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# THE DOMESTIC PURPOSES BENEFIT AND REPRODUCTIVE AND MARITAL BEHAVIOUR:

CLAIMS AND EVIDENCE

A paper prepared for the Royal Commission on Social Policy

Department of Social Welfare 6 April 1988

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### INTRODUCTION

- 1. The Domestic Purposes Benefit, or DPB as it has come to be known, is one of the more contentious parts of the statutory income support system in New Zealand. There is criticism that it effects the behaviour of actual and potential recipients in ways which were unintended by its legislators and are undesirable for society as a whole. It is claimed that the benefit encourages women to leave their partners, that it provides an incentive for young single women to have and keep babies, that it discourages the re-establishment of old relationships or the formation of new ones, and that it provides an avenue for some to depend on the state for financial support instead of being self reliant. This paper is about the effects of DPB provisions on reproductive and marital behaviour.
  - 2. There is a paucity of New Zealand research on which to base any conclusions on the behavioural effects of DPB provisions. The claims which are made are often based on an interpretation of generally available descriptive statistics, without any sophisticated analysis and often without due caution for the hazards of such a procedure.
  - 3. This paper is based on the current state of knowledge in New Zealand about reproductive and marital behaviour and the DPB. It does not contain the results of any new research. Its conclusions are often that we do not know enough to be definitive about the magnitude of whatever behavioural effects might be present. In an area of contentious social policy, where debate has typically proceeded by assertion and counter assertion, an objective appraisal of what we do and don't know is useful. The specific objectives of this paper are:
    - to set out the claims which are made and assess the validity of the evidence on which they are based;
    - to look at the relevant trends in readily available statistical data in order to explore the possibility that incentive effects of significance might exist;
    - to discuss what is found in the light of overseas research findings.
  - 4. The paper is structured as follows:
    - Part 1 contains information on: the DPB and the composition of those on it; the definition of incentive effects; the nature of the claims about behavioural effects; the relationship between the provision of the DPB and social attitudes; and difficulties with the data.
    - Part 2 contains the discussion of claims and the evidence for or against them; a brief exploration of

trend data, and some general discussion. Conclusions have been underlined.

- Conclusion.
- The Appendices contain tables and figures, and a brief note on family structure and child development.

## PART 1: GENERAL

#### DPB Provisions

- The DPB was introduced in 1968 as a rationalisation and extension of previous emergency benefits. It became a statutory benefit in 1973 on the recommendation of the 1972 Royal Commission on Social Security. It makes provision for those parents caring for dependent children without the support of a partner. Prior to 1968 emergency benefits had been paid to particular categories of women, such as those who had been deserted or whose partners were in prison. The changes in 1968 and 1973 broadened eligibility significantly, to separated and single women in 1968 and to men in 1973. The enactment of the DPB as a statutory benefit in 1973 is also associated with a much greater public awareness of its availability. (Easton 1981:39-40). Changes to the criteria for eligibility since then have been minor. The benefit is also available to those caring for dependent adults and for older women alone after 15 years or more of caring for children. Numbers of DPB beneficiaries in such categories are small.
- 6. The most significant feature of the history of the benefit since 1974 has been the growth in numbers of recipients. (See Table 1) The number of DPBs in force has risen steadily from 11,231 on 31 March 1975 to 68,148 on 31 March 1987. As a consequence of the increased numbers and inflation, expenditure has risen sharply. It is concern about the rise in numbers and expenditure which prompts much of the criticism.
- 7. The major features of the composition of beneficiaries as a group are as follows:
  - The overwhelming majority of beneficiaries are women (94% in 1987, DSW Annual Report 1987:22); but the percentage of men in growing.
  - Only a small percentage of beneficiaries are under 20 years of age; it was about 5% on 30 June 1987. However, of current beneficiaries at that date just over 14% had been granted benefit when aged under 20. Of grants made in the last quarter of 1987, 9% were to applicants under 20. (See <u>Table 3</u>. Information supplied by DSW Statistics Section)
  - Almost threequarters of beneficiaries are separated or divorced from de facto or de jure partners; one fifth are single; the balance are women alone or those caring for adult dependents. (See <u>Table 2</u>). These proportions have been relatively constant over the past few years. (DSW Annual Reports 1980-87; DSW Review Paper 1987:4). Broadly the proportions reflect the composition of solo

mothers with dependent children as a whole, as might be expected given their preponderance amongst recipients. (Carmichael 1983:7)

- Higher proportions of adult women identifying themselves as Maori or Maori/Polynesian are recipients of the DPB than those identifying themselves as European. (Figures cited in Woodfield 1987:31)
- The proportion of adult women (i.e. over 15 years of age) who are on DPB has risen in the past decade (Woodfield 1987:19 cites figures of from 1.8% in 1976 to 4.2%; source not given). In part the rise reflects a change in the age structure of adult women with more in the 20 to 40 year range from which most DPB recipients are drawn.
- The proportion of solo parents in receipt of benefits (DPB and widows benefit) has risen from 58% in 1976 to an estimated 71% in 1984. (Rochford et al unpublished research 1986: 31)
- 8. Information on flows into and out of benefit over time are not readily available. More individuals are on benefit at some stage in any one year than are counted at one point in time. The end of year figures therefore understate the numbers on the DPB at some time during the year. The information collected by the Department at time of grant and cessation of benefit provides some information on those coming onto and going off benefit. (See Tables 3 and 4). It must be used with some caution, however, as the boundaries of some of the categories are unclear. Also, we have used figures for only one quarter, that to 31 December 1987. Any conclusions from the data must be tentative.
- 9. Of those coming onto benefit:
  - 54% were living apart from spouse 89% of them women
  - 24% were living apart from de facto spouse 88% women
  - 14% were single 91% women
  - 9% were under 20 years of age
  - 24% were 20 24
  - 25% were 25 29
  - 19% were 30 31
  - 89% were women.
- 10. Of those going off benefit:
  - 29% left because of a reconciliation with partner
  - 27% left because the qualifying child left their care or they 'no longer qualified' (assumed here to be because of age of child)
  - 19% left because of excess income from employment
  - 5% left because of marriage

- 11. An examination of the breakdown by time on benefit given in Table 4 suggests that many come onto benefit for less than a year and leave to reconcile or to live with a de facto partner (a category not specified in the data). Of those on benefit for over two years: only 10% leave to reconcile, 33% on account of child care changes, 21% because of excess income from paid employment and 10% because of marriage.
- 12. The rapid growth in numbers and expenditure on the DPB have made it a highly visible part of the social security system. It has also raised questions about the association between benefit provision and solo parenthood by young single women, the breakup of family units, and the avoidance of financial responsibilities by non custodial fathers, social behaviours which are themselves seen as problematic.
  - 13. For the purposes of this paper it is useful to consider three categories of those making choices which DPB provisions might effect:
    - Those who are single (in the sense of never married or in a relationship in the nature of marriage) and who are considering caring for or continuing to care for a dependent child; most will be young single women.
    - Those married or in relationships in the nature of marriage with dependent children who are considering separation and will be expected to care for their children on their own; most will be women.
    - Those who have left relationships in the nature of marriage and are caring for their dependent children as solo parents and considering reconciliation or a new relationship; again, most will be women.
  - 14. The first two categories comprise those from whom most new applicants for DPB are drawn. The third is made up of people who are already solo parents; many will be on the DPB. We will label the categories "single" "partnered" and "expartnered".
  - 15. There is a fourth category of solo parent decision-makers, those contemplating entering the paid workforce. It is important to acknowledge that many solo parents do so. The impact of DPB provisions on their decisions, however, is not the subject of this paper.
  - 16. The focus of this paper tends towards women's behaviour because of the sorts of claims which are made (and which we have taken as a starting point), the emphasis on reproductive behaviour, and the fact that most solo parents are women. The incentive effects of the DPB on the behaviour of men has not been explored here in any depth. It is plausible that the DPB has given men the opportunity to leave (or not join) partnerships in

the knowledge that their children will be guaranteed financial support through the state. Any policy analysis of the significance of any behavioural effects of the DPB must take into consideration the role of male partners in reproductive and marital behaviour.

### The Incentives Argument

- 17. Policy makers cannot be indifferent to the relationship of the programmes they introduce to social attitudes and individual behaviour. Two commentators on social security provisions in New Zealand have argued that the nature of the DPB increases the prospect that its behavioural effects are of significance. Hanson noted that a new element was introduced to the income support system by providing a benefit to "a group of people whose problems are social or partly voluntary in origin, rather than brought about by external or uncontrollable causes..." (Hanson 1980:136-37) In other words, a potential recipient of the DPB can make choices which give rise to eligibility, whereas previously people had to be victims of circumstances beyond their control before they were eligible for a benefit. Hanson overstates the case: benefit provisions for unemployed people were contentious from their inception because of supposed incentives to voluntary unemployment.
- 18. Brian Easton is on safer ground by confining his comments to benefits for women with dependent children. He argued that since 1968 benefits have been provided to solo mothers regardless of "fault". He contends that while this change of principle was not solely responsible for the large increase in beneficiaries it did have some effect, and that it is under such conditions of "voluntariness" and "no fault" that the incentives provided by benefit provisions become of more moment to policy makers. (Easton 1981:40-41)
- 19. Incentive effects can be defined as the influence of benefit provisions in affecting the choices which individuals make. The magnitude of the incentive effect depends on the proportion of those facing such choices who change their behaviour, and on the size of the change by any individual. Thus in the case of the DPB we are concerned with the proportion of people facing choices about reproductive or marital behaviour who chose a different option (e.g. to separate rather than stay living with a partner) from the one they would have chosen had no benefit been available. It is not, it is important to note, an argument that the DPB alone causes the behaviour, nor that it is the most important consideration. It is an argument that some effect takes place, resulting in a distribution of outcomes which is different from that which would have occurred had no benefit been available.
- 20. The choices in which the DPB might be a consideration can be set out for the three groups defined previously (single, partnered and ex partnered). Two cautions are necessary,

however. First, not all the situations which give rise to benefit eligibility arise from choices by the applicant. Conception is often the involuntary result of sexual intercourse, and all too often women are deserted or forced to leave violent marriages. But the incentives argument does not depend on an assumption of voluntary choice in all situations; it is not an argument that all are influenced or that such influences are paramount.

- 21. Second, while we have assumed that the alternative position (the "counterfactual") is no benefit provision, this is not to assume that no provision is in some way better. The concept of what is the natural or "neutral" position is not useful in this context. No assumptions will be made in this paper that the incentives which the DPB might provide are malign. What is assumed is the possibility that incentives exist, and that their magnitude should be of interest to policy makers.
- 22. With these cautions about interpretation noted, the "choices" can be set out diagrammatically. This has been done in Figure 1. Claims have been made about the influence of the DPB for all of the decisions listed there, though claims about its effect on decisions about abortion (2), or whether to enter de jure or de facto marriages (6, 11) are infrequent and will not be considered. The decisions about paid work (5, 8 and 10) are not of concern to this paper.
- 23. In considering the possible effect of the DPB on decision making we will assume that some incentive effect is likely, on the basis of the axiom common to many theories of human behaviour, that people will act in what they see as their best interests, (In terms of economic theory, that they will act as rational welfare maximizing individuals). It is also based on the conclusions of overseas research about the effects of similar benefit provisions on reproductive and marital behaviour.

## The nature of the claims

24. The most common claims about the effects of the DPB on reproductive and marital behaviour are that it increases the incidence of solo parenthood, especially amongst young single women, and increases the degree of instability amongst two parent families. Both concerns are associated with the view that the most favorable social arrangements for raising children are stable two parent families. Those adopting such views usually place value on parents living together and on de jure marriages, which are seen (with some empirical justification) as more stable than de facto relationships. For example, the DPB Review Committee which heard evidence about the effect of the benefit in 1976 and reported on its impact, expressed the view that children get a much better start in life in two parent families; it was concerned that benefit provisions might undermine such family structures. (DPB Review Committee Report 1977:17; hereafter Report 1977). A second area of concern is that long term

dependency on a state benefit is bad for the recipient and expensive for the tax payer. The value placed on self reliance and economic independence is explicit in this view. (Woodfield 1987; Report 1977:19)

- 25. It is not the purpose of this paper to discuss the merits of the values lying behind these criticisms. However, the point should be made that to determine the behavioural effects associated with the DPB raises more policy issues than it answers. For example, if the DPB does increase the incidence of marital separation, what are we to make of it? Is it to be seen as evidence of a greater opportunity for partners to escape from intolerable situations to the enhancement of their and their children's welfare, or as evidence of a more selfish and irresponsible attitude to family obligations? Similarly, is dependence on the state necessarily worse than dependence on an unwanted partner? The answers to such questions have much to do with how the effects are to be interpreted by policy makers.
- 26. Many of the claims about the behavioural effects of the DPB have two elements. First, most contain assertions about the effect of benefit provisions on the behaviour of individuals (and sometimes the magnitude of that effect), based either on a theory about incentive effects or on anecdotal evidence. Second, the claims express, sometimes implicitly, views about the effect of the benefit on social values or attitudes. Both elements are evident, for example, in the report of the DPB Review Committee. Some of the claims it regarded sympathetically concerned the behavioural effects on potential or actual recipients, such as encouraging separation for "relatively minor" reasons. But its members were also concerned at the possible influence of the benefit on social sanctions and controls, and at the "nonnegative" status which was being accorded solo parents. (Report 1977:12,14-16)
- 27. The fact that social attitudes about separation and solo parenthood have changed is not contentious, and the change is commonly linked with changes in reproductive and marital behaviour. (O'Neill 1985: 207; Carmichael 1982:504-508). Social attitudes undoubtedly influence marital and reproductive behaviour. Some of the claims noted above are that the enactment of the DPB has itself changed social attitudes by reducing the social stigma of ex nuptial pregnancy, separation and solo parenthood.

## The Relationship between the DPB and Changes in Social Attitudes.

- 28. Three positions on the relationship between the DPB and social attitudes are possible:
  - that the introduction of the DPB followed changes in social attitudes;
  - that it preceded changes in social attitudes and has

helped to promote the acceptance of separation and solo parenthood: or

that the process was and is one of interaction.

- 29. There is some evidence for the view that the DPB followed changes in attitudes. By the early 1970s it was quite clearly recognised that solo parent families should be helped rather than penalised. (Report of Royal Commission on Social Security 1972:241; comments of the director of Plunket, Evening Post 22 April 1968). Legislation gave expression to the changes: the Status of Children Act 1970 removed the concept of illegitimacy from the law, indicating a weakening of the stigma attached to birth outside of marriage. Changes in divorce laws generally followed the "no fault" principle and made it easier legally to dissolve a marriage.
- 30. The enactment of a statutory benefit for solo parents can be seen as part of this process. Wylie, for example, describes the DPB as "a thoughtful <u>response</u> to changing social forms and values" (Wylie 1980:14; emphasis added)
- On the other hand, a case can be made that the introduction of the DPB preceded public opinion, or at least significant sections of it. In the late 1960s the changes introduced by the Social Security Department to liberalise solo parent benefits were much criticised. (Sears 1969:15). The debate in the 1970s about the merits of the DPB suggests that not all sections of the community shared the changed values to which Wylie alludes. For example, the Wellington Law Society (acting on behalf of the New Zealand Law Society) expressed the opinion to the DPB Review Committee that there was "room for the view that the benefit [has] provided an additional attack on the institution of marriage" (DPB Review Committee Report 1977:15). The report itself expresses concern that "the solo mother is even acquiring a certain status which in time could place our traditional basic two-parent family unit in jeopardy." (ibid:12). Recently a historian of income support measures has suggested that DPB provisions have gone outside the consensus of what assistance is appropriate. (Thomson 1987:11)
- 32. The interaction thesis has the most plausibility. The link between "deservingness" and benefit provision in New Zealand has been discussed in an earlier TORC paper (Rationales for Income Support para.153), and there is some merit in the argument that statutory provision of income support for some social condition sanctions its status as at the very least tolerable to society as a whole. Some commentators have speculated that the DPB reinforces the social acceptability of reproduction outside of marriage (Johnston:29), of single mothers keeping their babies (Koopman Boyden and Scott 1984:214), and of separation (Carmichael 1982:508). Others acknowledge the importance of changing social attitudes in explaining the increase in solo parent families, and note the role of the DPB in providing economic support for those families, without imputing any causal

links between its provision and social attitudes. (Sceats 1985:92; O'Neill 1985:207)

- 33. The benefit is firmly linked in the public mind with solo parenthood, to the extent that many assume that all solo parents are on DPB. (Letters to the editor often associate solo parenthood with state support). The rapid increase in the numbers of those on the benefit has if nothing else increased the likelihood of people identifying someone they know as a solo parent, or of solo parents knowing someone else in such a position. Personal experience often leads to an increased acceptance of a status previously condemned.
- 34. To claim that the DPB caused the changes in social attitudes is unrealistic: for one thing those changes were already under way before it was introduced. But to see it as having no effect on social attitudes might also be incorrect. While speculative, it seems reasonable to conclude, as Carmichael does in his study of trends in reproductive and marital behaviour in New Zealand, that the DPB is one strand in a complex web of factors interacting to cause behavioural change. Its provision is a consequence of some of those factors, and a cause of others. It both reflects and affects social attitudes. (Carmichael 1985:101)

# Some Problems in the Measurement of Changes in Marital and Reproductive Behaviour

- 35. Many of the concerns about the DPB relate to its impact on the incidence of solo parenthood and the incidence of instability in family structures. (The two things are of course related: increased instability will lead to more families being headed at some stage by one parent.) The most common official statistics concerning reproductive and marital behaviour, however, are based on legal definitions of marital status: nuptiality and divorce. The increasing incidence of de facto marriages means that legal status is a much less accurate measure of social relationships or family structure than it was in the past. Measures of ex nuptial births will overstate the number of births into solo parent families. Measures of divorce are poor measures of family instability: divorce usually follows separation by some years; not all separations end in divorce; many separations do not involve dependent children; and legal records do not capture changes in de facto relationships.
- 36. Because there is no requirement to register de facto marriages, we have to rely on census data to measure the extent of such relationships. There are difficulties because of the subjective interpretations respondents place on census categories and because of some deliberate misreporting. Also, data on de facto relationships has only been collected in New Zealand since 1981, and a change in terminology in questions about separation between the 1976 and 1981 censes further complicates the situation.

- 37. A second area of difficulty is the applicability of various measures of the incidence of fertility, birth into a solo parent family, and family stability. The most often used measures are absolute numbers, ratios (or percentages), and rates. Only the latter provide a useful measure of changes in the behaviour of particular groups; a rate measures the incidence of a particular behaviour or event among those "at risk". For example, the ex nuptial birth rate is the number of ex nuptial births per 1000 not married women. Changes in the rate can be directly related to changes in the behaviour of not married women. If rates are made age specific the effect of changes in the age structure of the population can be controlled; they can show over time whether some age groups are experiencing a behavioural change differently from others.
- 38. Changes in absolute numbers are affected by the size and age structure of the population as a whole, and so do not necessarily indicate a change of behaviour amongst particular groups. Ratios or percentages are commonly used measures but can be misleading because comparisons are being made between the behaviours of two groups. Ex-nuptial birth ratios for example, express the number of ex nuptial births as a proportion of all births. Thus the ratio will change if the reproductive behaviour of married women changes, while that of not married women does not.
- 39. In New Zealand over that last two decades nuptial fertility has declined, increasing the ex-nuptial birth ratio. This has caused some to conclude that there has been an increase in ex nuptial fertility when in fact there has been little change. The DPB Review Committee, for example, erroneously assumed increased numbers of ex nuptial births on the basis of an increase in the ratio. (Report 1977:12). Similarly concern is expressed from time to time at the ratio of divorces in a year to marriages celebrated in that year. The divorce rate (dissolutions per 1000 existing marriages in the year) is the more appropriate measure of behaviour. Wherever possible the aggregate data referred to in Part 2 (except benefit data) will be described in terms of rates.

## PART 2: CLAIMS AND EVIDENCE

#### Introduction

- 40. In this part of the paper we set out the questions which have been or might be asked about the behavioural effects on recipients or potential recipients of the DPB as a result of the incentive structures it provides. Our concern whether the balance of choices made in the decision situations in Figure 1 is altered as a result of benefit provisions. We will look at each of the three main categories: "single", "partnered" and "expartnered", separately.
- 41. We will review for each category
  - the claims made in New Zealand
  - any evidence of the validity of the claims
  - any prima facia evidence in trend data of the sort of incentive effects which might be expected
  - a brief discussion of the results of overseas research and some policy implications

### The Single Women

What is the effect of the DPB on decisions about reproduction by single women?

#### The claims

- 42. Most of the claims concern young single women. The DPB Review Committee claimed that the benefit diminished the fear of pregnancy amongst young women, and provided a level of financial support which was attractive compared with some wage rates for young female workers. (Report 1977:18)
- 43. Similar claims continue to be made. For example, at a Wairarapa National Party electorate meeting in 1983 the claim was made that women are purposely becoming pregnant to claim the DPB rather than work or go onto unemployment benefit. A remit was adopted that the DPB should be withheld from women who give birth to and wish to raise an ex-nuptial child. (Evening Post, 23 and 24 March 1983).
- 44. In 1987 various members of parliament expressed similar views. For example, Simon Upton, wrote that "some single young New Zealanders do see Childbearing as the key to a better income than they can earn elsewhere". (Dominion, 3 March 1987); Murray McCully claimed young people cold bloodedly used the DPB by "the simple device of having a couple of kids". (Listener, 5 December

- 1987); while Ruth Richardson expressed concern at the incentive effects of DPB for young women contemplating having children.
  (NBR, 16 October 1987)
- 45. Some of the claims concern a wider issue than reproductive behaviour; that the DPB provides the opportunity for long term dependency on the state by working age, able-bodied adults. The DPB Review Committee was disturbed by this prospect because of its belief that such a career by young unmarried mothers would be detrimental to themselves and their children. (Report 1977:19) Current claims arise out of more general concerns about the relationship between the state and individuals, and emphasize principles of self reliance. (Woodfield 1987:20-26)

### The evidence

- 46. The DPB Review Committee appears to have based its concern on an assumption that an increasing ex nuptial birth ratio meant a growth in absolute numbers and an increase in the rate of ex nuptial births. (Report 1977: 12) The latter assumption was incorrect: as we will discuss later the ex nuptial fertility rates for those aged 15 19 and 20 24 years were fairly constant at that time and have remained so. (See <u>Figure 2</u>). Nor have there been dramatic increases in the number of ex nuptial births. (See <u>Figure 3</u>). As an explanation of rising benefit numbers the argument is inadequate.
- 47. In fact the number of single women under 20 on benefit is very low. Only 5% of total benefits in force on 31 March 1987 about 3500 were going to people aged less than 20, be they men or women, single or ex-partnered. Only 5% of applicants in the last quarter of 1987 were single women under 20 193 in total (a further 191 were aged 20 to 24). Even including those women under 20 living apart from a partner, the total number of applying for the quarter is only 367. The available data does not allow us to explore any trends over time. If the quarter for which figures have been extracted is representative, however, of the position in the mid 1980s, it suggests that less than 1000 single teenage women (and well under 2000 single women aged 24 years or less) were granted the DPB last year. They make up a very small proportion of those applying for or on the benefit.
- 48. Low numbers of young single women on benefit does not mean that incentive effects are not present. There is no rigorous study of the effect of the DPB on reproduction, but Wylie's 1980 study of factors affecting workforce participation of solo mothers throws some light on the question of motivation. Of her sample of single women, most did not plan to become pregnant; where there was an "intentional element" the aim was legal or de facto marriage, rather than single parenthood (Wylie, 1980: 14) As her sample of 82 solo mothers included only 24 unmarried mothers, her findings about the attitudes of unmarried mothers should be regarded as tentative. There is no statistical analysis of the association between benefit provisions and ex

nuptiality.

- 49. Overall, then, the grounds on which claims are made that the DPB provides an incentive for young single women to have a child are not well-established.
- 50. There is some evidence, however, of greater dependency amongst young single women. Young women, single or not, remain on the benefit longer. Of those on benefit at 30 June 1987, 14% (9532 in total) had been under 20 at grant of benefit. This is a considerably higher percentage than those under 20 as a percentage of applicants, which was 9% for the quarter to 31 December 1987, and those under 20 and on benefit at 30 June 1987, made up only 5% of all those on DPB. (For sources see paras 7-8).
- 51. Woodfield recently looked at long term dependence on the DPB. Taking a particular cohort of beneficiaries (those granted a benefit in 1982), he estimated the probability of beneficiaries in various categories continuing to receive the benefit for an additional year. For unmarried beneficiaries it was higher than for other groups, except women alone. The probability of an unmarried beneficiary already on benefit one year remaining on the benefit was 0.89 compared to 0.69 for all DPBs. For those on benefit 5 years it was 0.83 compared to 0.80. (Woodfield: 24-26). Woodfield's study is preliminary: it would not support a claim that large numbers remain on the DPB for a very long period, but it does show that single women tend to stay on longer.
- 52. This is not, of course, to say anything about the reasons why single and young women are more dependent on benefit provisions. (Amongst the factors might be child care needs and employment prospects). We can conclude, however, that it is likely that young single women who go onto benefit stay on it longer than older ex partnered women, and that this pattern makes them a more significant part of the beneficiary group than their small numbers might imply.

#### The trends

53. We will consider trends in four measures of fertility over the last two decades: overall fertility; nuptial and ex nuptial birth rates; ex nuptial rates for teenagers, and age specific fertility rates for Maori compared with those for the total population.

<u>First</u>, there has been a decline in overall fertility. (See <u>Figure 2</u>) Even absolute numbers have fallen: there have been fewer births in almost every year from 1971 to 1982, a slight rise in the number of ex nuptial births being more than offset by a decline in nuptial births. The trend has only recently reversed. (see <u>Figure 3</u>; NZ Official Year Book 1985; 981; Sceats and Poole 1985:179; <u>Demographic Trends</u> 1986:33)

Second, the fertility rate for not married women has changed in a different way from that of married women. (See Table 5) For married women aged 16 to 49 there was a decline of about one third in the rate between 1971 and 1981, continuing an earlier trend; it began to level off in the early 1980s. For not married women aged 15 to 49, the decline over the same period was of the order of one fifth and it leveled off by the mid 1970s. The decline reversed an earlier rise in ex nuptial birth rates, the rate peaking in 1971. (Demographic Trends 1986:33) The different rates indicate some differences in reproductive behaviour between married and not married women: for not married women the decline was less steep and stopped earlier. However, the growing popularity of de facto relationships over the period makes it probable that an increasing proportion of "ex nuptial" births were to partnered women. It is likely that the variation in the two rates over-represents differences in behaviour between those who are, in our terms, partnered, and those who are single and ex partnered.

Third, for young women, the differences in fertility rates over time between married and not married are even more marked, though still likely to be influenced by de facto relationships. The rate for 15 to 19 year olds who were married fell by almost one half from 1966 to 1984; for not married women it rose between 1966 and 1972, and then very slowly began to fall. For 20 to 24 year olds the nuptial rates fell by a third between 1966 and 1984; the ex nuptial rate peaked in the late 1960s, fell sharply in the early 1970s and has since 1977 showed a tendency to rise slowly. (See Figure 2 and Table 6) A second significant difference is that the rate of ex nuptial births for teenagers does not show the declining trend in the early 1970s common to older age groups.

Fourth, there is a difference between Maori and non-Maori patterns. Maori fertility rates have been consistently higher than the total rate. Figure 4 shows the decline in both rates since 1962, and illustrates the very sharp recent decline in Maori fertility to a level not far above the total level. Figure 5 shows that while the rise and fall in Maori and total fertility rates for 15-19 year olds have followed parallel courses, the Maori rate has stayed consistently higher. This is not, of course, a measure of rates of ex nuptial birth, but it is reasonable to assume that they would show a higher rate than that for the population of young women as a whole.

54. Goodger's paper (1988) notes the limitations of time series data as a source of information about the relationship between behavioural variables: there is no guarantee that a correlation between time series shows cause and effect, nor does the absence of any relationship prove the absence of a causal connection (given the likelihood of intervening variables). Any conclusions about a relationship between the existence of the DPB and trends

in teenage and ex-nuptial fertility must be very tentative.

In summary, while overall fertility amongst women including young women has declined markedly over the last two decades. there has been a tendency for ex nuptial rates to hold up. The rate for teenagers rose until 1972, for example, and then declined only very slowly. There may also be differences in ethnic-specific rates not shown here. To attempt to place any interpretation on the reasons for these variations would require much more research. The effect of increasing births in de facto unions, for example, complicates reliance on data about ex nuptiality. This brief description of trends in fertility over the time of the introduction of the DPB does not allow of any firm conclusions about an association between fertility amongst young single women and benefit provisions. What can be said is that many more young single women have not become pregnant in the 1970s than in the past, and that over the time when the DPB was introduced and became well known, ex nuptial fertility rates for teenagers stopped rising. On the other hand, they did not fall in the way nuptial fertility rates did.

#### Discussion

- 56. American research into the impact of similar benefit provisions on reproductive behaviour has not found evidence of significant independent effects. Some studies have suggested that cultural differences are important; for example, the status given to children and to child rearing amongst different cultural groups is likely to effect normative attitudes to single mothers. (Goodger 1988)
- 57. The difference between Maori and non-Maori fertility rates points to the possible fruitfulness of isolating ethnicity as a variable in any full study of the incentive effects of the DPB. Pool and Sceats consider that closer analysis is needed of the differences between Maori and non-Maori ex-nuptial fertility (Pool and Sceats, 1981: 105-106).
- 58. American and Australian research findings suggest that some young women with low education, poor job prospects and low aspirations see motherhood as more attractive than other options open to them. An American study found that less educated people are particularly likely to place emphasis on children as a source of satisfaction (Blake and Pinal 1981 cited in Garfinkel and McLanahan 1986:85). An Australian study found no statistically significant causal association in quantitative data between rising unemployment and teenage single parenthood, and no clear evidence that the availability of a benefit was influencing the decisions of teenagers to become pregnant. (Montague 1981; see also Clark 1984 cited in Social Security Review Issues Paper No.3 1987:103-104) Montague did find, however, some qualitative data that high unemployment rates amongst teenage girls enhanced the likelihood that the most disadvantaged would consider motherhood favorably, as one

"career" option open to them. The findings suggest lines for research.

59. However this must be set in perspective. While it is appropriate to consider the impact of benefit provisions on decisions about reproduction made by young people, the numbers of young single women currently applying for DPB are very low. Besides we need to know more about the "career" on benefit of young single women before the policy implications of possible incentive effects can be properly considered.

# What is the effect of the DPB on decisions to keep a child rather than place it for adoption?

## The claims

- 60. The DPB Review Committee claimed that the DPB provided young women with a too easily available alternative to marriage or adoption and that its ready availability militated against mature consideration of such options. (Report 1977:16,26). It considered that the main reasons young women did not make ex-nuptial children available for adoption were: the reduced stigma attaching to illegitimacy (which meant there was less social pressure than formerly against keeping the child); and the more widespread knowledge of the availability of the DPB. (Report 1977:12, 17-18).
- 61. Later commentators, while critical of many of the committee's views and recommendations, largely accepted the claim that the DPB helped solo mothers to keep their children: it provided finance, and (some claimed) increased the social acceptability of solo parenthood. For example, in 1985 Johnston noted, "The introduction of the statutory domestic purposes benefit in 1973, by removing the financial obstacle to solo motherhood, may have contributed to the increased proportion of solo mothers of ex-nuptial children keeping their children." (Johnston 1985:29)
- 62. Several of the claims have been motivated by concern about the capacity of young single women to be good parents. Koopman-Boyden and Scott, writing in 1984, claimed that DPB provisions and government discouragement of fertility control measures for young single women amounted to "a policy which encourages teenage motherhood." (Koopman-Boyden and Scott: 214). The Board of Health Child Health Committee, in a recent submission to the Royal Commission on Social Policy, expressed concern that the system of benefits, and the attitude of society in general, favoured single young women keeping their babies. The Committee was concerned that adoption should be made a "real option". (Dominion, 4 December 1987).
- 63. Alan Woodfield, in a recent paper which discussed the

behavioural effects of statutory income support, claimed that the DPB had the effect of "crowding out" adoptions, by enabling solo parents to keep children. He pointed out that while ex-nuptial births had increased as a proportion of total births since 1974, between 1974 and 1982 the ratio of ex-nuptial adoptions to exnuptial births fell by a factor of more than three. However, he did not analyse these trends in any depth. (Woodfield, 1987: 29).

64. As in the claims about reproduction there is a second theme, dependency on the state. Upton wrote of "the cult of dependency", citing solo parent benefits as an example (Dominion, 26 March 1987); others claimed that young women were chosing the benefit as a lifestyle option (Listener 5 December 1987; Ruth Richardson NBR 16 October 1987). One of the themes of Woodfield's paper was that the DPB encourages long-term dependency on the state rather than self reliance through paid work (Woodfield 1987:20-26)

#### The evidence

- 65. There is a paucity of evidence about the motivation of those who chose to keep their children and support themselves on the DPB. Wylie's conclusion that women went on the benefit out of necessity, not choice, and that "no one likes being on the DPB" (Wylie, 1980: 46), begs the question of incentive effects: the DPB is a choice in a range of options none of which need be "attractive". Neither Wylie nor any other New Zealand researcher has attempted to study the relationship between attitudes to adoption, marriage and the DPB, or links between those attitudes and factors such as the availability of employment, or fertility control measures. Nor have there been any analyses of the quantitative data focusing on the incentives issue. There is, then, no good research-based evidence one way or the other on the effect of DPB on choices about adoption and solo parenthood.
- 66. Information which might provide evidence about the claims of dependency is also scarce. Data on flows onto and off benefit crucial to any discussion of dependency are not readily available. However, it is useful to look at what information does exist about single women who go onto benefit. Wylie's study of solo mothers attempted to probe motivation and intention. She found no evidence to support the notion of the DPB as an attractive lifestyle option. (Ibid 38-39). However, as we have noted, her sample included only 24 unmarried mothers. A further reason against taking her conclusions as definitive is that the range of opportunities for young women especially those without qualifications has almost certainly become more circumscribed since her work was done. A new, more extensive study would be needed to gain accurate information about the motivation of young single mothers today.
- 67. Woodfield found that 27% of the 14,076 unmarried beneficiaries in 1987 had a youngest child at least five years

old. As already noted, he found that single beneficiaries were likely to stay on benefit longer. (Woodfield 1987:24-26). Also as noted previously, those who come onto benefit at a young age tend to stay on longer.

## The trends

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- 68. It is useful to consider what changes have occurred in placement of ex-nuptial children since the late 1960s. Figures showing a fairly constant number of ex-nuptial births since 1971 mask an important change in social arrangements. In the 1960s the largest proportion of ex nuptial children were placed for adoption. The second largest proportion starting life in a solo parent family. By 1982, however, the proportion being placed for adoption was very low, while the proportion being cared for by a single parent had risen. The number of children available for adoption by strangers fell from more than 2000 in 1970 to 399 in 1984. (DSW, Annual Reports). The changes are complicated, however, by the increasing incidence of de facto partnerships. The Social Monitoring Group reported that in 1985, while one in four births was ex-nuptial, only about one child in ten was not born to cohabiting parents (Social Monitoring Group, 1985: 17-18).
- 69. Figures collected by the Department of Social Welfare on the placement of ex-nuptial children provide further information. (See <u>Table 7</u>). The figures are based on the results of checks on the circumstances of babies born ex nuptially, a statutory requirement until 1983. They have to be used with caution as district by district coverage varied and the numbers not traced were high. It is also impossible to say how many of the mothers were in established de facto unions before the child was born, and therefore, in our definition, partnered rather than single.

#### 70. The figures show:

- a dramatic decline from 32 per cent in 1970 to 6 per cent in 1981 in the proportion of all ex-nuptial births resulting in adoption;
- a rise in the proportion of ex nuptial infants recorded as living with a solo mother; and
- a somewhat larger increase in the proportion recorded as living with two parents.

Given that the number of ex nuptial births has only risen slowly since 1971, this suggests that consistent with the report of the Social Monitoring Group, more children were entering solo mother headed families in 1981 than 1971, and many more were being born into de facto two parent families. The changes in arrangements have undoubtedly contributed to the decline in children available for adoption.

71. To what extent the provision of the DPB has been a factor in such a process is not clear. It might account for part of the trend to solo parenthood; it is implausible that it accounts for the trend to joint parenting in de facto unions (unless we assume some intention of later separation). No firm conclusions can be drawn from the trends noted above about the effect of the provision of the DPB on decisions about keeping an ex nuptial child.

## Discussion

- 72. The trends concerning ex-nuptial birth placements do not tell us anything very clear about the relation between the DPB and either adoption rates or single mothers keeping their babies. The adoption option has been "crowded out", to use Woodfield's term, by de facto relationships as well as solo motherhood, though the DPB is only available in the latter case. On the other hand, the proportion of single women caring for their children on their own rose fastest in the early and mid 1970s when benefit numbers rose fastest.
- 73. The trend to de facto partnerships has an important second round effect on the DPB. There is good evidence to show that a higher proportion of de facto relationships than de jure marriage end in separation. (Fergusson, Horwood and Shannon 1984:542). The trend to de facto partnerships is therefore likely to have the subsequent effect of increasing the number of potential recipients of the benefit.
- 74. As will be discussed further in the next section (paras 80-82 and subsequent discussion), the trends described in paragraph 70 are also related to changes in decisions made between ex nuptial conception and the birth of the child, notably about abortion and marriage prior to birth. Sceat's study of abortion concludes, albeit tentatively, that the main effect of the increased use of abortion by young women was to reduce the incidence of "legitimizing" or "forced" marriage. (Sceats 1985:90). It is likely that all of these trends have been influenced by major changes in attitudes to marriage, solo parenthood and adoption.

What is the effect of the DPB on decisions about solo or joint parenting of a child conceived ex-nuptially?

### The claims

75. As already noted, claims were made to the DPB Review Committee that the high rate of payment for young mothers made the benefit option "an attractive proposition", and that the security (presumably financial) of the statutory provisions was considerable. (Report 1977:11-12,15,16)

- 76. It has also been claimed that the benefit allows many fathers to "walk away from the children they have fathered" and abandon their responsibilities. (Simon Upton MP, Dominion 26 March 1987)
- 77. Brian Easton has argued that the provision of a DPB introduced a new element by offering women the choice of parenting a child on their own supported by the state. He claimed that a change in the balance of choices made after 1968 was one reason for the increase in the numbers of those on the solo parent benefit: more single mothers were keeping their children, supported by the DPB. (Easton 1981:39-41)

#### The evidence

- 78. No study has been found which focuses directly on the effect of the DPB on the rate of partnership formation following ex nuptial conceptions. The DPB Review Committee was sympathetic to the claims made to it, but offered no evidence to support its tentative conclusion that young single women were being encouraged to bring their children up on their own.
- 79. The committee also noted that the benefit might allow fathers of children conceived out of wedlock to feel less guilty about "abandoning" their partners. (Report 1977: 15-16). No evidence was offered that this was happening. The effect of the DPB on the behaviour of the fathers of ex nuptial children has received little attention. We know nothing of their attitudes and motivation, and of the impact of the DPB on their behaviour. Thus the evidence is not available to allow us to say what the effect of DPB provision is on decisions about parenting ex nuptial children.

#### The trends

- 80. The proportion of ex nuptial conceptions ending in birth within de jure marriage has fallen sharply from about 60% in the early 1960s to 40% in the mid 1970s and little over 10% by the mid 1980. (O'Neill 1985:207, Sceats 1986:83, 92). It is clear that what are colloquially known as "shot gun marriages" are far less common than they used to be. (Carmichael 1982:491-92)
- 81. This trend, however, must be considered in the light of two significant changes in behaviour. First, there has been an increase in the use of abortion by single women, the main effect of which has been, according to Sceats, to reduce nuptial births into forced marriages. (Sceats 1986:83, 90). Second, it is likely that the proportion of de facto relationships to total relationships has risen. (O'Neill 1985:200.) The DSW figures on birth placement cited above show that a growing proportion of children conceived ex nuptially were being born into de facto unions rising from 25% in 1969 to 48% in 1982. (See Table 7;

see also O'Neill 1985: 200, 207) It would seem that de facto relationships have replaced a significant proportion of forced marriages.

82. Even so, by the late 1970s a significantly higher proportion of children conceived ex nuptially were being cared for by women on their own rather than in forced marriages. The proportion rises from 1972 to 1979 and then stabilizes at a significantly higher level than in the previous decade — 34% compared with 25%. (See Table 7. Note, however, the caveat about the data in paragraph 69). There is also evidence that the increase has been greatest amongst those under 20 years of age. (See Table 8). This trend undoubtedly increased the number of potential applicants for DPB. Thus there is some evidence of an association in the 1970s between the provision of the DPB as a statutory benefit and an increased proportion of ex nuptial births resulted in a child entering a single parent family. To what extent the association implies causality requires much more research.

## Discussion

- 83. The comments that follow are speculations on factors which might have been be involved in the changes in decisions about the placement and parenting of ex nuptial children evident in the 1970s.
- 84. One possible factor is a greater knowledge of the risks of marital instability associated with young age and unplanned pregnancy, risks which became more widely acknowledged in the (Wylie 1980:14: Fergusson, Horwood and Shannon 1984:546; Fergusson 1987). A second factor is the change in social conventions and mores which occurred in the 1970s making ex nuptial pregnancy and solo parenthood more acceptable. It is plausible that such changes led to a reduction in the pressure on couples from parents to get married, and a greater resistance to such pressures on their part, while at the same time giving solo parenthood greater legitimacy. Third, the DPB provided a means of financial independence. Any speculation that it caused in part the increase in solo parenthood amongst young single women, however, must be tempered by the knowledge that a higher proportion of potential recipients opted to live in de facto relationships.
- 85. It is useful to consider some wider issues about adoption and joint or solo parenting. A single women who finds herself pregnant and who decides against a termination has various options for the care of her child: to place the child for adoption; to jointly parent the child in a de jure union; to jointly parent the child in a de facto union; or to become a solo mother. The latter option raises the issue of financial support through the DPB or through paid work.
- 86. In summary, the information presented in the preceding two sections reveals that over the past two decades the number of

women making such choices has risen only slowly. The proportion of women under 20 having a child ex nuptially rose between 1962 and 1971, but has stabilized since. The proportion of young Maori women having a child has been consistently higher than for non Maori; it is likely, though we cannot say for certain, that proportionately more of Maori than non Maori single women are making choices about the care of ex nuptial children. (The figures may reflect a higher incidence of de facto partnerships).

- 87. There has been a significant change in the distribution of choices made about care arrangements for children born ex nuptially. In summary:
  - far fewer opted for adoption
  - fewer opted for joint parenting in a de jure marriage
  - more opted for solo parenthood
  - many more opted for joint parenting in a de facto union
- 88. The increased proportion of young women chosing solo parenthood in the 1970s increased the pool of potential recipients of the DPB, though what proportion of them become beneficiaries depends on other factors as well, notably labour force participation, and their numbers are too low to account for much of the growth in numbers on benefit which has occurred.
- 89. On the other hand, and reversing the causal chain, no clear answer has emerged from our look at evidence and trends to the question of to what extent the provision of the DPB induced a greater proportion to opt for solo parenthood? What can be said is that while incentive effects do not show up as the only or even the most significant factor in the changes to parenting arrangements for ex nuptial children which have occurred, they cannot be discounted on the basis of the evidence and trend data currently available. This is particularly so for young women making choices once they have become pregnant.
- 90. There is some more general information about changes in parenting arrangements. Sceats suggests that more effective contraceptive behaviour and more favorable social attitudes to solo mothers have been important factors in reducing the number chosing adoption. She also notes the role of the DPB in facilitating a trend towards single women retaining and caring for their ex nuptially conceived children on their own. (Sceats 1985:83,92,90)
- 91. The Australian research already cited suggests that it would be interesting to explore the choices made by young single women who were pregnant, taking into account educational levels and work prospects. Montague suggests that the availability of income support may influence decisions to keep a child rather than have it adopted. Other studies have postulated (on the

basis of qualitative data) an association between mothers keeping ex nuptial children, the existence of a sole parent benefit, and higher unemployment. They argue that high unemployment rates have made solo parenthood a more favorable option than in the past amongst disadvantaged young women. (Montague 1981; Social Security Review Issues Paper No.3 1987:104; see also Goodger 1988). A New Zealand study of solo parent beneficiaries as a whole found a strong association between the educational background of solo mothers and employment. (Rochford, Dominick and Robb unpublished research 1986:15-16).

- 92. American research suggests that:
- welfare payments are not the underlying cause of dramatic changes that have taken place in family structures;
- the changing economic and social status of women is the major reason for the growth of female-headed families;
- benefits (both availability and levels) contribute to that growth, but are not a major source of it.

(See Goodger 1988)

- 93. Ellwood and Bane (1984) found that the incentive effect of the benefit varied according to the sort of decisions being made. In decisions which have greater implications for individuals futures and the family structures in which they live, the effect is less significant. Childbirth, they argue, is the event with the greatest longterm implications for single women, and this explains the findings that the effect of benefit provisions on reproductive behaviour is very small. Incentive effects are likely to be greater in decisions about whether to live with one's family of origin or set up as a separate solo parent headed household. Decisions about joint or solo parenting fall somewhere in between.
- 94. The findings are consistent with New Zealand patterns of fertility, marriage and parenting arrangements for ex nuptial children. The patterns suggest that incentive effects might be significant in decisions about parenting arrangements, if not about the choice to have a child. Without further research no more definite statement can be made.
- 95. Even if an incentive effect was shown to be increasing the proportion of ex nuptially conceived children going into solo parent families in New Zealand, the policy implications are not unproblematic. The association between pregnancy at marriage and subsequent marital instability (see Fergusson, Horwood and Shannon 1984:546) is such that it is difficult to argue that policies should aim to increase the numbers of young people chosing joint parenting. The issue of adoption is complex. While there is some evidence that on indicators such as health adopted children do better (Fergusson 1981:41), there are other issues to consider such as the rights of birth parents. (Ullrich 1979). A

policy of encouraging adoption, often suggested by those concerned about the incentive structures facing young single women, would require much wider study.

96. Finally, the aggregate effect of any incentive effect might not be great. The number of young single women coming onto the benefit is small (see paragraph 47). Amongst all single mothers, many more are chosing to live with partners in a de facto relationship than to live alone. The dramatic increases in the numbers of DPB beneficiaries simply cannot be accounted for in significant part by increasing numbers of single women becoming eligible for the benefit, whether voluntarily or not. On the other hand, amongst some socio—economic groups the numbers might be a more significant proportion of the total numbers of young women. It is also important to note that young single women who do opt for the DPB tend to stay on it longer than older expartnered women.

## The Partnered

#### What is the effect of the DPB on decisions to separate?

#### Claims

- 97. Some claims are made that the benefit encourages some women to separate because they are financially better off by doing so. The DPB Review Committee heard reports that the benefit was an "attractive proposition to unhappy spouses" (the claim was made by a magistrate and given considerable weight by the committee, Report 1977:15) Two men's groups have claimed that the DPB "funds marriage breakup" (Men's Rights Campaign, More, March 1986:26-27) and that its "profligate distribution" has increased the incidence of solo parenthood. (Equal Parental Rights Society, Evening Post 3 July 1985)
- 98. The DPB Review Committee heard other claims that the DPB had caused a significant number of individuals to leave their partners who would not otherwise have done so, whether that left them financially better off or not. The Committee concluded that the benefit encouraged couples to separate for "relatively minor causes". (Report 1977:14)
- 99. One researcher into marriage in contemporary New Zealand, has speculated that the increased economic independence of women has been an important factor in separations, and that the provision of the DPB is a "crucial consideration" in such decisions. (Carmichael 1985:89). In particular, he argues that the increased economic independence offered women by the DPB (and increased opportunities for paid work) probably caused mothers of dependent children to more often end unsatisfactory marriages than they had in the past. (Carmichael 1985:89,101)
- 100. Others have claimed that the <u>administration</u> of the benefit "encourages" women to leave their partners: they claim that no discouragement is offered by administrators, or that they are biased in favour of those separating. (Report 1977:15; comment of a social worker, Evening Post 29 August 1977). The Equal Parental Rights Society, for example, was concerned that the benefit extended support to those women who had "rejected their husbands' support, and even...refused counseling or marriage guidance" (Evening Post 3 July 1985). The society was critical of the failure of those administering the benefit to make some distinction on the basis of the "justness" of the breakup.
- 101. Such claims are as much about the "deservingness" of benefit recipients as about incentive effects as we have defined them. The solutions they imply are a much tighter definition of benefit eligibility, to the point where violence or desertion would be the only grounds under which women could separate and expect

to receive a benefit. The merits of such proposals are not part of our topic.

102. Insofar as the claims are that administrative procedures have encouraged separation, however, something can be said. It is difficult if not impossible to distinguish the effect of particular components of benefit provision, such as procedures, from the overall effect on behaviour. However, as a result of a recommendation by the DPB Review Committee, provisions were introduced in 1977 to encourage a referral to a counselling agency for all those applying the grounds of separation. The effect of such a measure is unlikely to be evident in aggregate data; unless it was very substantial. There has been no significant change in take up rates which could be associated with the change. Wylie found that the measures were not of significance in the choices made by her sample. (Wylie 1980:6)

#### The evidence

103. There is some evidence relevant to the claims that the DPB offers greater financial welfare to women than remaining in a partnership. Overall, there is considerable evidence that families headed by solo mothers have a lower standard of living that two parent headed families. (NZ Official Year Book 1985:983). However, it is plausible that for some low income households the DPB provides a potential income which is close to if not above market income. The fall in real wages over the past decade, the increase in benefit rates in line with prices, and the increased level of accommodation benefit have brought the level of payment to many DPB recipients to the point where it is higher than some low wage rates. (While GMFI is intended to compensate for such situations, the margin it provides is small and it seems that its take up rate is low. Besides, the popular comparisons usually set unadjusted weekly pay against benefit rates). Thus the incentives are higher now than they were.

104. The financial incentive to separate for an individual in a partnership is affected by other financial considerations as well. One is the degree of income sharing which is taking place between the partners, a factor which can be important whatever the income of the household. Other factors includeare perceptions of the cost of setting up and maintaining a new household, and the likely ongoing contribution of the earning partner to joint financial obligations.

105. There is no evidence other than anecdote of individuals separating because of the perceived financial advantages of the benefit for themselves or their families. The incentive structure remains, however, and the possibility cannot be discounted.

106. The evidence which is offered for claims that the benefit has caused a significant number of individuals to separate

(whether to their financial advantage or not) who would not otherwise have done so is usually based on anecdote or interpretations of trends. The DPB Review Committee offered no hard evidence and got its interpretation of trends wrong by assuming that increases in ratios of divorce to marriages celebrated in the same year meant an increasing rate of separation. Carmichael's conclusions are speculative; as he notes, the absence of any comprehensive survey data about separation makes it difficult to deduce motivations. (1985:101)

107. Wylie's work has often been cited in refutation of the claims. She concluded from her survey that "in general financial considerations were not foremost in women's minds at the time of separation." (Wylie 1980:7). She also concluded that the small reduction in benefit which was made in 1978 in an attempt to reduce the incentive to separate had no impact in general and was not significant for the women in her sample. (Ibid. 1980: 6-7). Her results, however, should not be pushed too far. It is most unlikely that the 1978 reduction would have had effects of the magnitude which would show up in aggregate data. It was small (\$16 p.w.), often offset by other hardship grants, and too specific to be widely known about amongst potential recipients. Her survey is evidence that the DPB was not the most important factor in most separations, but the claims of interest here are not that financial considerations predominated, just that they have influenced some to come to different decisions than they would have in the absence of DPB provisions.

108. Incentive structures which might encourage partners to separate do exist in the DPB, and there is evidence to suggest that for those on low wages they have increased in the past decade. However, there is a lack of evidence one way or the other on the extent to which they have an effect on decisions to separate.

#### The trends

109. Even taking into account the problems of definition noted in the introduction to this paper, it is clear that the rate of separation and divorce has been rising for the last 30 years. (See Figure 6 and Table 9). The percentage of marriages ending in divorce within nine years of marriage for marriage cohorts from 1955 to 1973 has risen from 3.22% to 11.13%. (O'Neill 1985:201) The number of divorces as a percentage of the total number of marriages "in place" (from census figures) has shown a similar trend. (NZ Official Year Book 1985:977; see also Carmichael 1982:507) An assumption that the increased numbers of de facto marriages break up at the same rate is likely to be conservative. Fergusson, Horwood and Shannon found the breakup of de facto relationships was much higher in their sample of Christchurch families. (1984:547). Carmichael concludes that "marital breakdown is today easily the main demographic process creating solo parent families." (1983:22)

- 110. Not all separations involve dependent children, of course, and not all of those who separate apply for the DPB. Nonetheless is clear that one result of the trend towards separation is that many more people became eligible for the DPB. The number of divorces, for example, rose from just over 2000 in 1966, to over 9000 in 1984, two thirds of whom were in the 20 39 year age range from which most recipients of DPB are drawn. (See <u>Table 9</u>).
- 111. To go further and inquire into the linkages in a way which might reveal incentive effects would require a much more sophisticated analysis than a simple inspection of the two series, DPB benefits in force, and divorces per 1000 existing marriages. The latter is itself a very crude measure of separations. It is influenced, for example, by legislative changes in 1968 and 1981 which made divorce easier and more attractive once separation had occurred.

  However, it seems incontrovertible that there is some positive association between the rising incidence of separation and the rate of increase in DPB beneficiary numbers; and while the conclusion is speculative, the presence of significant incentive effects cannot be discounted on the basis of the trend data.

## Discussion

- 112. The factors which have been suggested as explanations of an increasing rate of divorce in New Zealand, according to recent researchers, are:
  - changes in divorce legislation which have made divorce easier to obtain (Carmichael 1985:87-89; O'Neill 1985:207)
  - the economic independence offered through the DPB and increased opportunities for paid work for women which make separation financially possible without the need for a new partner. (Carmichael 1982:316,508; ibid 1985:90)
  - changed perceptions of the normative acceptability of separation and divorce (Carmichael 1982:511; O'Neill 1985:203)
  - the unusually large number of marriages with high risk factors for divorce entered into in the late 1960s e.g. young age at marriage, prevalence of marriage as a result of pregnancy (Carmichael 1982:499,508);
- 113. There is some overseas evidence for the last factor creating a cohort effect in the rate of divorce which coincided in New Zealand with the introduction of the DPB. (Glick and Norton 1979). Several academic commentators see some link between the provisions of the DPB and the rise in the divorce rate. (Carmichael 1985:88-89; O'Neill 1985:207; Easton 1981:39-41, and Evening Post, 28 May 1977). Their conclusions are generally

couched in terms of an opportunity being provided for women to live independently.

- 114. Many American studies have concluded that:
  - economic incentives were present in the formation of solo parent female headed families;
  - those effects which were related to rewards from paid work were often more significant than benefit rates;
  - the relative significance of access to paid work and benefit provisions changed in different cultural and socio economic groups.
  - the incentive effects of benefit provisions were generally small, one estimate based on the results of the best designed research being that they accounted for some 9% to 14% of the growth of solo parent female headed households between 1960 and 1975.
    - (Ellwood and Bane 1984; Garfinkel and McLanahan 1986, cited in Goodger 1988)
- 115. A recent survey of Australian research findings reported that there was no statistical evidence available of the numbers who might separate for short term financial reasons, nor of the significance of incentive effects in general. There was some anecdotal evidence from administrators of what might be called tactical separations for financial reasons. (Social Security Review Issues Paper No.3 1987:102-103)
- 116. The evidence associated with claims about the effect of the DPB on separation, what might be postulated from trend data, and the results of overseas research, suggest caution about any assertions that the incentive effects of the DPB on separation are large. But as already noted, it does not allow us to discount claims that an incentive effect is present. While we cannot say with any confidence what the magnitude of the effect is, it can be hypothesized that the effect is significant, though small. If so, even quite draconian measures to cut the level of the benefit, or reduce its coverage, are likely to have only a small effect on rates of separation.

## · The Ex-partnered

What is the effect of the DPB on decisions to resume de jure or de facto marriages or to establish new relationships?

### The claims

117. The DPB Review Committee gave considerable weight to claims that the financial security of the DPB was more attractive than the risks of reconciliation and consequent loss of financial independence. (Report 1977:16) There are from time to time related claims that the financial advantages of continuing to receive the benefit while in a close relationship with a potential marriage partner offers an inducement not to repartner.

#### Evidence

118. Once again there is no direct evidence of the impact of DPB provisions on reconciliation or re marriage. Many beneficiaries do relinquish the benefit and resume living with their former partner or to start a new relationship. In 1985-86 reconciliation accounted for 28% of those going off benefit, remarriage for 6%. (Report of Task Force on Income Maintenance 1987:69). A breakdown of those going off benefit in the last quarter of 1987 shows similar results. The largest group were those reconciling or entering a de facto relationship - about 30% (there is no category for going off benefit to start a de facto relationship but it is likely that they are included in the "reconciled" category); most do so after less than a year on benefit. Only 5% were remarrying, after an average of over three years on benefit. (See Table 4.; information from DSW Statistics; note comment on data in paragraph 8).

119. The fact that so many go off the DPB to reconcile or enter a de facto relationship is not, of course, evidence of the absence of any incentive effect against such choices. It suggests that many who take up a benefit quite quickly relinquish it in order to resume living with a former partner or establish a relationship with someone else. Obviously taking up the benefit is not an insurmountable barrier to reconciliation, as some claims might suggest. When we look at those going off benefit after two years or more, however, a different pattern emerges. Some 10% of those going off benefit in the last quarter of 1987 did so because they had remarried; 11% because they had reconciled. Compared with results for the group as a whole, where some 34% went off benefit because of re partnering, only 21% of those on benefit over two years went off benefit to establish or re establish a partnership. It suggests that the longer on benefit the less the rate of re partnering. (See Table 4)

120. There is some survey data on the attitudes of solo parents to remarriage. They tend to be cautious about new relationships (Wylie 1980:47). There is an awareness amongst some solo parents of the complexities of re partnering for child rearing (Ritchie 1980:350) and the potential advantages for children of stability as a solo parent family. (Clay and Robinson 1978:118). The security of benefit provisions might allow such considerations to carry more weight. However, Ritchie also found that 25% of her sample felt that a relationship with the right partner would help them the most. (Ibid:351). In the absence of further survey data, however, we can say little on the effect of DPB provisions on decisions to remarry or enter a new relationship.

### Trends

- 121. There has recently been a trend to lower rates of re marriage for divorced women aged 20 to 35, the age group in which most DPBs are to be found. (O'Neill 1985:199). This trend must be seen in the context of a decline in the marriage rate for single women over the same period, a trend which is, it seems, only partly offset by the growing preference for de facto marriages. (O'Neill 1985: 198-99, 208; Carmichael 1982:499). Over 20% of divorced and separated women aged 20 to 39 were reported as in de facto relationships in the 1981 census. [See Table 10]
- 122. The complexities of marriage behaviour in contemporary New Zealand make it hazardous to speculate on the relationship between the rising number of DPB beneficiaries, the length of time on benefit, and the decline in rates of remarriage. It would in theory be possible to disentangle the trends towards de facto partnerships, delayed marriage, non marriage and re marriage in New Zealand. That would, however, be only the first step towards an analysis of the effect of the DPB on re partnering. It would be useful in any research to discard the group of DPB recipients who move quickly off the benefit to re partner, and to focus on longer term beneficiaries. In the current state of knowledge we can say little on the basis of trend data about the effect of the DPB on re partnering.

### Discussion

123. Carmichael suggests that plausible explanations for the decline in re marriage rates are a disenchantment with marriage, a growing preference for de facto re marriages, and the decreased economic incentive to re marry which benefit provision and increased work opportunities create. (Carmichael 1982:499) Carmichael's comments are, as he acknowledges, speculations rather than conclusions based on research. The financial security provided by the benefit and the drop in joint income

which a couple contemplating living together face provides a considerable prima facia case for hypothesizing that the DPB provisions act as a disincentive to remarriage. But as already noted, the evidence does not allow us to go further.

124. The overseas literature on the effect of DPB like provisions on re marriage is inconclusive. One statistical analysis of two parent and single parent headed families on benefit found no evidence that receiving a benefit discouraged re marriage. (Rank 1987). A cross sectional study in the mid 1970s concluded that the primary effect of welfare provisions on women as a whole was to reduce pressures to re marry in order to obtain financial support, rather than to provide incentives to separate. (Ross and Sawhill cited in Levitan and Johnson 1984:63). These conclusions must be set in the context of the overall American findings for a variety of decisions similar to those set out in our introduction, that any incentive effects were not large. (Garfinkel and McLanahan 1986; Ellwood and Bane 1984:143)

125. If the incentive effect is small, changes to benefit structures are not likely to see many solo parents move more quickly into new partnerships. More fundamentally, whether social policy should encourage such relationships is problematic, especially given the tentative findings of New Zealand research that children are more often adversely affected by changes in family structures rather than the particular structures which might emerge. (See Appendix 2)

#### CONCLUSION

- 126. We have looked at the claims made about the incentive effects of DPB on reproductive and marital behaviour and attempted to come to some objective assessment of their validity on the basis of our current knowledge.
- 127. The possible impact of DPB provisions on such things as teenage fertility, decisions about parenting arrangements for the children of single women, and family breakup is a contentious area of current social policy. Debate has tended to proceed by a process of assertion and counter assertion which has generated heat rather than shed light on the behaviours in question.
- 128. The paucity of New Zealand based research in this area means that most of the claims are based on insubstantial evidence. Many of the conclusions this paper reaches reflect this. The concerns that the provision of the DPB might influence some behaviours to a significant degree cannot be dismissed out of hand, however, though it is important to specify for what decisions amongst which group of potential or actual recipients might incentive effects be significant.
- 129. Our conclusions are best seen in the context of the particular claims or questions being asked. They have been underlined in the body of the text, and only the more general conclusions are repeated here.

There are no well-established grounds for claims that significant numbers of young single women have become pregnant as a result of the incentive provided by the DPB.

There is some evidence of an association in the 1970s between the provision of the DPB and a trend towards an increasing proportion of ex nuptial births resulting in the child entering a single parent family. Precise measurement of the extent to which the trend was caused by benefit provision requires much more research.

Young single women who do go onto the DPB tend to stay on benefit longer than other applicants.

Incentive structures which might encourage partners to separate do exist in the DPB. However, there is a lack of evidence on the extent to which they have an effect on decisions to separate.

There is some association between the increasing incidence of marital separation in the 1970s and the provision of the DPB but to what extent the increases can be said to be caused by the benefit requires more research.

On the basis of current knowledge we can say little about

the effect of the DPB on decisions to re partner.

130. Unfortunately the review of overseas research does not point to clear results which might be applied to the New Zealand situation, nor to simple research strategies by which hypothesized effects might be found and quantified.

### APPENDIX 1

### Tables and Figures

<u> Table</u>	
1	Trends in expenditure and numbers of benefits in force 1965 - 1987
2	DPB in force at 31 March 1978 by benefit category
3	DPB and EMA granted 30 September to 31 December 1987 current at 31 December 1987, by marital status category
4	DPB and EMA ceased 30 September to 31 December 1987 by cessation code and duration on benefit
5	Birth rates of married and not married women in maternal years 1962 - 1984
6	Age-specific nuptial and ex nuptial birth rates 1962 - 1984
7	Ex nuptial birth placement 1969 - 1982
8	Percentage distribution of outcome of ex nuptial conceptions, according to age of mother
9	Divorces and divorce rates for New Zealand 1961 - 1984 Age specific divorce rates for females 1982 - 1984
10	Proportions of separated and divorced women living in de facto marriages,1981
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1	Transition to solo parenthood: a decision tree
2	Ex nuptial birthrates by age group, 1971 - 1986
3	Live births by nuptiality status, 1962 - 1984
4	Total fertility rates, NZ Maori and total, 1962 - 1984
5	Fertility rates for 15 - 19 year olds, NZ Maori and total, 1962 - 1984
_	Community was and divorce water 1961 - 1985

TABLE 1

TRENDS IN EXPENDITURE AND NUMBERS OF BENEFITS IN FORCE

Year Ending	Number of D.P.B.'s in	Percent Increase	Expenditure	Percent Increase	Recoveries from Maintenance/LPC
31 March	Force (1)		(м)	\$ 	\$ (M)
1965	1,622(3)	0.0	0.9(3)(2)	0.0	0.1(3)
1966	1,761(3)	8.6	1.0(3)(2)	11.1	0.1(3)
1967	1,950(3)	10.7	1.0(3)(2)	0.0	0.2(3)
1968	2,191(3)	12.3	1,2(3)(2)	20,0	0.2(3)
1969	2,494	13.8	1.7(3)(2)	41.7	0.2(3)
1970	3,092	24.0	2.3(3)(2)	35.3	0.3(3)
1071	4,432	. 43.3	4.0(3)(2)	73.9	0,6(3)
1972	6,186	39.6	6,5(3)(2)	62.5	0.9(3)
1973	9,234	49.3	11.5(3)(2)	76.9	1.6(3)
1974	12,600	36.5	19.5(2)	69.6	2.9
1975	17,231	36.8	30.2(2)	54.9	4.2
1976	23,047	33.7	48.9(4)	61.9	6.1
1977	28,401	23.2	80.8(4)	65.2	7.9
1978	31,465	10.8	111.8(4)	38.4	9.8
1979	35,385	12.5	143.5(4)	28.4	11.4
1980	37,040	4.7	169.4(4)	18.0	12.3
1981	39,412	6.4	190.1(4)	16.9	13.3
1982	43,447	10.2	252.6(4)	27.5	16.3(5)
1983	48,121	10.8	333.6	32.1	23.4(5)
1984	53,144	10.4	380.8	14.1	30.3(5)
1985	56,548	6.4	460.4	20.9	30.9(5)
1986	62,570	10.6	603.9	31.2	33.5(5)
1987	68,148	8.9	699.6	15.8	

<sup>(1)</sup> Including related emergency benefits.

Source: DSW Review Paper 1987

<sup>(2)</sup> Does not include expenditure on supplementary assistance payable to domestic purposes beneficiaries prior to 2 July 1975.

<sup>(3)</sup> Estimated figures only. Separate statistics were not kept for domestic purposes beneficiaries prior to 1969 and it was not until 1974 that separate expenditure figures were kept.

<sup>(4)</sup> Includes additional benefit from 2 July 1975 for 1975/76.

<sup>(5)</sup> Includes Liable Parent Contribution.

TABLE 2

# DOMESTIC PURPOSES BENEFITS IN FORCE AT 31 MARCH, 1987 BY BENEFIT CATEGORY

		Number	in Force	Percent of Total DPB!s
-	Solo Parents			
	Living Apart from Spouse	33	963	49.1
	Living apart from de facto	14	944	21.6
	Divorced	1	835	2.7
	Unmarried	14	076	20.4
	Other Solo Parents	1	227	1.8
	All Solo Parents	66	045	95.6
	Care of Sick		441	0.6
	Women Alone	2	660	3.8
	Total DPB's	69	146	100.0

Source: Department of Social Welfare, Annual Report, 1987.

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Source: DSW Statistics Section

4

TABLE 4

TABLE 13: BENEFITS CEASED ACCORDING TO CESSATION CODE AND										
DURATION OF BENEFIT 5 MONTHS TO 31 DECEMBER 1987										
: TOTAL										
н.,		אַני אַנדַ	PENEELL							
1	<u>                                     </u>	LESS		AVERAGE						
	1 7	THAN	2 YEARS	(WEEKS)						
	1	טאר	OR MORE	,						
	<u> </u>	YEARS								
CESSATION /SUSPENDED CODE										
DEAD	16	. 5	11	331.4						
IN MENTAL HOSPITAL	4	31	1	105.3						
LEFT NZ	1871	1351	52	104.4						
BETY IN PRISON	1 271	171	10	78.4						
EXCESS INCOME- EMPLOYMENT	1,005	6441	361	119-8						
EXCESS INCOME- OTHER SOURCES	! 36	28	10	119.9						
NO LONGER OFIED	2331	1371	96	157.3						
NON RENEWAL	1 261	14	12	167.4						
REMARRIED	256	87	169	192.6						
GRANTED OTHER BENEFIT	. 294	127	167	230-4						
RECONCILED	1 1,4641	1,282	182	50.5						
DEFACTO- CHILD LEFT CARE	6931	391	3021	123.0						
RECEIVING MAINTENANCE	.   6	5	1	201-5						
LACK OF PROSECUTION	45	291	16	118.2						
CHILD LEFT CARE	4541	2871	1671	138.1						
OTHER	341	212	129	122.5						
ADDRESS UNKNOWN	1 1	11	1	17.0						
IN EMPLOYMENT	2	21	- 1	47.5						
OTHER	51	-4	11	61.6						
Ī	5,097	3,410	1,667	113.5						
	!		1							

Source: DSW Statistics Section

Birth Rates of Married and Not Married Women 1962 - 1984

TABLE 5

	Rate per 1000 in	maternal years
Year	Married 16 - 49 yrs	Not Married 15 - 49 yrs
1962 1966 1971 1972 1973 1974 1975 1976 1977 1978 1979 1980 1981 1982 1983	124 124 94 91 85 86 82 81 79 79	31 37 44 44 41 39 38 37 38 37 39 38 39 37
	79 79	

Sources: Goodger 1986: Demographic Trends 1986:35 Table B3

TABLE 6

AGE-SPECIFIC NUPTIAL AND EX-NUPTIAL BIRTH RATES, NEW ZEALAND, 1982-1984

Calendar Year -	Maternal Age-Group (Years):								
	10-14	15-19 (1)	20-24	25-29	30-34	35-39	40-44	45-49	
			(a) Nu	ptial Birth	Rates(2)				
1962		546.8	408.2	285.0	160.4	78.4	25.1	2.1	
1966		528.1	319.5	226.8	115.8	58.1	1749	1.5	
1971	•••	464.7	289.1	214.3	103.5	41.3	12.4	0.9	
1972	• • •	493.6	281.0	203.1	94.4	39.3	10.9	0.9	
1973	•••	478.3	269.7	192.9	85.8	33.5	9.3	0.8	
1974	•••	468.2	264.0	183.1	77.6	30.5	7.3	0.5	
1975	• • •	434.3	245.0	174.5	71.6	24.7	6.9	0.6	
1976		396.4	240:4	169.9	70.9	22.6	5.9	0.5	
1977		357.1	231.8	169.8	72.4	21.7	5.9	0.3	
	•••	324.2	215.8	161.5	70.1	21.1	5.0	0.4	
1976		320.7	213.8	172.4	73.1	21.4	4.6	0.4	
1979	• • •	306.8	208.4	186.8	71.3	20.7	4.2	0.4	
1980	• • • •		205.6	167.8	73.4	20.2	4.1	0.2	
1981	• • •	303.6	202.5	167.6	75.0	21.4	4.1	0.4	
1962		284.6		168.7	77.8	21.2	3.9	0.3	
1983	• • •	289.4	206.0	176.9	82.4	22.6	4.0	0.4	
1984	• • •	278.8	212.2	1/6.9	04.1	44.0	1.0		
			(b) E:	x-Nupcial Bi	rth Rates(3)				
1962	0.2	17.4	55.7	85.5	73.7	41.5	11.5	1.0	
1986	0.4	25.6	64.2	84.8	70.3	39.6	11.7	0.9	
1971	0.3	30.9	75.0	101.2	85.9	41.8	10.5	0.7	
1971	0.3	33.1	69.3	92.4	72.5	43.6	11.4	0.6	
1973	0.4	32.1	60.5	79.8	64.9	38.1	8.6	0.2	
	0.4	31.8	56.6	72.2	61.4	28.0	8.8	0.4	
1974	0.5	30.5	51.7	70.2	54.6	28.7	7.4	0.5	
1975	0.5	29.7	51.3	65.3	53.0	25.8	8.0	0.0	
1976		30.5	53.9	69.6	50.5	24.4	7.8	0.1	
1977	0.4	29.8	52.5	65.4	46.9	23.1	6.1	0.4	
1978	0.4	28.8	56.8	74.4	49.8	26.0	6.4	0.5	
1979	0.4	27.5	56.4	69.2	47.8	25.4	5.6	0.1	
1980	0.3		57.4	70.8	48.2	20.3	6.4	0.	
1961	0.3	28.5	52.6	89.2	45.7	20.2	4.9	0.1	
1982	0.3	26.8		88.9	46.7	18.2	5.2	0.3	
								õ.	
1983 1984	0.3 0.3	25.9 25.0	53.2 52.2	68.3	49.8	18.4	5.6		

3.

Source: Demographic Trends 1986:35 (Table B.4)

<sup>(1)</sup> Nuptial birth rates were calculated by dividing the number of nuptial births to women aged 18-19 by the estimated mean number of married women aged 18-19.

(2) Nuptial birth rates were calculated by dividing the number of nuptial births to women in a given age-group by the estimated mean number of married women in that age-group.

(3) Ex-nuptial birth rates were calculated by dividing the number of ex-nuptial births to women in a given age-group by the estimated mean number of not-married women in that age-group.

TABLE 7

	Ex-Nuptial Birth	Placement, 1969-1	. <u>78</u> 2 (Pe	rcentages)
Year	Living with single mother	Living with co- habiting mother	Adopted.	Other, or not traced
1969 `	25	25	32	18
1970	27	25	32	1.6
1971	27	23	30	20
1972	30	24	28	18
1973	29	24	22	25
1974	. 29	27	18	26
1975	34	32	15	19
1976	36	34	13	17
1977	35 ·	36	11	18
1976	3 <b>9</b> ·	40	10	11
1979	38	41 .	9	12
1980	34	42	NA	NA
1981	34	42	ધ	16
1982	34	48	MA	NA

Source: DSW Annual Reports; DPB Review Committee Report.

TABLE 8

Percentage distribution of outcome of ex-nuptial conceptions, according to age of mother

Age group	Year	Ex-nuptial birth %	Ex-nuptial abortion %	Nuptial birth %
Under 20	1971	52.7	-	47.2
	1976	59.1	19.9	21.0
	1982	67.5	21.0	11.5
20-24	1971	55.3	_	44.7
	1976	56.4	22.2	21.3
	1982	57.4	28.6	14.0
25-29	1971	74.7	-	25.3
	1976	50.0	37.6	12.4
	1982	57.4	30.5	12.0
30-34	1971	84.4	_	15.6
	1976	53.4	39.6	7.0
	1982	54.4	34.8	10.8
<b>35-</b> 39	1971	88.3	-	11.7
	1976	52.1	42.8	5.1
•	1982	49.9	42.8	7.3
40 <del>+</del>	1971	87.8	-	12.2
	1976	89.1	8.5	2.4
	1982	· 34.6	60.0	5.5
All ages	1971	58.3	-	41.7
0	1976	56.8	25.1	18.1
	1982	59.8	27.8	12.3

Calculated from data in: Abortion notifications 1976-83; Vital Statistics 1971, 1976, 1982, Table 12.

Source: Sceats 1986:83

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#### TABLE 9

#### DIVORCES AND DIVORCE RATES, NEW ZEALAND, 1961-1984

Year	Number of Divorces	Divor	ce Rate(2)
	(1)	Rate	Index No.(3)
1961	1,733	3.23	100
1966	12,064	3.48	108
1507	3,347	5.15	159
1976	5,401	7.64	237
1977	5,381	7.58	235
1978	5,772	8.10	251
1979	6,101	8.56	265
1980	6,493	9.07	281
1981	8,590	11.96	370
1982	12,395	17.20	533
1983	9,750	13.44	416
1984	9,166	12.57	389

- (1) Decrees absolute and dissolution orders granted.
- (2) Decrees absolute and dissolution orders granted per 1,000 existing marriages.
- (3) Base year 1961 100.

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#### AGE-SPECIFIC DIVORCE RATES FOR FEMALES, NEW ZEALAND, 1982-1984

Age- Group	Number	Number of Divorces(1)			Divorce Rates(2)(3)		
(Years)	1982	1983	1984	1982	1983	1984	
Under 20	5	5	3	1.2	1.4	1.0	
20 - 24	984	822	769	17.4	15.4	15.8	
25 - 29	2,757	2,116	1,923	29.0	22.1	20.2	
30-34	2,682	2,092	1,929	26.2	20.4	18.7	
35-39	2,078	1.711	1,702	23.4	18.3	17.4	
40-44	1,482	1,203	1,166	19.4	15.4	14.6	
45 - 49	987	722	726	15,9	11.4	11.1	
50-54	643	492	422	10.5	8.1	7.0	
55-59	377	289	251	6.6	5.1	4.4	
60 - 64	216	159	138	4.6	3.3	2.7	
65 and over	124	106	122	1.7	1.4	1.6	
Not Specified	60	33	15	•••	•••	• • •	
Total	12,395	9,750	9,166	17.2	13.4	12.6	
			- ,		~~! 7		

- (1) Decrees absolute and dissolution orders granted.
- (2) Decrees and orders granted per 1,000 estimated mean married females in each age-group.
- (3) Provisional.

SOURCE: Justice Statistics, Department of Statistics, 1982, 1983 and 1984.

Demographic Trends 1986:84 (Tables F.6 and F.7)

TABLE 10

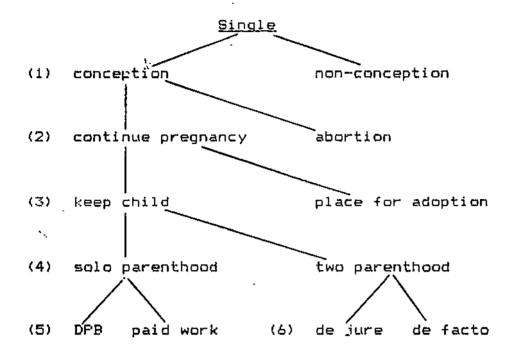
### PROPORTIONS OF SEPARATED AND DIVORCED WOMEN LIVING IN DE FACTO MARRIAGES, 1981

				Percentage in I	De Facto Unio	uis .
Age Group (Years)				Separated	Divorced	Total Separated and Divorced
15-19	• •		• •	15	•••	15
20-29				21	32	23
30-39	• •			19	24	21
40-49				13	15	14
50-59			٠	6	6	6
60 and c	over	• •	• •	2	2	2
	Total	• •		15	15	15

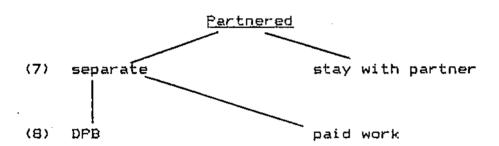
Source: N.Z. Official Year Book 1985:979.

#### FIGURE 1

#### Transition to Solo Parenthood: A Decision Tree



3



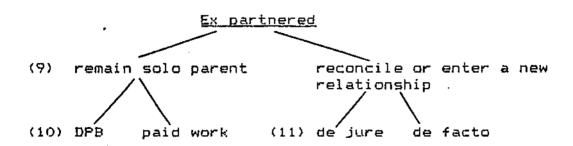
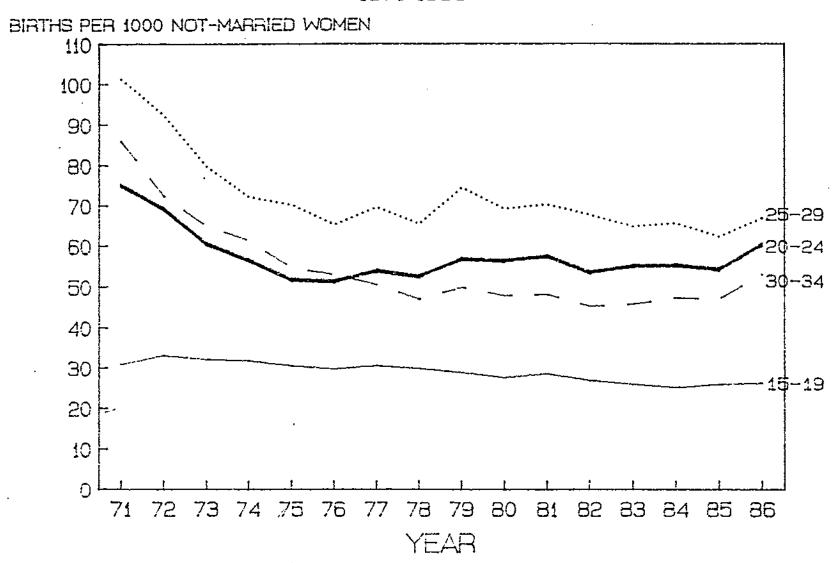


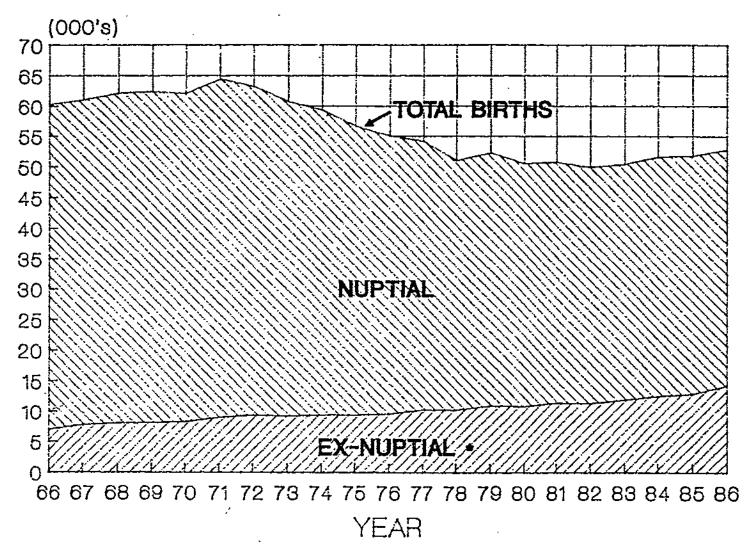
FIGURE 2

# EX-NUPTIAL BIRTH RATES BY AGE GROUP, 1971-1986



Source: Demographic Trends 1987

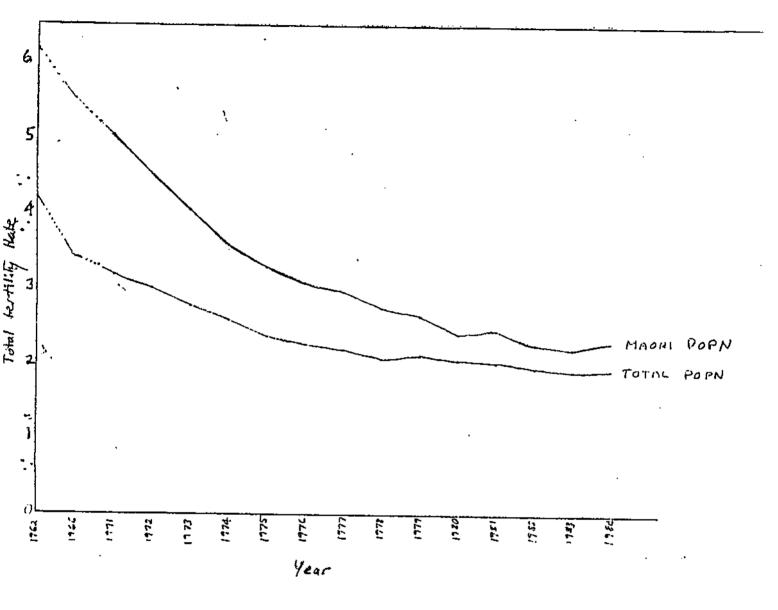
## LIVE BIRTHS BY NUPTIALITY STATUS, 1966-1986



Source: Demographic Trends 1987

FIGURE 4

### TOTAL FERTILITY RATES NZ MAORI AND TOTAL POPULATION, 1962-1984

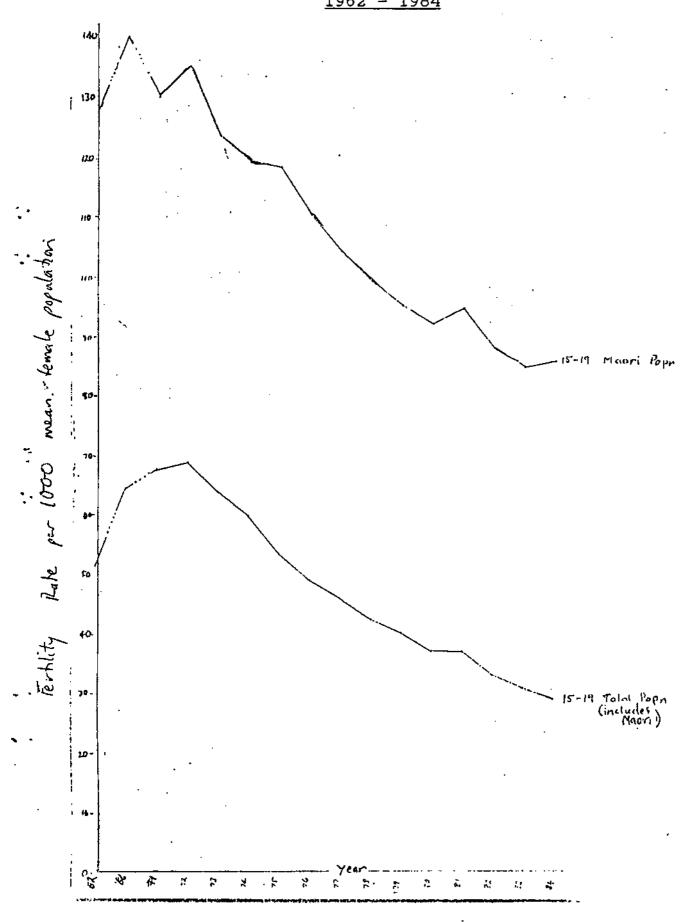


Source: Demographic Trends 1986 (Table B.5)

FIGURE 5

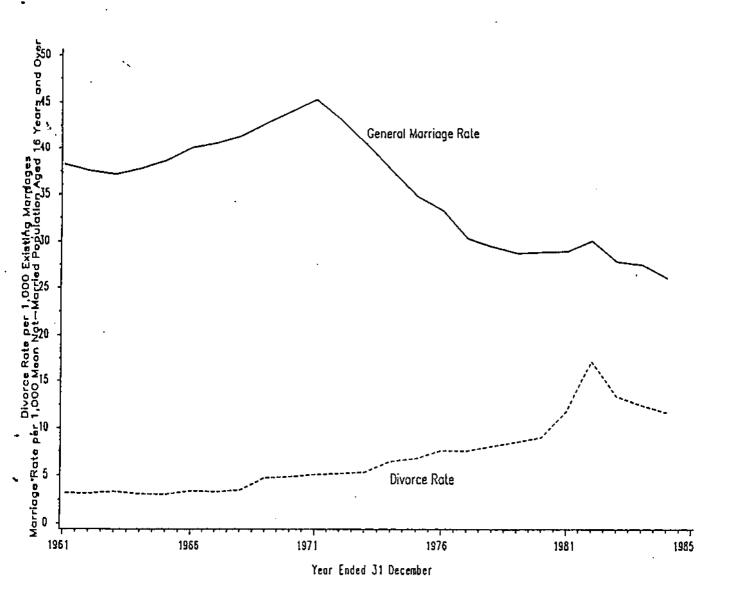
FERTILITY RATES FOR 15 - 19 YR OLDS, MAORI AND TOTAL POPULATION

1962 - 1984



Source: Demographic Trends 1986:36 (Table B.5)

# GENERAL MARRIAGE RATES AND DIVORCE RATES, NEW ZEALAND, 1961-1985



Source: Demographic Trends 1987

#### APPENDIX 2

#### ARE CHILDREN IN SOLO FARENT FAMILIES DISADVANTAGED?

- 1. A concern underlying many of the claims about the behavioural effects of the DPB is the belief that children who spend all or part of their childhood in a solo parent family are disadvantaged. The DPB Review Committee, for example, believed that generally speaking children are "better placed for preparation for their future lives if they are raised in a two parent situation . . . " (Report 1977:17).
- 2. A major New Zealand research study has tackled this question. The Christchurch Child Development Study is a longitudinal study of a cohort of 1265 children born in the Christchurch region during mid-1977. About 7 per cent of them began life in single parent families. Some relevant findings recently reported (Fergusson 1987) are:
- a) Many children "do not belong to a fixed 'family type' but rather move between family situations in a dynamic way over time." (Ibid:15).
- b) It is estimated that nearly half of all children in the cohort will have experience of living in a single parent family by the age of 16, including 37 to 40 per cent of those who started in two parent families.
- c) Of those who began life in single parent families, 50 per cent entered a two parent family by age 3, and more than 80 per cent by age 9. However, these families had quite a high risk of breakdown.
- d) Among risk factors associated with the breakdown of unions were youth of mother, short duration of marriage, de facto marriage, and unplanned pregnancy.
- e) Once children enter a single parent family situation, there is a strong probability of further instability and change.
- f) There is some evidence from the study "that children who encounter multiple family situations are at greater risk of developing antisocial and aggressive behaviour." This appears to reflect a combination of social disadvantage and stressful home conditions. (Ibid: 29).
- 3. In an earlier publication, <u>The First Four Years</u>, the research team reported that "as a group children who entered single parent families were disadvantaged when compared with their peers in two parent families." (The score of disadvantage

used covered a range of factors including health care, play facilities, attendance at preschool, etc.) The reasons seemed to be related to stress on mothers, including housing problems, and lack of support. (Christchurch Child Development Study, 1982:59-61)

- 4. The results of this study suggest that it is simplistic to talk of single parent families as a type of family rather than as a stage in a dynamic process of family formation and reformation. It also suggests that it is inappropriate to attribute disadvantage to family status rather than associated factors such as low income and lack of social support.
- 5. However, this substantial longitudinal study has provided evidence of disadvantage among children who spend some part of their childhood in single parent families especially those who start life in single parent families or pass through several changes of situation.

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