AUSTRALIAN MOTHERS: FEWER AND POORER

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One of the factors contributing to the decline in fertility in Australia is the fall in the proportion of young women who are partnered. This situation has been a factor in the sharp increase in the proportion of families headed by sole parents. In the absence of this increase, fertility would have fallen further, at least amongst women without post-school education. But the growing numbers of lone parents are shouldering a disproportionate share of the task of raising the next generation.

The propensity of Australian women to have children, at least as measured by the Total Fertility Rate (TFR), has been fairly stable at around 1.8 to 1.9 over the last couple of decades. Nevertheless there is a growing consensus among demographers that recent falls to 1.74 in 1998 to 1999 are the prelude to further declines.[1]

The theory behind this expectation is robust. One factor pointing to a continued fall in fertility is the increased proportion of women with investments in education who stand to suffer a substantial financial penalty should they have children. In the Australian context this conflict between childbearing and education is thought to be particularly sensitive because employers have been slow to accommodate their workplace arrangements to the needs of women who want to combine motherhood and continued employment.

A further compelling factor pointing to continued fertility decline is the sharp trend (documented below) towards delay in partnering (whether in a de facto or registered marriage) amongst women in their twenties and thirties. The expectation is that women without a reasonably secure relationship with a prospective father are likely to delay motherhood until such a relationship is in place and some sort of joint household established.

Given this starting point, and the absence of compelling factors pointing in the other direction (as argued in Coleman's paper — see this issue) the puzzle for fertility analysts in Australia is why the Australian TFR has not already fallen further. By European standards, the Australian level is relatively high.

The hypothesis explored below is that part of the reason why the Australian TFR has held up over recent years is that more births are occurring outside registered marriages (henceforth unless otherwise stated, marriage means registered marriage, not de facto marriage). By contrast, in Italy and Spain, where older style 'family values' have remained relatively intact, delay in marriage has not led to increased ex-nuptial births, and this appears to have contributed to the very low fertility levels reported in these countries.

In a setting where fertility is falling and a higher proportion of births are occurring outside marriage (which in turn contributes to the growth of sole parent households), we in Australia may end up with the 'fewer and poorer' scenario described in the title of this paper.

HAVEN'T THE POOR ALWAYS HAD MORE?

One response may be that the poor 'have always had more'. However, in Australia during the twentieth century this has not always been the case. Lincoln Day's study of the 1961 Census showed that the wives of professional men had more children

than did those of clerical and blue collar background (though not more than the wives of farmers).[2] Consistent with Day's findings, Hugo's study of the 1981 census indicated that, for women aged over 40 by 1981, those with the lowest household income tended to have fewer children than the better off.[3] These findings should not surprise us. They relate to an era where women were expected to move out of the workforce when married (even if they were professionals). There were no parallels to today's family payments or sole parent pensions. Most women saw themselves primarily as housewife/ mothers and family income was the crucial determinant of the capacity to provide for children.

But changes were afoot for younger women. Hugo showed that there was an inverse relationship between household income and fertility for women aged under 40 at the time of the 1981 Census. In a later study of 1981 Census data Rowland foreshadowed the theme raised in my introduction. He noted that there was a greater percentage of women without university degrees who were raising children as sole parents than was the case for women with degrees. His hypothesis was that women with degrees, far from being the liberal pathbreakers some observers thought, had actually rather conservative expectations of marriage and child rearing.[4]

FERTILITY IN THE 1990s

Table 1 provides data drawn from the 1986 and 1996 Censuses which show the average number of births by education level for women aged 30 to 34 and 35 to 39. Unfortunately comparable data were not available for all levels of education. The Table shows that, as of 1996, there is a striking gap in fertility levels for women aged 30 to 34 between women with degrees and those without post-school education (women without post-school qualifications constitute the majority of women in this age group). The women without post-school qualifications average 1.74 births, or just over double the level of .88 births recorded for their degree-qualified counterparts. The gap between the two groups has widened between 1986 and 1996.

But for women aged 35 to 39 the reverse is the case. In this age group women with degrees who have delayed child rearing have begun to 'catch up' with their less-qualified sisters. This does not mean that the thesis concerning the role of investment in education in reducing fertility is incorrect. There is still a significant gulf in fertility at age 35 to 39 by level of education in 1996 (1.55 births compared with 2.15). But it does imply that other factors are at work in shaping the fertility levels of women besides investment in education, including a decline in partnering and marriage levels. McDonald discusses these factors in the accompanying paper.

Table 1: Average number of births per woman aged 30-34 and 35-39 in 1986 and 1996 by qualification level*

	Average number of births				Change 1986-1996 (per cent)	
	1986		1996			
	30-34	35-39	30-34	35-39	30-34	35-39
Degree level	1.08	1.62	.88	1.55	-18.5	-4.3
No qualifications	2.01	2.34	1.74	2.15	-13.4	-8.1

*Comparable data for women with trade certificate and basic qualifications not available

Source: 1986 data, *Fertility in Australia*, ABS, catalogue no. 2514.0 1992. 1996 data, Centre for Population and Urban Research, Monash University, customised 1996 matrix

The main focus of this paper is on women who do not have post-school education. Table 1 shows that they have most of their births by their early thirties. Their average of 1.74 births per women at this age indicates that their fertility level seems to be holding up despite the sharp decline in partnering levels discussed below. This implies the possibility that more are having ex-nuptial births and perhaps births where the relationship with the father is not secure.

Changing relationship patterns

Table 2 shows that there has been a steep decline in the proportion of women in a partnered relationship over the decade 1986 to 1996, particularly for women aged 30 to 34. It also shows that the proportion of women never married has increased sharply. Though not shown in the table, the consequence (as might be expected) is an accompanying significant decline in the proportion of women living in married partnerships in the younger

Table 2: Number of women aged 20-49 years, percentages not partnered and never married by level of qualification and age, 1986 and 1996

Age	Qualification level	1986			1996		
		Total	Per cent not partnered	Per cent never married	Total	Per cent not partnered	Per cent never married
20-24	Bachelor or above	30,146	77	80	85,806	80	87
	Diploma	21,075	70	73	53,113	75	85
	Skilled vocational qualification	16,489	56	60	25,382	66	78
	Basic vocational qualification	81,738	62	65	36,835	70	82
	No post-school qual'ns stated	479,075	60	62	454,882	72	81
	Total	628,523	61	64	656,018	73	82
25-29	Bachelor or above	52,047	44	44	121,269	51	57
	Diploma	35,903	34	32	59,115	44	48
	Skilled vocational qualification	14,393	28	22	30,923	38	40
	Basic vocational qualification	97,933	33	29	35,345	41	43
	No post-school qual'ns stated	445,174	32	25	435,438	42	42
	Total	645,450	33	27	682,090	43	45
30-34	Bachelor or above	49,055	30	24	109,197	32	30
	Diploma	39,353	22	15	58,247	29	24
	Skilled vocational qualification	12,934	20	8	27,634	27	20
	Basic vocational qualification	85,794	23	14	37,405	28	21
	No post-school qual'ns stated	428,913	23	11	470,727	30	21
	Total	616,049	23	12	703,210	30	23
35-39	Bachelor or above	37,063	27	15	111,503	27	19
	Diploma	35,445	19	9	66,900	24	13
	Skilled vocational qualification	14,254	17	4	22,677	24	11
	Basic vocational qualification	76,201	21	8	38,723	25	12
	No post-school qual'ns stated	447,301	20	6	476,694	27	12
	Total	610,264	20	7	716,497	27	13

Source: Centre for Population and Urban Research, Monash University, customised matrices from Censuses, 1986, 1996

age groups.[5] These patterns are particularly notable for women who do not possess post-school qualifications. In the case of 25 to 29 year old women in this category, the proportion who had never been married increased from 25 per cent to 42 per cent over the decade. For degree-qualified women the increase was much less — from 44 per cent to 57 per cent. On the assumption that the establishment of a partnered relationship, particularly a married relationship, is a precondition for having a child, it is to be expected that this would lead to a decline in fertility over the decade in question. Table 1 shows that this happened. However, at least for women aged 30 to 34, the decline was greater for degree- qualified women than for those without post-school qualifications.

The implication is that women without post-school education who are not married, and perhaps not partnered, are more likely to become mothers than there more highly qualified sisters. This linkage was noted in McDonald's analysis of 1996 Census data on fertility levels. He showed that if the analysis is limited to married women, there is not much difference in the average number of children ever born for women who were managers or professionals (and thus likely to have degrees) and women employed in lower skilled occupations (and thus unlikely to have degrees). But comparisons of *all* women by these occupations showed that the women in the lower skilled occupations had much higher average fertility levels by age 35 to 39 than the managers and professionals. His conclusion was that fertility levels of women in lower socio-economic status occupations who were not wives must be higher than for professional women.[6]

One piece of evidence consistent with this conclusion is that women with degrees are far less likely to be sole parents than are women with no post-school education. As Table 3 shows the latter dominate the ranks of sole mothers, at least amongst those aged less than 40. Most young women with degrees appear to avoid entering relationships (whether married or not) which lead to sole parenthood. The Table indicates that 15.5 per cent of all women aged 30 to 34 hold degrees, but they constitute just five per cent of all sole parents in this age group. Whether this is due to more conservative 'family values' as suggested by Rowland is uncertain. The discussion below suggests an alternative explanation. This is that degree qualified women enter marriage markets where they are more likely to find partners with relatively high incomes and secure employment than do women without post-school education, and thus enjoy one of the foundations for a stable relationship.

The pathway by which women without post-school education reach sole parenthood is an open question at this stage in

Table 3: Proportion of female lone parents and all women who are graduates and proportion who have no post-secondary qualifications, 1996

	Per cent who are graduates		Per cent who have no post school education	
Age group	Lone parents	All women	Lone Parents	All women
20-24	1.2	13.1	89.4	69.3
25-29	2.6	17.8	85.8	63.8
30-34	5.0	15.5	81.1	66.9
35-39	8.6	15.6	75.5	66.5
40-44	12.2	14.9	70.4	67.8
45-49	13.0	12.0	70.5	72.1

Source: Centre for Population and Urban Research, Monash University, customised 1996 Census matrix

Table 4: Registered Marital[a] status of female lone parents aged 15-49 in families with children aged less than 15 years, 1996

	Registered marital status (per cent)						
Age group	Never married	Widowed	Divorced	Separated	Married	Total	Number
15-19	95.6	0.5	0.7	2.2	1.1	100.0	7,919
20-24	84.2	0.4	2.8	11.0	1.5	100.0	37,383
25-29	58.5	1.3	13.1	24.5	2.7	100.0	55,922
30-34	33.1	2.5	28.5	32.8	3.1	100.0	71,508
35-39	18.1	4.3	39.6	34.5	3.5	100.0	78,289
40-44	10.9	6.7	44.8	33.2	4.4	100.0	56,008
45-49	7.9	10.5	46.4	30.6	4.6	100.0	25,364
Total 15-49 years	35.4	3.8	29.1	28.5	3.2	100.0	332,393

[a] Registered married status refers to the legal marital status of a woman. A woman can be married and a sole parent if the spouse is living elsewhere (as in prison).

Source: Centre for Population and Urban Research, Monash University, customised 1996 Census matrix

the argument. What is clear is that the number of women in this situation is increasing rapidly. The proportion of all households with dependant children which were lone parent households (almost all of whom were headed by women) increased from 14.6 per cent in 1986 to 19.4 per cent in 1996.

By 1999 the proportion of all families with children aged 0-15 headed by sole parents was around 21 per cent.[7]

EXPLAINING LEVELS OF SOLE PARENTHOOD

The increase in the proportion of mothers who are single mothers could derive from growth in the number of women who were not in stable relationships at the time of the birth of their children, or from an increase in the rate of breakdown of established married or de facto relationships, or a combination of both.

It is not possible to make a definitive judgement on this question. The Census data do not allow analysis of the marital status of mothers at the time of birth. We have to make do with information on the marital status of mothers at the time of the Census. This tells us if the mother has ever been legally married, though nothing about any de facto relationship. These data are shown in Table 4 for women who were sole parents in 1996. The table indicates that most of the women aged up to age 30 who were sole parents had never been married, including 58.5 per cent of those aged 25 to 29. (By comparison, 37 per cent of single mothers aged 25 to 29 in 1986 had never married.)[8] After age 30 the proportion never married declines sharply. Overall, 35.4 per cent of all single mothers in 1996 had never been married. An unknown number of the single mothers who were married may have married (and since separated from) a man who was not the original father. Nevertheless, the majority of sole parents (and particularly those aged over 30) are single as a consequence of a marriage breakdown. Marital breakdown is also much more likely to occur in low income families,[9] thus further contributing to the low income situation in sole parent families discussed below.

The sole parent status of the growing minority of single mothers who had never married could have arisen at one pole from the breakdown of a long-standing de facto relationship or at the other from relationships which lacked any long-term commitment. As to the split between this group, Carmichael suggests on the basis of mid-wives' returns to the National

Perinatal Statistics Unit in the mid-1990s, that about half of all non-marital births at that time were to women who were not living in consensual unions.[10] McDonald believes that this latter estimate is too high and that the proportion of ex-nuptial births where there was no (even temporary) committed relationship may be closer to 20 per cent.[11] At the very least, in the great majority of cases (87 per cent) of the 71,570 ex-nuptial births recorded in 1998, paternity was acknowledged.[12]

These comments do not resolve the above issue. It is evident however, that an increasing proportion of births is occurring out of wedlock. Table 5 shows the trend over the period 1992 to 1998 for confinements. Over just six years the proportion of confinements recorded as ex-nuptial increased from 24 per cent to 28.8 per cent. Births outside of marriage primarily occur amongst younger women. What is striking about the recent trend is the rapidly growing proportion of ex-nuptial births amongst women in their mid-20s.

It seems highly likely that the decline in the proportion of young women who are married is a contributing factor to the increase in ex-nuptial births. Most of this increase is occurring within the ranks of women without post-school qualifications. As shown earlier, most women in this category complete their fertility in their early thirties. Thus it seems reasonable to conclude that fertility levels in this group are being held up by a willingness on the part of such women to have children outside marriage and perhaps outside of committed de facto relationships.

Table 5: Proportion of confinements which were ex-nuptial by age of mother, 1992 and 1998

	Proportion of births ex-nuptial	
Age of mother	1992	1998
15-19	83.9	90.4
20-24	42.4	54.7
25	22.0	33.9
26	18.5	27.1
27	16.1	22.9
28	13.8	18.9
29	13.0	17.0
30	12.3	16.4
31	11.9	16.1
32	11.9	15.3
33	12.8	15.7
Total[1]	24.0	28.8

[1] Total includes mothers in other age groups
Source: *Birth Australia, 1992* and *1998*, ABS, catalogue no. 3301.0

Fertility decisions

Why would women with relatively low levels of investment in education risk having a child in a situation that might leave them bearing the entire responsibility for raising it? Such women have less prospect of lucrative employment than their degree-qualified sisters, yet the latter, at least while in their twenties and their thirties seem very unwilling to get into such a situation.

The following observations are advanced as tentative hypotheses. There is an increasing proportion of men and women in their twenties and early thirties who are sexually active but not in married or committed de facto relationships. The chances of conception outside such relationships has grown sharply thus putting more women in these circumstances in a position to make a choice about whether to become mothers or not. Women with less education have less to lose if they leave the labour market as regards income forgone. But a much higher proportion has access to employment than in the past. There are far more job opportunities available to women in routine clerical, retail and related areas. The proportion of all women aged 25 to 29 who were employed full time and part

time in 1986 was 54 per cent. By 1996 this proportion had increased to 63 per cent. The parallel figures for all women aged 30 to 34 was 51 per cent in 1986 and 58 per cent in 1996.[13]

As a consequence younger women who do decide to have a child, even though not in a married or secure de facto relationship, may feel they have greater capacity to provide for the child through their own employment. Their greater sense of financial independence also allows them to be choosier about entering long term partnering relationships.

Moreover, when it comes to selecting a partner, the relative situation of prospective men has worsened. Female and male labour-force participation rates have been moving in different directions. Just as female employment rates have been increasing since the mid-1980s so those of their male counterparts have been declining. This is particularly true for men in blue-collar occupations and with limited qualifications.[14] Women with little post-school education are in marriage markets where they are most likely to encounter the men worst affected by the labour market situation just described. This minority of men has less to offer financially than previously. As suggested above, the increased financial independence of women means that they are under less financial pressure to enter a married or de facto relationship than previously. Analysis of male partnering levels by income and occupation supports the inference that women take this factor into account in making partnering choices. Men with lower income levels are far less likely to be in married or de facto partnerships.[15]

This situation has contributed to the decline in partnering levels amongst younger women without degrees. It has also put many more women in their mid-20s to mid-30s in a situation of having to make choices about whether to become pregnant when they are in a de facto or more fleeting relationship with the father and whether to have the baby. Women with less education are making choices in this situation which lead to their becoming mothers much more often than their better educated sisters. Perhaps the former feel that, though jobs are available, their future in routine employment offers them much less than does the future of women with degrees, who can look forward to professional and managerial job opportunities. Women with limited education may also expect that, in the event that the relationship with the father does not stand the test of time, they have the fall-back position of re-entering the labour market as well as the security of the sole parent pension and family payment, and perhaps maintenance via the Child Support Agency. They certainly face a more accepting social climate if they do make this decision than did women in the past.

THE POOR HAVE MORE

Lower fertility amongst better educated women, the much higher proportion of women with lower levels of education giving birth in situations likely to lead to sole parenthood status, and the increased level of breakdown of established relationships have a combined effect. The result is that the task of raising the next generation is increasingly focussed on households with the lowest family income.

Table 6 shows the extent of the inverse relationship between family income and average number of births per woman by 1996. While this relationship is not new, it is becoming more accentuated. Women living in households with the low family income of $300 to $499 per week (or

$15,600 to $26,000 per year) have the most children for each of the age groups listed. This pattern reflects the fact that women aged up to 35-39 in the two poorest household categories, that is those with children who are full time housewives and those who are sole parents and are not employed, have more children than do mothers in couple relationships who are employed. This pattern is shown in Table 7. Needless to say, women in couple relationships who are employed, but have no children, live in households that are by far the richest.

Table 6: All women: mean number of live births by age and weekly family income, 1996

Age group	$0-$299*	$300-$499	$500-$799	$800-$1199	$1200+
25-29	1.43	1.59	1.22	0.73	0.35
30-34	1.85	2.11	1.93	1.63	1.18
35-39	2.14	2.35	2.28	2.15	1.96
40-44	2.28	2.39	2.36	2.30	2.29
45-49	2.39	2.42	2.40	2.36	2.41

* Includes negative income
Source: Centre for Population and Urban Research, Monash University, customised 1996 Census matrix

Table 7: Women in families with children at home, mean number of live births by age of mother, 1996

Family type	25-29	30-34	35-39	40-44	45-49
Couple, employed female	1.60	2.03	2.36	2.56	2.75
Female lone parent, employed	1.44	1.79	2.13	2.38	2.58
Couple, homemaker	1.97	2.34	2.36	2.30	2.29
Female lone parent, homemaker	1.94	2.31	2.58	2.81	3.12

Source: Centre for Population and Urban Research, Monash University, customised 1996 Census matrix

The net effects of these circumstances is revealed in Table 8 which compares the family income of different types of households, including those with no children for women aged 30 to 34 and 35 to 39. Families with no children and both partners working constitute the undisputed financial elite in Australia. Next are those families with children under 15 but with both partners working. Then come those where the female is a homemaker with children under 15. The biggest group within this category is the 'battlers' earning $500 to $799 per week. Their relatively low family income is partly attributable to their child-rearing responsibilities. Thus while high qualifications and the accompanying higher income contribute to low fertility, at the other end of the scale fertility contributes to low family income. Finally, at the bottom are sole parent families, with by far the poorest group being the largest category of sole parent families, that is those where the mother is not employed.

CONCLUSION

Table 8: Females aged 30-34 years: family type and weekly family income

Family type	$0-$299[1]	$300-$499	$500-$799	$800-$1199	$1200+	Income NS/NA	Per cent	Total
Couple, no child,[2] female employed	1.5	4.4	14.2	29.4	49.4	1.1	100.0	81,917
Couple, child, female employed	3.1	8.7	23.9	35.0	28.1	1.2	100.0	206,374
Couple, child, female homemaker	9.5	20.6	35.3	22.7	9.7	2.2	100.0	187,001
Couple, no child, female homemaker	21.0	23.0	25.6	17.3	8.7	4.4	100.0	15,223
Lone parent, child, female employed	18.5	46.1	27.4	5.6	0.9	1.5	100.0	28,938
Lone parent, child, female homemaker	52.2	37.8	4.6	0.7	0.4	4.3	100.0	43,636
Total	10.1	16.6	25.0	25.5	21.0	1.9	100.0	563,089

[1] Includes negative income
[2] Child refers to child aged less than 15 years living with the family
Source: Centre for Population and Urban Research, Monash University, customised 1996 Census matrix

The Australian birth rate is likely to trend downwards given the increased proportion of women with investments in post-school education and the decline in partnering levels evident for all women into their early thirties. The increased proportion of women living outside marriage or even de facto relationships is a potent disincentive to taking on the responsibility of child rearing. At the same time, it puts many more sexually active women in a position where they must make decisions about having children where their relationship with the father or potential father is tenuous. The analysis in this paper supports Coleman's argument that Australia's relatively liberal 'family values' (more like Scandinavia than Southern Europe) are helping to arrest the decline somewhat. This is because as more births here occur outside traditional marital relationships than is the case in more conservative cultures.

It is not possible to be precise about the size of the group of mothers who are unmarried and have never had a long-term relationship with the child's father. Nor can we measure precisely their contribution to the more than 20 per cent of all households in Australia with dependent children which are headed by single parents. Most sole parent households derive from the breakdown of married relationships. Nevertheless a growing minority of sole parent households are emerging from relationships which were tenuous at the time of the child's birth, with most of the mothers in question coming from the ranks of women without post-school education. This group of mother's are contributing significantly to a troubling outcome relatively: poor households are shouldering an increasing share of the task of raising the next generation.

There are hints in the Commonwealth Government's current welfare review of a punitive response to the increase in the number of sole parent pensioners. If so, it is neither appropriate nor fair. The women and children in question need help, not punishment. The fathers include many of those most likely to have been victims of the economic changes implemented by recent governments and thus most likely to have had their couple relationship threatened by tensions attributable to low or insecure income. To punish their children would be a double assault. Assistance to single mothers, such as for training to facilitate return to the workforce is appropriate. However, the recent United States government measures which include requiring 20 to 30 hours work per week for single mothers after two years welfare assistance are questionable.

Most of the Australian women who are single mothers do not possess post school education. They mix in marriage markets which include men whose employment position has been worst affected by structural change. Men without regular employment have the least to offer as marriage partners and, if married, their relationships are far more likely to be threatened by income problems than is the case for marriages involving middle and upper class men. The number of men affected by these developments is very large and growing fast. As of mid-1999 there were 535,569 payers (almost all men) on the Child Support Agency's books, up from 448,045 in mid-1997. The men affected are drawn overwhelming from the ranks of those on low incomes. The median taxable income for all child support payers as of mid-1999 was only $18,971.[16] As a consequence of this parlous situation most of the mothers receive very little maintenance money from the fathers or payers.[17]

The current situation is that the winners of the economic struggle are playing a diminished role in reproducing the next generation. If the task is increasingly being left to those who are less financially successful, they have a strong claim on other Australians to help them perform the task well.

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