unemployment and disability, women and young people. Conclusions and recommendations are drawn out for each group.

#### LABOUR MARKET PROGRAMS

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- 236 Status of Women Committee (1981), *Proceedings of the Women and Taxation Conference*, United Nations Association of Australia, Melbourne, 173pp.

The papers in this volume were given at a conference arranged to inform women of issues being discussed in the tax debate. 'The majority [of women] do not know enough about the impact of taxation on their daily lives, and are not sufficiently informed to consider the various taxation schemes and reforms offered as ways of improving its equity, efficiency, and simplicity-schemes such as income splitting, indirect taxes, resource and wealth taxes.' The papers are listed below.

Current issues in taxation	Anne Summers
Women and the Australian labour market: recent changes and trends, an overview	Katrina Alford
Financial arrangements within families: empirical results and tax implications	Meredith Edwards (q.v.)
Tax discrimination by dependent spouse rebates	Patricia Apps, Glenn Jones and Elizabeth Savage (q.v.)
Indirect taxation - in more ways than one	Kerry Lovering
Implications for women - proposals for indirect taxation	Russell Rechner
The income unit for taxation: individual, married couple and family?	Peter Groenewegen (q.v.)
Taxation and incentives to work	Peter Saunders (q.v.)
Some effects of the interaction of the taxation and income security systems on women	Peter Allen
The family wage, family allowances and tax rebates: what are the connections	Bettina Cass
Concepts underlying the current controversy about women's social security benefits	Robert Lampman and Maurice MacDonald
An argument towards the recognition of child care expenses as tax deductions	Kay Johnston
Arguments against tax deductions for child care expenses	Ann Morrow
Wealth taxes and their effects on women	John Harper
Resource taxes	Ben Smith
Realities of government decision making	Anthea Tinney
Access to government	Rosa Walden
Future action	Barbara Spalding
Facts on taxation, workshops report	Norma Young

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Tax policies of women's organisations compared,  
Workshop report  
Summary of the conference

Jocelyn Howlett  
Jan Marsh

The papers by Apps, Savage and Jones, Saunders, Groenewegen and Edwards have appeared elsewhere and are separately annotated.

#### DEPENDENCY, INCENTIVES, TAXATION

- 237 Swan, Peter L. and Mikhail S. Bernstam (1987), 'Bride of the state', *IPA Review*, 41(1), May-July, 22-5.

'Easy access to Commonwealth benefits for single parents has encouraged a massive rise in welfare dependency.' The article documents the rise in the number of teenage parents receiving benefits. It also tabulates the ways in which the income of a single teenager can increase by becoming a mother and the income increase for separating couples. The authors make recommendations for changes to the operation of the labour market, reducing and restricting benefits, reintroduction of a qualifying period for benefits, a graduated benefit and incentives for labour force participation for sole parents.

#### DEPENDENCY, ELIGIBILITY, INCENTIVES, SOCIAL SECURITY, SOLE PARENTS

- 238 Swan, Peter L. and Mikhail S. Bernstam (1987), *The Political Economy of the Interaction between Labour Market Regulation and the Social Welfare System*, Working Paper 87-031, Australian Graduate School of Management, University of New South Wales, Sydney, 21pp.

Increases in expenditure on social security and welfare are outlined showing that between 1970 and 1987 two categories have incurred the most rapid increase in numbers: unemployment beneficiaries and Supporting Parent beneficiaries. Labour force participation of sole parents declined from 1974 when the benefit was introduced while the participation rates for married mothers increased. The operation of the means test results in some families, especially sole parent families, being worse off for every dollar that is earned as additional income to the benefit. The authors argue that there are 'strong inducements for a single teenager to become a mother or for a couple to separate'. Comparisons are drawn with the United States. The effects of rising rates of unemployment on welfare dependency is also examined. Among other recommendations made in the paper is one to limit the duration of sole parent pensions.

#### DEPENDENCY, ELIGIBILITY, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS, UNEMPLOYMENT

- 239 Taylor, Janet (1996), 'Issues of paid employment for mothers of young children', *Women and Work*, 17(3), November, 12-18.

Social security policy changes associated with the expectation that women's participation in the work force will increase are outlined. This paper looks at the labour force participation of a group of women with young children in a study of the life chances of children by the Brotherhood of St Laurence. It looks at the characteristics of mothers who return to work and those who do not and examines particularly the characteristics of women in low-income families who are not in paid employment. Attention is paid to their employment over time and their employment preferences, as well as their family circumstances, that is, whether they are in couple or single-parent families, whether the fathers are unemployed or in paid employment, and whether they themselves are looking for work. Their reasons for not seeking employment are discussed. Social security measures relevant to the study are outlined.

#### MARRIED WOMEN, SOCIAL SECURITY, SOLE PARENTS, SURVEY

- 240 Teal, Francis (1990), *The Use and Cost of Child Care in Australia*, Discussion Paper No. 236, Centre for Economic Policy Research, Australian National University, Canberra, 33pp.

'The increase in the labour force participation of women with young children has made the use and cost of child care an important policy issue. In this paper the use of child care, its cost and the differences between the public and private sector are examined in some detail ... It is argued that for those who do not receive a fee relief subsidy, public care is more expensive than private care. The inference is drawn that people are willing to pay more for public than private care because public care is of higher quality. However, those buying this higher quality care pay only 80 per cent of the cost of producing the care. The social value of the additional cost involved in the public provision of care is a central issue in assessing the benefits of the subsidies to child care.'

#### CHILD CARE

- 241 Ternowetsky, Gordon (1977), 'Work orientations of the poor and income maintenance', *Australian Journal of Social Issues*, 12(4), November, 266-80.

'Attitudes towards work are compared between a non-poverty sample and a group of poor involved in an experimental income maintenance scheme.' The study assesses the existence of a 'work disincentive effect' of income maintenance and finds that the poor are strongly motivated to achieve through work. Comparisons

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between males and females reveal evidence of non-work tendencies among the female poor, though these are attributed to the women's acceptance of different role expectations.

#### DEPENDENCY, SURVEY

- 242 Thompson, Dianne (1988), *Evaluation of 1987 May Economic Statement Initiative on Sole Parents*, Policy and Research Branch, Social Policy Division, Department of Social Security, 23pp.

One of the May Economic Statement initiatives affected the eligibility of sole parents for social security benefits, so that sole parents whose youngest child was aged 16 years or over became ineligible for sole parent benefit. This was based on the rationale that 'a student aged 16 to 24 could not be considered a sufficient barrier to workforce participation nor justify more favourable treatment than that offered to other older unemployed people'. This evaluation identified those affected by the change and traced the relevant movements of a sample. The proportion who moved out of the benefit/pension system for work-related reasons is discussed.

#### ELIGIBILITY, SOLE PARENTS, SURVEY

- 243 Volker, Paul (1984), 'Female labour supply: an overview of research in Australia', in Mavis Hoy, ed., *Women in the Labour Force*, Monograph No. 4, Bureau of Labour Market Research, AGPS, Canberra, 29-60.

The paper surveys the changes in recent years in female labour force participation and in employment. The factors influencing female labour supply include the presence of young children and the taxation of earnings. The incentive effects of transfer payments will vary according to whether such transfers are means-tested or taxed. Several other factors are also discussed. The paper points to shortcomings in existing Australian research and makes recommendation for further research. Matters requiring further examination include the supply of hours as distinct from numbers in the labour force; the effects of different tax regimes and transfer payments; the 'endogeneity' potential of husbands' labour supply; the influence of migrants; the postponement of parenting; the provision of child care facilities; and the reversibility or otherwise of participation decisions, with particular reference to the servicing of debts incurred during participation.

#### INCENTIVES, SOCIAL SECURITY, TAXATION

- 244 Walshe, Rille (1994), 'Sole parents, the social security system and the community', in J. Inglis and L. Rogan, eds, *Flexible Families: New Direction in Australian Communities*, Pluto Press and Australian Council of Social Service Inc., Sydney, 55-72.

The chapter outlines the history of the Supporting Mothers (Parents) Benefit since its inception in 1973, as well as other measures which affect single parents with regard to their financial support. These measures include the establishment of the Child Support Agency and the introduction of the Jobs, Education and Training Scheme (JET). This latter is important in encouraging women to enter the workforce in order to help support themselves through paid work. Participation in paid work is discussed in terms of the role of JET, the poverty trap and the introduction of separate income tests for earned income and child support. Community attitudes to sole parents are also discussed.

ELIGIBILITY, LABOUR MARKET PROGRAMS, POVERTY TRAP, SOCIAL SECURITY, SOLE PARENTS

- 245 Walters, Cathy (1991), 'The JET program: results of the interim evaluation', in P. Whiteford, ed., *Sole Parents and Public Policy, Proceedings of a Conference, 1990*, SPRC Reports and Proceedings No. 89, Social Policy Research Centre, University of New South Wales, Sydney, 53-67.

The Jobs, Education and Training (JET) Program was introduced in March 1989 as part of the government's strategy of assisting sole parents to enter the labour market, in order to improve their financial circumstances. The program provides integrated, individual advice and counselling, access to child care, education, training and employment opportunities. This paper describes the program, its voluntary nature, target groups and method of operation, and reports on an interim evaluation. The government used this evaluation to announce a number of enhancements to the program.

LABOUR MARKET PROGRAMS, SOLE PARENTS

- 246 Weston, Ruth (1992), 'Trapped in poverty', *Family Matters*, 31, April, 5-7.

'It is commonly assumed that a sole mother and her children will be financially secure once the mother finds paid work. Emphasis is thus placed on job retraining for mothers who left the workforce to care for their children.' This article uses data from a study of parents who were divorced in 1987 to highlight the problems of sole mothers who do obtain employment, arising not only from

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the needs of the children, but also from the combined effects of taxation and the social security income.

#### POVERTY TRAP, SOLE PARENTS

- 247 Whiteford, Peter (1986), 'Horizontal equity in tax-transfer arrangements', in A. Jamrozik, ed., *Income Distribution, Taxation and Social Security: Issued of Current Concern*, SWRC Reports and Proceedings No. 55, Social Welfare Research Centre, University of New South Wales, Sydney, 19-67.

This paper raises a number of issues concerning the interaction of the taxation and social security systems: the effects on families, equity, adequacy, changes in family structure and, finally, incentives to work. The author comments that in certain situations 'the structure of the social security and the tax system alone combine to such an extent that people are no better off from working'.

#### INCENTIVES, POVERTY TRAP, SOCIAL SECURITY, TAXATION

- 248 Whiteford, Peter, ed. (1991), *Sole Parents and Public Policy, Proceedings of a Conference*, 1990, SPRC Reports and Proceedings No. 89, Social Policy Research Centre, University of New South Wales, Sydney, 93pp.

The Conference, of which this publication is a report, examined the policy framework for sole parents taking shape in Australia, with some comparisons with British policy.

Opening Address	Con Sciacca, MP
Lone-parent families in the UK: policy choices and constraints	Jane Millar
The labour supply behaviour of single mothers and married mothers in Australia	Russell Ross and Peter Saunders (q.v.)
Workforce barriers for sole mothers in Australia	Maureen Colledge (q.v.)
The JET Program	Cathy Walters (q.v.)
Single parents of non-English speaking backgrounds	Bettina Cass, Marie Wilkinson and Anne Webb (q.v.)
Evaluation of the Child Support Scheme, Stage 1	Margaret Harrison

CHILD CARE, LABOUR MARKET PROGRAMS, MARRIED WOMEN, POPULATION GROUPS, SOCIAL SECURITY, SOLE PARENTS

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- 249 Whiteford, Peter, Bruce Bradbury and Peter Saunders (1989), 'Poverty traps in the Australian social security system', *Economic Analysis and Policy*, 19(1), March, 1-28.

'The term "poverty traps" refers to circumstances where the income tests in the Australian social security system trap social security recipients into dependence on government income support. This paper describes the ways in which the income test interacts with the income tax rate scale and Medicare levy to produce high effects marginal tax rates, and provides evidence on the number of persons actually and potentially in the poverty trap. The paper also discusses factors other than income tests that may affect the decision of social security recipients to engage in part-time work, and canvasses a range of policy options that may alleviate poverty traps for those of working age.'

#### INCENTIVES, POVERTY TRAP

- 250 Whitlock, Barbara (1994), *Does the Social Security Income Support System Remove the Incentive to Work?*, Policy Discussion Paper No. 4, Department of Social Security, AGPS, Canberra, 34pp+ appendices; also appears as Discussion Paper No. 303, Centre for Economic Policy Research, Australian National University, Canberra, 49pp.

This paper argues that increases in the level of unemployment payments did not encourage more people to become unemployed and take up the payments. The author suggests that 'eliminating joint entitlement to benefit and joint income tests and replacing these with individual entitlement and individual income tests would provide greater incentive for couples to undertake work'.

#### INCENTIVES, INCOME UNIT

- 251 Wilson, Serena (1994), 'Labour market trends and unemployment payments', in J. Disney and L. Briggs, eds, *Social Security Policy: Issues and Options, Papers from the Conference 'Social Security Policy: The Future', 1993*, AGPS, Canberra, 97-109.

The paper argues that the current system of unemployment payments contains a number of conceptual and structural flaws which frustrate the objectives of: alleviating poverty; maintaining or establishing work force attachment; insuring adequate financial incentives for clients to enter full-time work; maintaining equity and fair relativities between social security clients and workers in low-paid, full-time work; and limiting government outlays. The system over-emphasises full-time employment and does not recognise underemployment sufficiently. The income test does not provide a fair return for earnings from

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part-time work and can penalise couples where both partners participate in the labour force. 'Moreover, the system does not acknowledge married women's labour market potential and persists with the notion of dependency-based payments. Finally, some married couples face replacement rates which are high enough to provide disincentives for them to participate to their maximum potential in the labour market.' The author suggests changes to the system, including incentives to dual labour market participation and the introduction of individually-based payment structures, activity tests and eligibility for labour market programs.

DEPENDENCY, INCENTIVES, INCOME UNIT, POVERTY TRAP, UNEMPLOYMENT

252 Windschuttle, Elizabeth (1974), 'Should the government pay a mothers' wage?', *Social Security Quarterly*, 2(1), Winter, 12-17.

'The Department of Social Security's tentative proposal last year to pay a mother's wage caused a favourable ripple of response in Women's Electoral Lobby and other women's organisations. After considerable discussion, however, in informal and action groups, many women are beginning to question the advisability of such a scheme. This paper argues that not only is the mother's wage unnecessary for women, but it works in fact against their real interests and needs.' The arguments canvassed here include: the value of the 'wage' offered which would be 'a government handout ... not a just reward for a socially necessary job', strengthening even further the view that women's work and value deserve a lowly rating; the fact that many women are entering the labour force and such a wage would work against their interest; the money paid, and the cost of the bureaucracy to administer it, would divert finance from programs (such as child care programs) which would assist women to join the labour force; the concept of equal pay which should not be diluted; the false notion that it would increase 'free choice' which is and would still be unavailable to many women, who for a variety of reasons, in a range of circumstances, do not have such free choice; and the probability that such a wage would not increase the financial independence of women. The article also touches on arguments about maternal deprivation and the psychological situation of housewife mothers.

The article which put forward the proposal to which this article is a response is: John Mahoney and John Barnaby (1973), 'Assistance to families with children', *Social Security Quarterly*, Winter, 6-14.

DEPENDENCY

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- 253 Women's Bureau, DEET (1994), 'Childcare: getting it to work', *Women and Work*, 15(2), September, 1, 3-5.

The article discusses child care and the needs of women in the work force, or seeking to enter the work force. It outlines initiatives from the 1993-94 budget which provided increased places as well as cash rebates for child care expenses.

#### CHILD CARE

- 254 Women's Bureau, DEET (1994), 'The White Paper and Budget: implications for women and families', *Women and Work*, 15(3), November, 6-7.

This article explores some of the Government's policy initiatives introduced in the White Paper on employment and growth, *Working Nation* (Australia, Prime Minister, 1994, q.v.) and the 1994-95 Budget, with emphasis on the implications for women. The reforms provide changes to structural disincentives which have discouraged partners of low-income or unemployed people from seeking work. From July 1995, spouses have independent status for purposes of determining eligibility for income support and labour market assistance, reducing disincentives for women to enter the labour force.

#### ELIGIBILITY, INCOME UNIT

- 255 Women's Bureau, DEET (1994), 'The White Paper: what's in it for women?', *Women and Work*, 15(1), June, 6-8.

The policy changes encompassed in *Working Nation: The White Paper on Employment and Growth* (Australia, Prime Minister, 1994, q.v.) are described with particular relevance to women's access to, and participation in, the labour market. The main features discussed are: changes to income support; Partner Allowance; Parenting Allowance; income-testing arrangements; labour market assistance; the Job Compact; non-Compact unemployed; screening procedures; case management; improved access for women, to the CES and labour market assistance; access to training for young women; and provision for sole parents.

#### DEPENDENCY, LABOUR MARKET PROGRAMS, SOCIAL SECURITY, SOLE PARENTS

- 256 Women's Bureau, DEET (1995), 'The Budget: good news for women', *Women and Work*, 16(2), July-October, 6-7.

Measures introduced in the 1995-96 Budget affecting women and their labour force participation are described. They include increased work-related child care

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assistance, a maternity allowance and the introduction of an employee superannuation contribution matched by a contribution from the government.

#### INCENTIVES

- 257 Women's Bureau, DEET (1995), *'Working Nation: works for women'*, *Women and Work*, 16(1), April, 1, 3-4.

The article continues discussion of the changes affecting women and their work force participation: equal entitlement to income support for both members of a couple; support for women at home; additional assistance for sole parents; case management; the Job Compact; screening procedures; advisers; the New Enterprise Incentive Scheme; training; and provision for disadvantaged groups.

#### INCENTIVES, LABOUR MARKET PROGRAMS, SOLE PARENTS

- 258 Women's Bureau, DEETYA (1996), 'The Budget: what's in it for women', *Women and Work*, 17(3), November, 1, 3-8.

The article outlines provisions in the 1996-97 Budget affecting women, and their work force participation, including social security changes.

#### INCENTIVES, SOCIAL SECURITY

- 259 Women's Bureau (DEIR) (1985), *Issues for Consideration in Taxation Reform, Submission to the Economic Planning Advisory Council*, AGPS, Canberra, 17pp+ appendices; prepared by Lynne Gallagher and Susan Mackintosh.

This submission to EPAC for consideration at a Taxation Summit argues that reform of the taxation system 'should provide a system that adequately recognises the role of women in the labour market and their position as taxpayers'. Reform should also take account of 'the increasing economic independence of women and the growth in single parent families'. The submission is concerned with four issues including disincentives to employment. The disincentives effects of the taxation system discussed here are: marginal rates and effective marginal rates; the tax unit; and the interaction of the tax and benefit systems. The submission also looks at targeted assistance through rebates; tax income effects; and indirect taxation and the effects of broadening the base.

#### POVERTY TRAP, TAXATION, SOLE PARENTS

- 260 Wulff, Maryann (1987), 'Full-time, part-time, or not right now?', *Family Matters*, 19, October, 14-18.

The article discusses maternity leave provisions available to working women and the effect of those provisions, using data gathered in a survey carried out in Melbourne in 1986. Results are presented for three groups of women: professional, administrative and clerical workers. The issue of part-time work is discussed and the author asks whether maternity leave policy 'works'. She concludes that it is 'an important step in recognising the special child-bearing role of women workers, but underestimates the long-term commitment that becoming a parent involves. Now we must turn our attention to developing a range of supplementary policies that recognise the family commitments of workers.'

#### MATERNITY LEAVE, PART-TIME WORK

- 261 Young, Christabel (1989), 'Life cycle experience of women in the labour force', in D. Pope and L. Alston, eds, *Australia's Greatest Asset*, Federation Press, Annandale, NSW, 72-99.

This chapter in a book sub-titled *Human Resources in the Nineteenth and Twentieth Centuries*, looks at factors behind the change in patterns of women's labour force participation. It describes age-specific labour force participation rates of cohorts of women over the years. A section discusses the potential effect of social legislation on these rates. The legislation discussed includes the introduction of the age pension, invalid pension, child endowment, widow's pension, supporting parent's benefit, abolition of marriage bar, admission to public service third division, equal pay, child care provisions, maternity leave decisions, sex discrimination Act, the implementation of permanent part-time employment, as well as the separation of husbands' and wives' incomes for taxation purpose. Data are presented showing changes in women's life cycle experiences according to a variety of factors. The author argues that the outcome of women's labour force participation is a reduction in the dependency ratio of the population, and that likely increases in female labour force activity could reduce dependency even further.

#### DEPENDENCY, INCENTIVES, SOCIAL SECURITY, TAXATION

- 262 Young, Christabel (1990), *Balancing Families and Work, A Demographic Study of Women's Labour Force Participation*, Women's Research and Employment Initiatives Program, Department of Employment, Education and Training, AGPS, Canberra, 110pp.

This study is based on demographic and labour force data produced by the Australian Bureau of Statistics. It investigates the effect that interruptions to

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labour force participation have on the career structures, job security, employment conditions and financial independence of Australian women. 'The first chapter outlines demographic change and social legislation during this century which have affected successive cohorts of women, and then links these changes with observed patterns of labour force participation.' The second chapter looks at patterns of entry and departure from the labour force and, in particular, documents the influence of the age of the youngest dependent child, as well as of a women's own age, marital status and caring duties. The following chapter looks at person-years in the labour force and the final chapter discusses the contribution of women to the labour force.

#### SOCIAL SECURITY

- 263 Young, Elspeth (1983), 'Income and employment for women in remote communities: examples from the Northern Territory, in F. Gale, ed., *We are Bosses Ourselves: The Status and Role of Aboriginal Women Today*, Australian Institute of Aboriginal Studies, Canberra, 126-35.

The chapter discusses participation in the work force by women in two remote communities where individuals receive most of their income from government agencies, 'either directly in the form of pension and benefits allocated by the Department of Social Security, or indirectly in the form of wages paid for money granted for the provision of essential services in the community'. The author argues that the Department should develop policies to meet the needs of these women more appropriately.

#### POPULATION GROUPS

- 264 Zanetti, Carmen (1994), 'Sole parents: trends and issues', *Social Security Journal*, December, 92-102.

The article provides an overview of issues affecting sole parents, including the impact of programs put in place in 1989 following the Social Security Review, with an emphasis on the Child Support Scheme and the Jobs, Education and Training program. This program was introduced 'to actively address the labour market disadvantages faced by sole parents'. The successes and problems associated with the program are described and discussed.

#### LABOUR MARKET PROGRAMS, SOLE PARENTS

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## Keyword Definitions and Index

**CHILD CARE:** works dealing with child care provision as an incentive to labour force participation and/or lack or cost of child care provision as disincentives or barriers to participation.

1, 21, 25, 27, 50, 54, 56, 58, 59, 60, 61, 63, 65, 68, 70, 72, 86, 88, 89, 91, 100, 101, 105, 107, 111, 121, 123, 126, 143, 147, 151, 163, 177, 192, 221, 223, 240, 248, 253

**DEPENDENCY:** works dealing with measures which encourage the treatment of women as dependants on their husbands or on the state, such as the Dependant Spouse Rebate, the Home Child Care Allowance and family payments; also works which discuss attitudes to women working which include the concept of dependency.

18, 20, 23, 25, 33, 36, 38, 39, 40, 42, 43, 44, 45, 46, 47, 52, 58, 71, 82, 89, 91, 94, 99, 105, 110, 111, 114, 116, 120, 133, 135, 142, 143, 149, 150, 152, 157, 164, 165, 168, 170, 172, 174, 183, 184, 185, 199, 200, 210, 218, 230, 236, 237, 238, 241, 251, 252, 255, 261

**ELIGIBILITY:** works dealing with conditions for eligibility to social security payments for women.

20, 31, 41, 48, 63, 72, 73, 77, 82, 167, 187, 191, 192, 196, 198, 216, 223, 225, 226, 228, 229, 233, 234, 237, 238, 242, 244, 254

**INCENTIVES:** works which discuss incentives for women to participate in the labour market (see also Child Care, Labour Market Programs, Maternity Leave, and Part-time Work).

1, 66, 85, 102, 103, 105, 113, 115, 128, 136, 137, 148, 155, 163, 164, 167, 171, 176, 179, 180, 184, 186, 187, 190, 202, 211, 212, 213, 214, 227, 236, 237, 243, 247, 249, 250, 251, 256, 257, 258, 261

**INCOME UNIT:** works dealing with the most suitable income unit for taxation and/or social security purposes.

2, 8, 10, 13, 16, 17, 19, 20, 36, 48, 90, 92, 97, 98, 99, 111, 118, 131, 133, 135, 139, 143, 152, 175, 180, 181, 198, 231, 232, 250, 251, 254

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**LABOUR MARKET PROGRAMS:** works which discuss programs put in place as incentives or necessary precursors to labour force participation, particularly training programs for women who have been out of the labour force for some time.

20, 35, 37, 40, 45, 50, 52, 53, 54, 56, 57, 58, 60, 61, 63, 64, 65, 66, 72, 73, 77, 78, 81, 84, 85, 92, 100, 105, 110, 123, 124, 125, 129, 140, 141, 144, 145, 159, 163, 178, 187, 190, 211, 227, 235, 244, 245, 248, 255, 257, 263

**MARRIED WOMEN:** works dealing specifically with women in couple relationships and their labour force participation.

2, 3, 4, 5, 6, 10, 12, 19, 20, 23, 26, 29, 30, 32, 36, 42, 69, 79, 81, 82, 83, 85, 87, 90, 91, 92, 93, 94, 95, 97, 98, 104, 106, 140, 143, 151, 152, 158, 160, 161, 162, 181, 187, 193, 195, 203, 209, 213, 214, 219, 220, 221, 228, 239, 248

**MATERNITY LEAVE:** works dealing with the provision of maternity and/or parental leave as an incentive to labour force participation.

67, 107, 112, 113, 153, 173, 260

**PART-TIME:** works dealing with the availability of part-time work and/or its role as an incentive to labour force participation.

22, 30, 31, 69, 107, 113, 140, 148, 156, 260

**POPULATION GROUPS:** works dealing with the labour force participation of women in special categories such as Aboriginal women, immigrants or non-English speakers, carers of the elderly and/or disabled.

41, 60, 61, 73, 74, 75, 86, 87, 103, 145, 155, 162, 183, 194, 211, 248, 263

**POVERTY TRAP:** works which describe the ways in which the social security system, through the operation of the means test, imposes high effective tax rates and affects labour force participation.

1, 21, 24, 25, 28, 34, 35, 44, 47, 58, 59, 63, 71, 73, 80, 81, 85, 95, 96, 100, 102, 105, 107, 114, 119, 120, 123, 126, 136, 147, 155, 156, 157, 158, 159, 166, 195, 201, 204, 214, 215, 216, 217, 218, 219, 220, 222, 238, 244, 246, 247, 249, 251, 259

**RETIREMENT INCOME:** works which discuss the provision of income for older women.

11, 47, 87, 101, 123, 143, 150, 182, 185, 189, 205, 206, 207, 208, 222

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**SOCIAL SECURITY:** works which describe social security provisions available to women, especially those which may affect their labour force participation either as an incentive or a disincentive.

20, 22, 25, 26, 30, 31, 38, 41, 44, 46, 50, 51, 53, 55, 56, 57, 58, 59, 60, 61, 62, 65, 70, 71, 72, 74, 75, 76, 79, 82, 85, 87, 88, 89, 92, 95, 96, 97, 98, 100, 107, 108, 109, 111, 114, 115, 117, 119, 120, 123, 126, 127, 128, 129, 132, 133, 134, 135, 137, 139, 143, 144, 145, 146, 148, 149, 150, 155, 156, 157, 163, 165, 166, 167, 168, 169, 170, 171, 174, 176, 180, 186, 188, 191, 192, 201, 202, 203, 206, 209, 210, 212, 213, 215, 216, 217, 218, 222, 223, 224, 227, 228, 231, 232, 237, 238, 239, 243, 244, 247, 248, 255, 258, 261, 262

**SOLE PARENTS:** works dealing with the situation of sole parents in relation to their labour force participation.

25, 26, 28, 34, 37, 38, 50, 52, 55, 58, 59, 60, 61, 65, 66, 70, 72, 74, 75, 76, 77, 78, 84, 92, 93, 100, 102, 105, 106, 107, 108, 109, 114, 123, 126, 127, 129, 130, 132, 134, 136, 137, 138, 147, 148, 155, 157, 159, 163, 164, 167, 169, 171, 179, 180, 190, 201, 202, 203, 209, 215, 221, 225, 226, 227, 228, 229, 231, 232, 233, 237, 238, 239, 242, 244, 245, 246, 248, 255, 257, 259, 263

**SURVEY:** works which report on surveys of women undertaken in the field, relating to their labour force participation.

43, 60, 61, 63, 72, 81, 95, 101, 105, 106, 107, 108, 112, 113, 136, 138, 144, 145, 155, 168, 169, 201, 207, 208, 211, 225, 226, 229, 233, 239, 241, 242

**TAXATION:** works which are concerned with the effects of taxation on the labour force participation of women, particularly disincentive effects (see also Income Unit).

2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 21, 23, 26, 42, 46, 49, 51, 58, 69, 70, 83, 85, 89, 90, 91, 93, 94, 95, 98, 116, 118, 119, 122, 123, 127, 128, 131, 139, 142, 143, 147, 149, 157, 163, 166, 171, 175, 176, 194, 201, 212, 217, 218, 222, 223, 228, 234, 236, 243, 247, 259, 261

**UNEMPLOYMENT:** works dealing with unemployment, especially for the wives of unemployed men.

20, 22, 29, 30, 31, 32, 48, 53, 54, 57, 64, 66, 69, 81, 104, 117, 140, 143, 144, 156, 157, 158, 160, 161, 162, 172, 183, 187, 193, 195, 196, 197, 213, 214, 219, 220, 228, 238, 251

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