

# Child Poverty & Family Structure

What is the evidence telling us?

Report to Family First New Zealand 2016



## About the Author



**LINDSAY MITCHELL** has been researching and commenting on welfare since 2001. Many of her articles have been published in mainstream media and she has appeared on radio, television and before select committees discussing issues relating to welfare. In 2009 her paper, *Maori and Welfare* was published by the New Zealand Business Roundtable. She mentored beneficiary families during the 2000s and is currently teaching literacy as a prison visitor. She has also kept a blog since 2005 and counts herself as a rarity in blog survival rates. When she isn't writing and researching, Lindsay paints and exhibits, specialising in Maori portraiture.



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### *About Family First NZ*

Family First NZ is a charitable organisation formed in 2006, and registered as a charity with the Charities Commission. Its purposes and aims are:

- to promote and advance research and policy regarding family and marriage
- to participate in social analysis and debate surrounding issues relating to and affecting the family
- to produce and publish relevant and stimulating material in newspapers, magazines, and other media relating to issues affecting families
- to be a voice for the family in the media speaking up about issues relating to families that are in the public domain



# Endorsements

*"Lindsay Mitchell has a proud record of researching social issues and confronting skewed conclusions reached by others. This work carries on from other studies she has undertaken and the conclusions seem balanced and worthy of publication. I'd go so far as to say that her main finding – that marriage is the best guarantor that children will be given an adequate start in life – has to be given considerable publicity if, as a society, New Zealanders are serious about tackling the evidence of child poverty in our midst."*

**DR MICHAEL BASSETT** - former Minister of Health and Local Government for the Labour government between 1984 and 1987, and Minister of Internal Affairs, Local Government, Civil Defence and Arts and Culture between 1987 and 1990; renowned political historian, award-winning columnist and former Waitangi Tribunal member.

*"Both poverty and family structure are politically charged issues. For practical and political reasons, available data imperfectly represent the underlying situation. Many groups prefer to promote their own policy agendas while suppressing others. This report attempts to challenge the dominant discourse by highlighting the relationship between increased child poverty and the decline of stable traditional two-parent families. It indicates that changing attitudes combined with government policies may be having significant detrimental effects for many children. It will be most useful if it can stimulate greater awareness and debate on these issues."*

**DR STUART BIRKS** - Fellow of the Law and Economics Association of New Zealand (LEANZ). Dr Birks has over 40 years' experience in economic policy and theoretical and quantitative economics methodology. He is a Life Member of the New Zealand Association of Economists and is active in the World Economics Association.

*"Once again, Lindsay Mitchell has produced a stunning indictment of society's increasing indifference to marriage. There can't any longer be any serious doubt that the breakdown of the institution of marriage has been a major contributor to economic and social poverty in New Zealand over recent decades. And easy access to no-questions-asked state welfare has in turn been an important contributor to that outcome."*

**DR DON BRASH** - Dr Brash was an MP between 2002 and 2007, and was elected Leader of the National Party in 2003. He also led the ACT Party in the 2011 election. Before entering Parliament, Dr Brash was Governor of the Reserve Bank for almost 14 years. In 2009, he was appointed to chair the New Zealand Government's 2025 Taskforce and remained chairman until the Taskforce was wound up in May 2011.

# Executive Summary

Despite families being much smaller, parents being older, mothers being better educated and having much higher employment rates, child poverty has risen significantly since the 1960s.

In 1961, 95 percent of children were born to married couples; by 2015 the proportion had fallen to 53 percent.

For Maori, 72 percent of births were to married parents in 1968; by 2015 the proportion had fallen to just 21 percent.

In 2015, 27 percent of registered births were to cohabiting parents. The risk of parental separation by the time the child is aged five is, however, 4-6 times greater than for married parents.

Cohabiting relationships are becoming less stable over time.

Cohabiting parents are financially poorer than married parents. They form an interim group between married and single parent families.

Single parent families make up 28 percent of all families with dependent children. These families are the poorest in New Zealand.

51% of children in poverty live in single parent families.

Single parents have the lowest home ownership rates and the highest debt ratios.

Children in sole parent families are often exposed to persistent poverty and constrained upward mobility.

Of registered births in 2015, 5% had no recorded father details and a further 15% had fathers living at a different home address to the mother.

Of all babies born in 2015, 17.5% (10,697) were reliant on a main benefit by the end of their birth year, over two thirds on a single parent benefit. Over half had Maori parents/caregivers.

The higher poverty rates for Maori and Pasifika children are reflected in the greater number of sole parent and cohabiting families.

Rapidly changing family structure has contributed significantly to increasing income inequality.

Child poverty is consistently blamed on unemployment, low wages, high housing costs and inadequate social security benefits. Little attention has been given to family structure.

Despite marriage being the best protector against child poverty it has become politically unfashionable – some argue insensitive – to express such a view.

But if there is to be any political will to solve child poverty the issue has to be confronted.

*Child poverty has risen significantly since the 1960s.*

*For Maori, 72 percent of births were to married parents in 1968; by 2015, just 21 percent.*

*Cohabiting parents are financially poorer than married parents.*

*Rapidly changing family structure has contributed significantly to increasing income inequality.*

*Despite marriage being the best protector against child poverty it has become politically unfashionable to express such a view.*

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# Introduction

In 1961 the average number of births per woman was 4.3<sup>1</sup>. Today the number is less than half that at 1.99<sup>2</sup> yet child poverty<sup>3</sup> would appear to be a much greater problem.

Children apparently cost a great deal to bring up. Intuitively then, the fewer they have, the lower the financial burden on parents should be. Families today should be richer, not poorer.

The median age of first-time mothers is also higher than in the past. In the early 1960s it was 23; now it is 30<sup>4</sup>. The age when men become fathers has also risen. As people tend to accumulate wealth and increase incomes over their lifetimes, delayed childbirth should also point to wealthier parents. Add to these two factors that mothers are now better educated<sup>5</sup> and have much higher employment rates, the more common incidence of child poverty seems increasingly mysterious.

**This poses two immediate questions:** Is there really more child poverty? And if the answer is 'yes', then why?

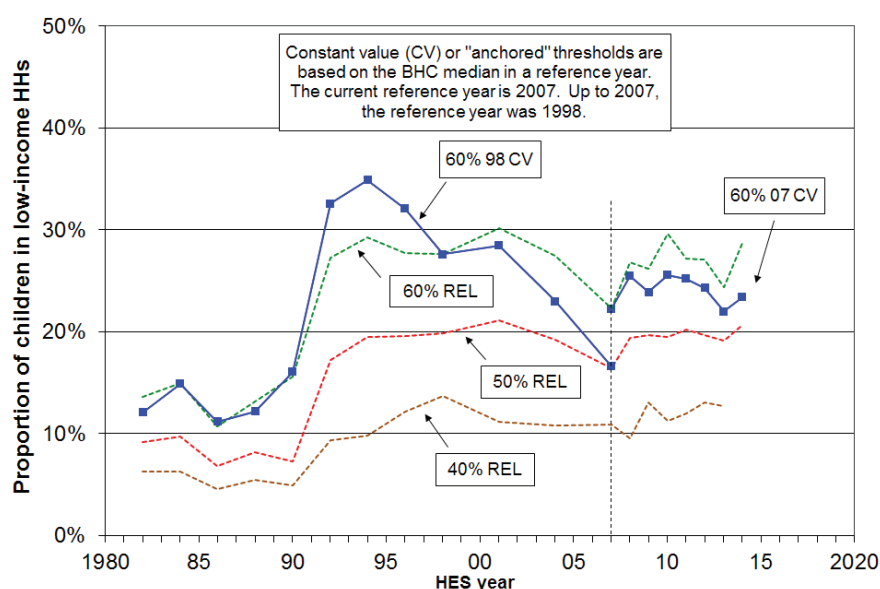
*Families today should be richer, not poorer.*

The highest number of births registered in any year ever was 65,390 in 1961. At that time, New Zealand's population was just 2.5 million, compared with 4.6 million in 2016.

## Looking Back

The official source of child poverty statistics, the *Household Incomes Report*, only provides data extending back to 1982. Since then, all of the relative measures depicted below<sup>6</sup> show the proportion of children in low-income households has risen. Each line charts the percentage of children living in households with incomes below varying percentages of the median household income. The most commonly used poverty threshold is 60 percent of the equivalised median household income after housing costs (AHC). In 2014, 23 percent of children lived in such households (blue line); in 1982, the proportion was 12%.

**Proportion of children below selected thresholds (AHC): fixed line (CV) and moving line (REL) approaches compared**



*Delayed childbirth should also point to wealthier parents.*

*Mothers are now better educated and have much higher employment rates.*

Source: *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2014*

1 *Demographic Trends 2012*, Statistics New Zealand

2 Births and Deaths: Year ended 2015, Key Facts, Statistics New Zealand

3 Poverty throughout this report refers to *relative* poverty

4 Birth tables, Median and average age of mother, Statistics New Zealand

5 While student debt was not a feature of the 1960s, higher education generally correlates with higher incomes

6 See *Household Incomes in New Zealand 2014: Trends in indicators of inequality and hardship 1982-2014*, Bryan Perry, MSD, August 2015, p84-87 for an explanation of constant-value (CV) and relative-to-contemporary-median (REL) measures

What was happening in 1982 that differed from today?

At the 1981 census, the average income-per-head in sole mother families was 59 percent of income-per-head in two parent families (\$2,050 vs. \$3,450 annually). Sole mother families made up half of all families receiving incomes less than \$8,000 and only 3 percent of those with incomes above \$8,000.<sup>7</sup> This skewed distribution pattern with sole parents dominating the lower income bands persists today (see page 10).

At that time, sole parents accounted for 14 percent of all households with dependent children.<sup>8</sup> If the proportion doubled to 28 percent (thereabouts since 2001) it is reasonable to assume that the overall percentage of children living in poverty would also rise substantially. The previous graph would appear to support that premise.

Travelling further back to 1961, the year when total births were higher than ever before or ever since, census data shows the overwhelming majority of children were dependent on married men.

*The official source of child poverty statistics only provides data extending back to 1982.*

Number of Dependent Children Under 16 Years	1956 Census			1961 Census		
	Married Men	Widowers	Widows	Married Men	Widowers	Widows
Nil	195,413	25,381	72,579	204,735	24,823	80,574
1	86,730	1,139	3,094	90,524	1,167	3,323
2	92,899	654	1,678	99,932	601	1,790
3	57,937	329	824	68,166	329	870
4	28,080	165	407	35,450	155	459
5	11,664	84	223	15,247	82	203
6	5,253	36	86	6,935	37	114
7	2,451	23	41	3,166	20	50
8	1,164	15	23	1,606	13	21
9 and over	988	12	21	1,317	8	15
Not specified	354	21	44	764	56	189
Totals	482,933	27,859	79,020	527,842	27,291	87,608

Source: Official New Zealand Yearbook 1965

The associated commentary explains:

*"The numbers of dependent children in each of the three groups in 1961 were: dependent on married men, 802,711, dependent on widowers, 4,932; and dependent on widows, 13,716; a total of 821,359 dependent children out of a 1961 census total of 840,443 children under 16 years of age. The difference is accounted for mainly by the exclusion of children whose parents were legally separated; those whose parents were divorced and had not remarried; children who had lost both parents; and ex-nuptial children (the last two classes excluding cases of adoption)."*

So in 1961, 95.5 percent of dependent children relied on married couples. The homogeneity of married family income (in part guaranteed by favourable tax rates for married men with dependents) and paucity of families outside this norm meant little or very little relative child poverty.

Add to this that prior to the 1970s New Zealand had remarkably low

*1961 census data shows the overwhelming majority of children were dependent on married men.*

<sup>7</sup> Royal Commission on Social Policy, Vol 1, April 1988, p 169

<sup>8</sup> Royal Commission on Social Policy, Vol 1, April 1988, p 167



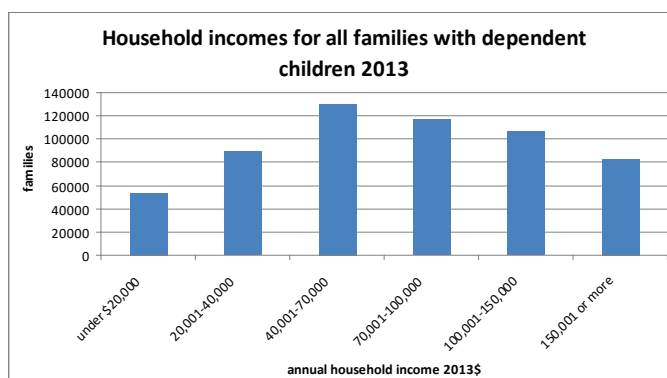
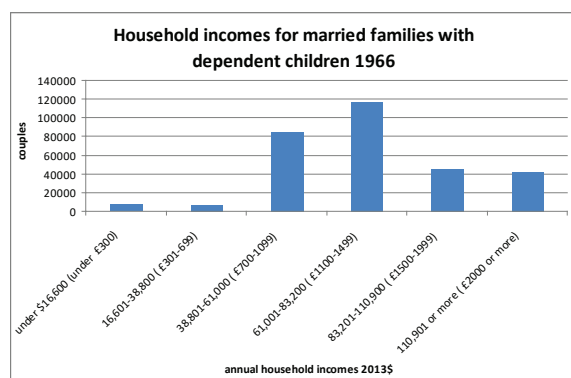
unemployment and reasonably high wages. As the NZ Institute for Economic Research notes, "Much of this reflected an economy whose products were in high demand globally and one in which workers were reasonably scarce."<sup>9</sup>

What is known about the incomes for families with children in 1961?

In their wide-ranging demographic history, *The New Zealand Family from 1840*, authors Ian Pool *et al* write:

*"Data such as those on household incomes do not become available until after the Baby Boom [1945-1973]. At least for Pakeha, however, given the maintenance of a gender division of labour within the family – the wife staying at home and the husband being the wage earner – individual incomes give some general notions of household levels and patterns."*<sup>10</sup>

In fact, household incomes for married families with dependent children were available from the 1966 census. That year the percentage of children reliant on married couples had risen slightly from 95.5% in 1961 to 95.7%. So while the following 1966 data is not quite complete, it covers the vast majority of families:



Data sources: 1966 census data, *Official Yearbook 1973*, p80/ 2013 census data, *Total family income and family type by number of dependent children in family, for families with children in occupied private dwellings*, NZ.Stat. 1966 adjusted incomes rounded to nearest 100.

The available data does not provide income bands that are a perfect match. Despite this, a clear difference is evident when comparing 1966 incomes (derived almost universally from wages) to those in 2013 (derived from wages and benefits)<sup>11</sup>. Less than 5 percent of families were in the two lowest income bands in 1966. Even if the missing 4.3% of families, predominantly widows, were added to the lowest income bands, their content would still be below 10%.

In contrast, in 2013, 25 percent of families appeared in the lowest income bands.

The significant variance between the two patterns of the income distribution strongly suggests that wherever the median line appeared, in 2013 a much higher percentage of families would fall below it. This would lead to much higher relative child poverty.

So, official relative household income measures between 1982 and 2014 (p 7), and comparable household incomes between 1966 and 2013 support the proposition that there is more child poverty today.

*Prior to the 1970s New Zealand had remarkably low unemployment and reasonably high wages.*

*Less than 5 percent of families were in the two lowest income bands in 1966.*

*In contrast, in 2013, 25 percent of families appeared in the lowest income bands.*

9 *Understanding inequality, Dissecting the dimensions, data and debate*, NZIER report, November 2013

10 *The New Zealand Family from 1940, A Demographic History*, Ian Pool, Arunachalam Dharmalingam and Janet Sceats, Auckland University Press, 2007, p173

11 In 2013 around 215,000 children were dependent on benefit recipients. See *Child Poverty Monitor*, 2014

The lobby group *Child Poverty Action Group* believes that to be the case. They recently told the *New Zealand Herald*:

*"In the 1960s and early 1970s, poverty was associated mainly with the elderly, as families and children were well supported, while pensions were low. The situation is now reversed."*<sup>12</sup>

Clearly, a major, but by no means exclusive, reason for this change is the elevated percentage of children who rely on a single parent.

What does current evidence show about the incomes of single parent families?<sup>13</sup>

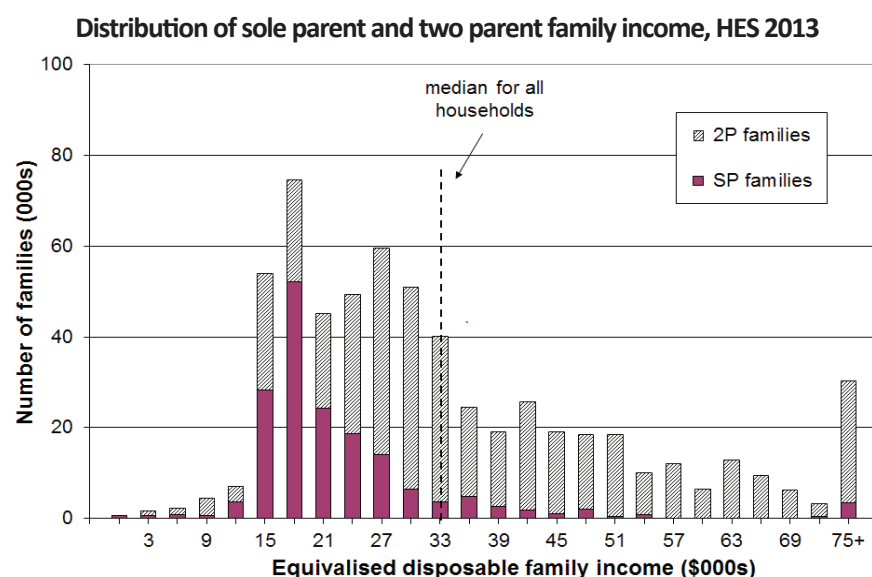
## "Sole Parent Families Are The Poorest Families In New Zealand"

Returning to the *Household Incomes Report*, the official source for New Zealand's child poverty statistics, author Bryan Perry observes:

*"In general, sole parent families are the poorest families in New Zealand."*

- *Children living in sole-parent (SP) households experience significantly higher poverty rates than those in two-parent (2P) households and other family households (62%, 15% and 18% respectively in 2013 and 2014 on average)."*

In 2014, of all children below the poverty threshold,<sup>14</sup> 51% lived in single parent families.



Source: *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2014*

Looked at another way, two parent families are still the dominant type but only 15 percent of children in those households fall below the poverty line compared to 62 percent in single parent households.

So any growth or decline in the number of single parent families has a far greater impact on the amount of child poverty.

*There is more child poverty today.*

*A major, but by no means exclusive reason for this change is the elevated percentage of children who rely on a single parent.*

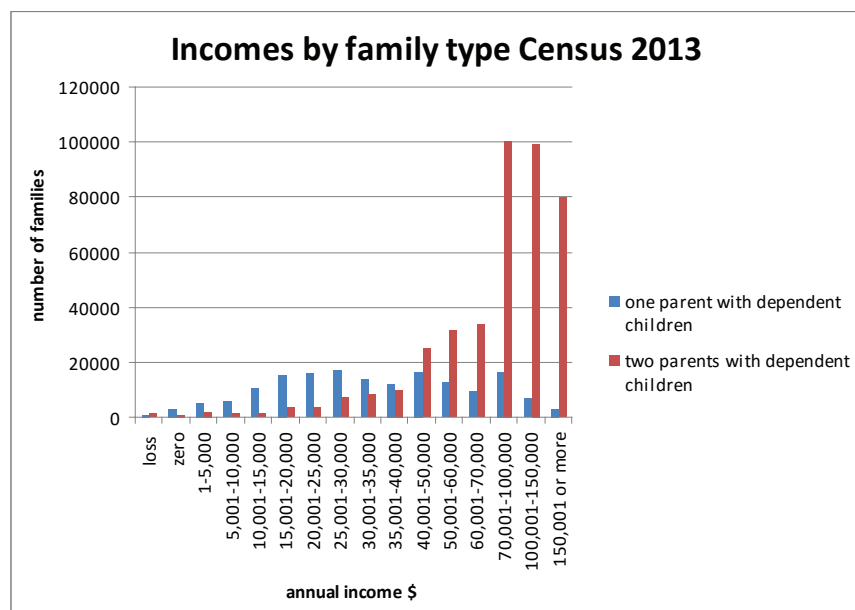
*What does current evidence show about the incomes of single parent families?*

<sup>12</sup> *Poverty trap snapping shut on children*, Simon Collins, New Zealand Herald, March 26, 2005

<sup>13</sup> Single parents who live in one parent households have higher poverty levels than single parents who live in multi-person or extended family households

<sup>14</sup> 60% of median equivalised household income after housing costs using constant value

Because the *Household Incomes Report* is based on a sample (and the incomes are equivalised<sup>15</sup>) it's worth having a look at family income data from Census 2013, a survey of the entire population<sup>16</sup>:



Data source: Total family income and family type, for families with children in occupied private dwellings, 2013 Census

Again, a strong pattern of one parent economic disadvantage is evident.

While child poverty also occurs among two parent families, its severity and longevity tend to differ, primarily because two parent families generally derive their income from the market which is subject to fluctuations; single parents are more likely to derive their income from a benefit<sup>17</sup> which is reasonably static and not subject to market fluctuations. Ironically, while benefit income is more secure, market income is more likely to improve over time.

Sometimes a reported low annual income can mask a family's financially stronger position when home ownership and savings are accounted for. But home ownership rates are also low among single parents. In 2001 only 9.7% of single parent householders owned their own home. The largest group of homeowners was couple-with-children at 42%.

When debt ratios – dollars of debt versus every \$100 dollars of assets – are measured, single parents have \$56 for three or more children whereas couples have \$18 for three or more children.<sup>18</sup>

The net worth of single mothers in particular is astonishingly low:

*"Families with dependent children had lower net worth than people with older, non-dependent, children, while sole parents had lower net worth than couple parents. Sole fathers had considerably higher median net worth than sole mothers (\$28,200 compared with \$2,500)."*<sup>19</sup>

*In 2014, of all children below the poverty threshold, 51% lived in single parent families.*

*Any growth or decline in the number of single parent families has a far greater impact on the amount of child poverty.*

*While child poverty also occurs among two parent families, its severity and longevity tend to differ.*

15 Income is adjusted for household size and composition reflecting, for instance, that a two adult household does not require twice the income of a one adult household to achieve an equivalent standard of living

16 With the proviso that 13% of families did not specify income

17 In 2013, 76% of sole mothers were receiving a main benefit, Household incomes in New Zealand, Trends in indicators of inequality and hardship, 1982-2014, Bryan Perry, MSD, August 2015, p127

18 *New Zealand Families Today*, BRIEFING FOR THE FAMILIES COMMISSION, July 2004

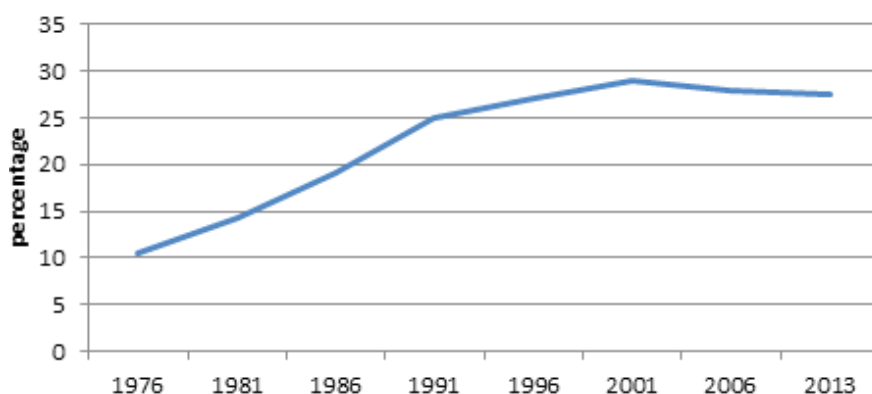
19 *New Zealand Families Today*, BRIEFING FOR THE FAMILIES COMMISSION, July 2004

Also well recognised is the link between education and incomes.<sup>20</sup> At December 2005, 48% of sole parents on welfare had no educational qualification; 44 percent had school qualifications only.<sup>21</sup>

Undeniably then, single parenting creates enormous economic disadvantage for children. So what drives it?

## Understanding Sole Parenting

**Proportion of families with dependent children headed by a sole parent (Census)**



Data source: Statistics New Zealand, Census tables

Between 1976 and 2001, the proportion of families with dependent children headed by a sole parent almost tripled. Most were headed by a female. In 2013 fathers accounted for 16 percent.<sup>22</sup>

The sole parent population is by no means static. People move in and out of the group frequently as relationships breakdown and people re-partner. The group identifying as sole parent at the 2006 census will differ markedly from the 2013 group. For children, the experience of having a sole parent can be short-lived or long-term.

The *Christchurch Health and Development Study*, which has charted the lives of 1,265 children born in 1977 found that:

*"16 percent of those born into a two-parent family had experienced family breakdown by five years, but over 70 percent re-entered a two-parent family within five years. Around 70 percent of those born to a single (unpartnered) parent entered a two-parent family by the age of five."*<sup>23</sup>

SuperU (formerly Families Commission) quotes survey data from 1995 and 2001:

*"...after five years as solo mothers, 60 percent will have entered another union."*<sup>24</sup>

*Sometimes a reported low annual income can mask a family's financially stronger position.*

*The net worth of single mothers in particular is astonishingly low.*

*Between 1976 and 2001, the proportion of families with dependent children headed by a sole parent almost trebled. Most were headed by a female.*

20 *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2014*, Bryan Perry, MSD, August 2015, p121

21 *Understanding sub groups of sole parents receiving main benefits*, MSD, 2010

22 Age group and sex of sole parent, for one parent with dependent child(ren) families in occupied private dwellings, 2013 Census, NZ Stats

23 *New Zealand Families Today*, BRIEFING FOR THE FAMILIES COMMISSION, July 2004

24 *Families and Whanau Status Report 2013*, SuperU



More recent data paints a different picture though:

*"Almost three-quarters (71.3 percent) of people in sole-parent families are likely to be in the same type of family three years later; 14.7 percent of people in sole-parent families are likely to be in a two-parent family; 11.8 percent are likely to not be in a family nucleus; and 2.2 percent are likely to be in a couple only family (Statistics New Zealand, 2008)." <sup>25</sup>*

The first and second findings indicate a high rate of re-partnership at 5 years; the third, a reasonably low rate of re-partnership at 3 years. The findings are not necessarily mutually exclusive. The third finding is, however, the most nationally representative and recent, deriving from the *Survey of Family, Income and Employment (SoFIE)* - New Zealand's largest longitudinal study ever undertaken.<sup>26</sup>

Re-partnering is critical to the incidence of child poverty because it moves children back into the group dependent on two 'parents' and often, above the poverty threshold. British research unsurprisingly confirms, *"Re-partnering is strongly associated with an improvement in financial situation..." <sup>27</sup>*

Whether a sole parent family was the result of an un-partnered birth or a separation has some bearing on the likelihood of (re)partnering, as does the age of the parent, number of children and whether or not the parent is on a benefit.

Re-partnering patterns may change over time and according to ethnicity, but conjugal mobility is now a 'given' not characteristic of the post-war era.

*Re-partnering is strongly associated with an improvement in financial situation.*

*Almost three-quarters of people in sole-parent families are likely to be in the same type of family three years later.*

## The Origins Of Sole Parent Families Matter

Sole parent families can be formed in various ways:

- 1/ A relationship breakdown (marriage or *de facto*)
- 2/ An un-partnered birth
- 3/ The death of a partner
- 4/ The imprisonment of a partner

There is limited data relating to what proportion of sole parent families has arisen from the first two pathways – by far the most common.

In 2010, the *Families Commission* view was that, *"Sole-parent families most commonly come about through separation or divorce, but also through the birth of children to single women."*<sup>28</sup>

*Ministry of Social Development (MSD)* reports a similar view:

*"Sole parenthood in New Zealand grew rapidly in the late 1970s and 1980s, the number of sole parents increasing by a third between each five-yearly census. Relationship breakdown was the main factor driving the growth in sole parenthood, evidenced by rising divorce rates and growing numbers of separated and divorced sole parents. A second contributing factor was an increase in the number and proportion of pregnant single women who did not marry or place their child for adoption."*<sup>29</sup>

*Conjugal mobility is now a 'given' not characteristic of the post-war era.*

<sup>25</sup> *Economic Wellbeing of Sole-Parent Families*, November 2010, Families Commission

<sup>26</sup> *Survey of Family, Income and Employment (SoFIE)* involved 22,000 participants between 2002 and 2011

<sup>27</sup> *Leaving Lone Parenthood: Analysis of repartnering patterns of lone mothers in the U.K.*, A J Skew, University of Southampton, January 2009

<sup>28</sup> *Economic Wellbeing of Sole-Parent Families*, November 2010, Families Commission

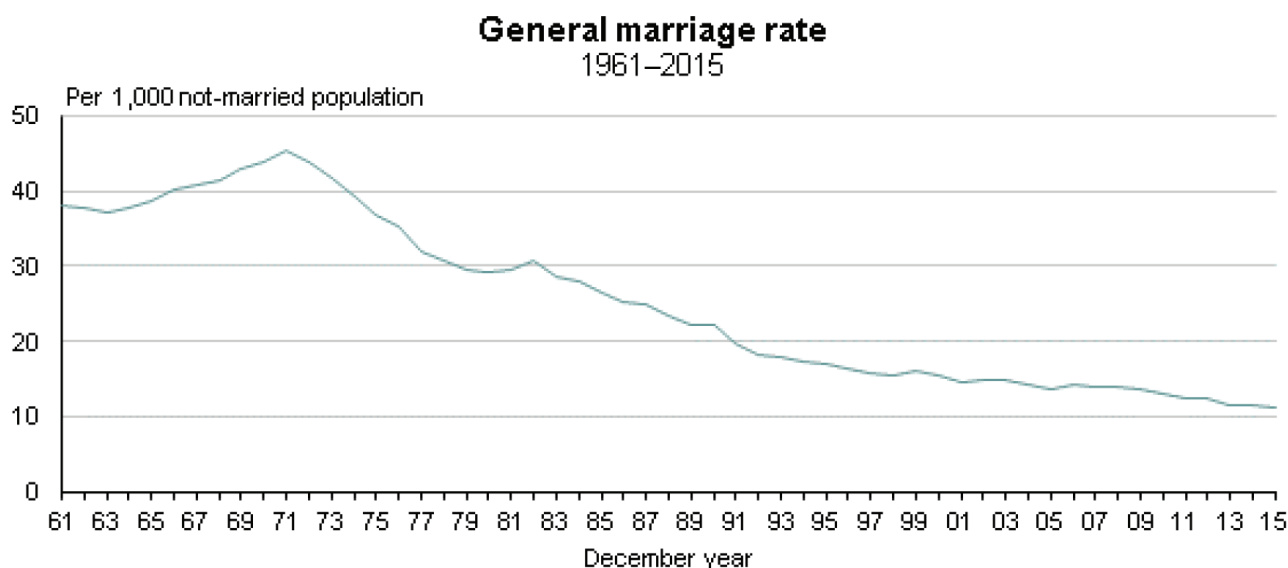
<sup>29</sup> *Sole parenting in New Zealand : an update on key trends and what helps reduce disadvantage*, MSD, July 2010

The “second contributing factor” is considered next.

## Neither Married Nor Cohabiting

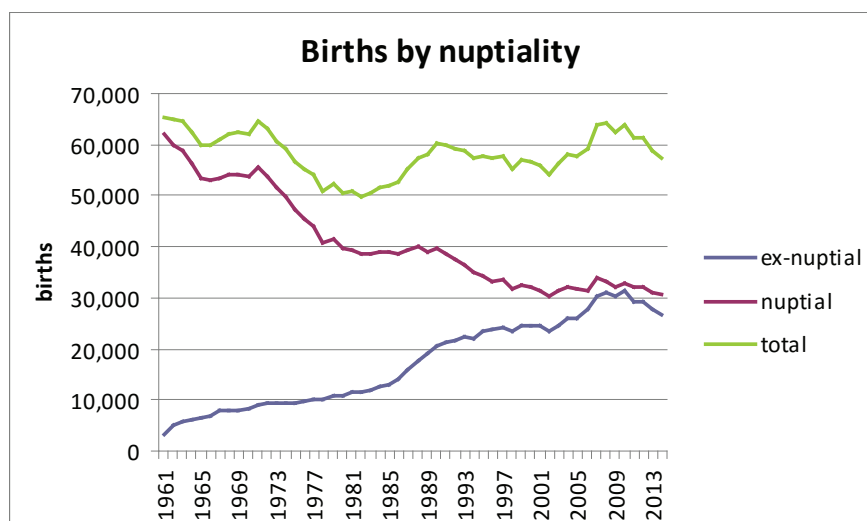
Firstly, the marriage rate has decreased significantly since 1961:

*Sole parenthood in New Zealand grew rapidly in the late 1970s and 1980s.*



Source: *Marriages, Civil Unions, and Divorces: Year ended December 2015 – Statistics NZ*

Secondly, the percentage of ex-nuptial (or unmarried) births has grown rapidly over the same period:



Data source: *Statistics NZ Infoshare*

According to *Statistics New Zealand*, by 2015, 47 percent of all births were ex-nuptial.<sup>30</sup> Of course, many of these births will have occurred within *de facto* partnerships. How many will be addressed shortly.

The fact remains that in 1961, when there was no regularly-reported child poverty<sup>31</sup>, 95 percent of all births were to legally married couples.<sup>32</sup> By 2015, based

“Sole-parent families’ circumstances differ by their route into sole parenthood...”

*Sole parenting in NZ, MSD*

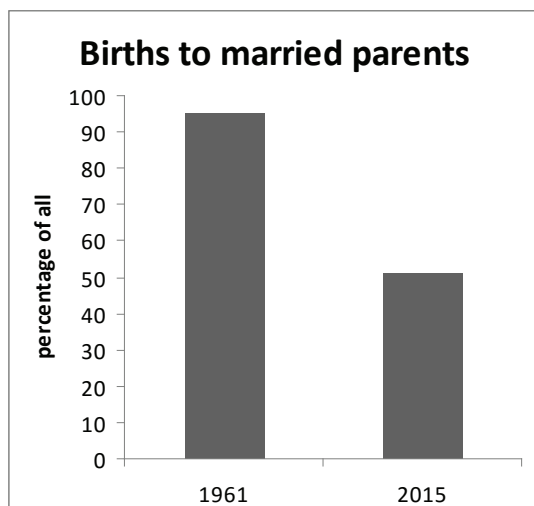
*The marriage rate has decreased significantly since 1961.*

30 Infoshare, *Live births by nuptiality (Maori and total population) (Annual-Dec)*, Statistics New Zealand

31 There is just one reference to “poverty” in the 1961 New Zealand Official Yearbook and it related to international poverty.

32 Infoshare, *Live births by nuptiality (Maori and total population) (Annual – Dec)*, 1961, Statistics New Zealand

on birth registrations, only 51 percent of total births were to married couples.<sup>33</sup>



*In 1961, when there was no regularly-reported child poverty, 95 percent of all births were to legally married couples.*

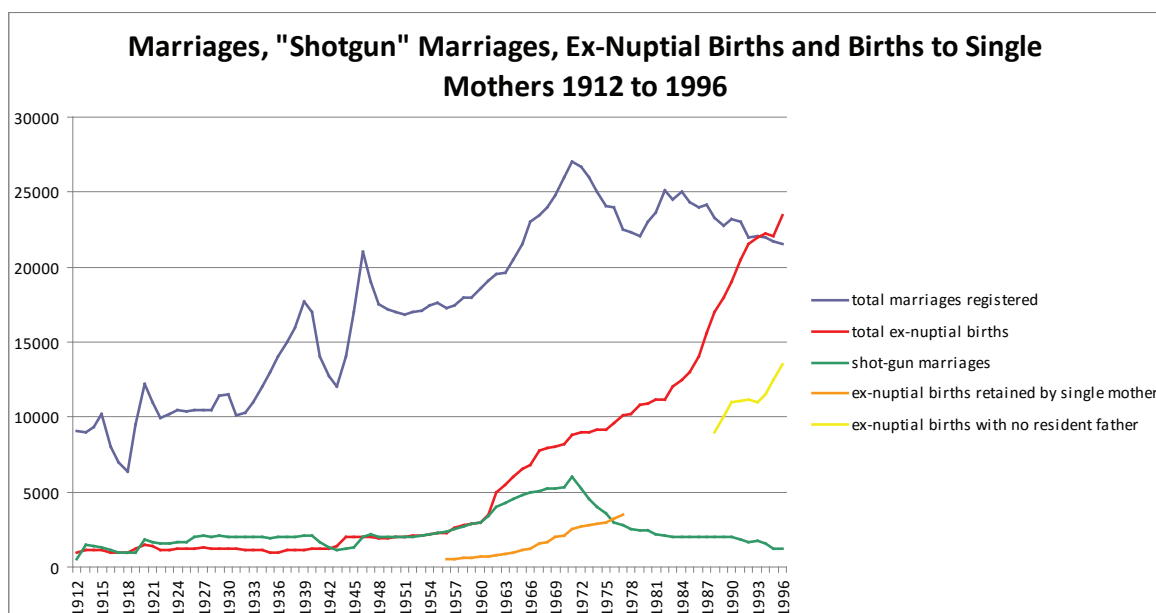
Data source: Statistics NZ Infoshare/ Births, Deaths, Marriages and Citizenship unpublished data

Thereafter, a trend towards the formation of *de facto* relationships began, as did the increasing incidence of un-partnered mothers keeping and raising their children alone.

Separating the two patterns poses substantial difficulties but was attempted by Kaye Goodger in 1998 (see graph below).<sup>34</sup>

Of particular interest are the lines labelled "ex-nuptial children retained by single mothers" and "ex-nuptial births with no resident father". The number grew from a few hundred in the early 1960s to around 13,000 by 1996, representing more than half of all ex-nuptial births.

*By 2015, 47 percent of all births were ex-nuptial.*



Data source: Maintaining sole parent families, Social Policy Journal of NZ, June 1998

33 OIA correspondence from Births, Deaths, Marriages and Citizenship, 11 April, 2016

34 Reconstructed here for readability. Goodger's sources and notes for her graph highlight the complexity of the data - see bibliography.

MSD also noted the growing trend of un-partnered motherhood:

*"Among those children born in the 1990-95 period, 19 percent were living with a sole mother in their first year of life (this figure includes those children whose mothers were not in a partnership at the time of birth of the child), compared with 12 percent among those born during the 1980s and nine percent among those children born during the 1970s."*<sup>35</sup>

*A trend towards the formation of de facto relationships began, as did the increasing incidence of un-partnered mothers.*

As a majority of these mothers would rely on income support, benefit data is also useful in confirming the trend.

The last published data<sup>36</sup> on the marital status of *Domestic Purposes Benefit* (DPB) recipients appeared in the *Social Services Sector Report, 2001*:

### Age and Domestic Status of People Receiving DPB, as at 30 June 2000

	Age						total
	<20	20-29	30-39	40-49	50-59	60+	
<b>Sole parent</b>							
De facto spouse deceased	2	10	45	33	14	5	109
Divorced	0	97	1256	1614	298	14	3279
Married	0	0	3	0	0	0	3
Not Known	0	3	4	3	2	0	12
Partner deceased	1	31	191	306	120	22	671
Separated	383	8734	19065	11332	1642	99	41255
Separated from de facto	632	8655	9093	3093	325	13	21811
Single	2475	19248	11643	2895	314	26	36601

*Data source: Social Services Sector Report 2001*

From a total of 103,741 DPB recipients, 35 percent had described themselves as 'single' as opposed to separated. Notably, they are also the youngest sole parents.

MSD no longer keeps data relating to the relationship status of those dependent on a single parent benefit. However *Birth, Deaths, Marriages and Citizenship* records parental relationship on birth registrations.

Unpublished data shows that of babies born in 2015, 58,018 were registered.<sup>37</sup> This is over 3,000 fewer than the official 2015 birth count provided by *Statistics New Zealand*.<sup>38</sup>

There is a significant problem with late or non-registration of births despite the

<sup>35</sup> *New Zealand Families Today*, BRIEFING FOR THE FAMILIES COMMISSION, July 2004

<sup>36</sup> A 2009 request for updated data was refused. MSD responded, "With regards to your other question on the reporting of the relationship status of single parents currently receiving the DPB, up until 2000 the Ministry included data on the relationship status of clients at the time they were granted Domestic Purposes Benefit in the Statistical Report. However since 2000 this information has not formed part of the Ministry's formal reporting and has not been reported on since 2003. As you are aware the Ministry is not required under the Official Information Act 1982 to create information in order to meet the specific requirements of an individual request. For this reason your request for this information was declined under section 18(e) of the Act."

<sup>37</sup> OIA correspondence to author from Births, Deaths, Marriages and Citizenship, 11 April, 2016

<sup>38</sup> Births and Deaths: Year ended December 2015, Key Facts

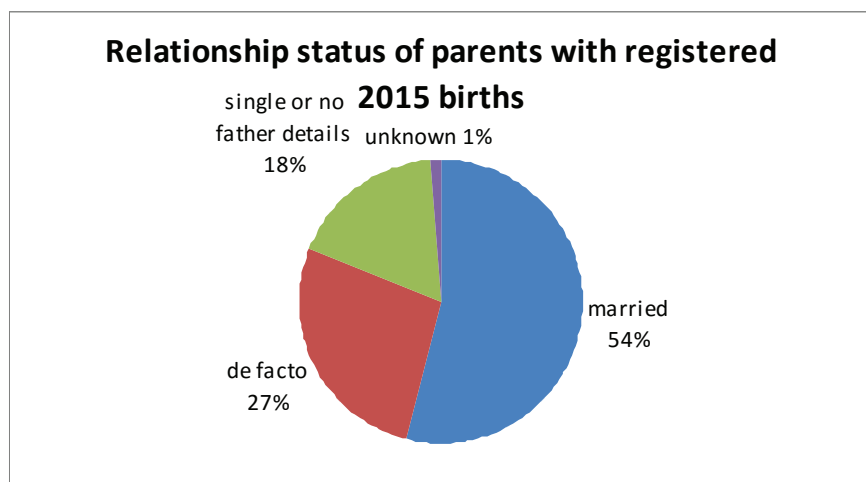


legal requirement to do so within 2 months.<sup>39</sup> Late registrations are typically by young and Maori mothers.<sup>40</sup> It is not necessary to provide a birth certificate to include a child in a benefit.<sup>41</sup> It would be reasonable to speculate that missing information on 2015 births would relate to those parents most likely to fit the un-partnered profile.<sup>42</sup>

Of those babies born in 2015 (and registered by March 21, 2016), 5 percent had no paternal details recorded and a further 15 percent had a father recorded with a different address to the mother.

With regard to the relationship status of parents with registered births in 2015, 54% were married or in a civil union<sup>43</sup>, and 27% were *de facto*. Eighteen percent of births were to either a caregiver who recorded they were not in a marriage, *de facto* or civil union partnership, or had not recorded father details on the birth certificate. No relationship status was recorded for a further 1 percent.

*MSD no longer keeps data relating to the relationship status of those dependent on a single parent benefit.*



*Data source: Unpublished data from Births, Deaths, Marriages and Citizenship*

These statistics are further reflected in the following social security benefit statistics.

By the end of their birth year, a significant share of babies – averaging one in five between 2005 and 2014 - would be reliant on welfare. Of this group, more than half would rely on a parent or caregiver of Maori ethnicity; more than two thirds on a sole parent benefit. The rapidly declining teenage birth rate has contributed to a welcome reduction in the proportion to 17.5 percent in 2015<sup>44</sup> (in recent decades, teenage parents have been overwhelmingly reliant on income support).

*Of those babies born in 2015, 15 percent had a father recorded with a different address to the mother.*

39 According to a 2007 parliamentary bill, "Currently there are around 6,000 births that have not been registered within 1 year of the birth". See BIRTHS, DEATHS, MARRIAGES, AND RELATIONSHIPS REGISTRATION AMENDMENT BILL 2007, Bills Digest 1487, New Zealand Parliament

40 For the period July 2004 to December 2009, "the proportion of on-time registrations of births to Māori mothers [in the same period] was less than one-quarter (23 percent)."

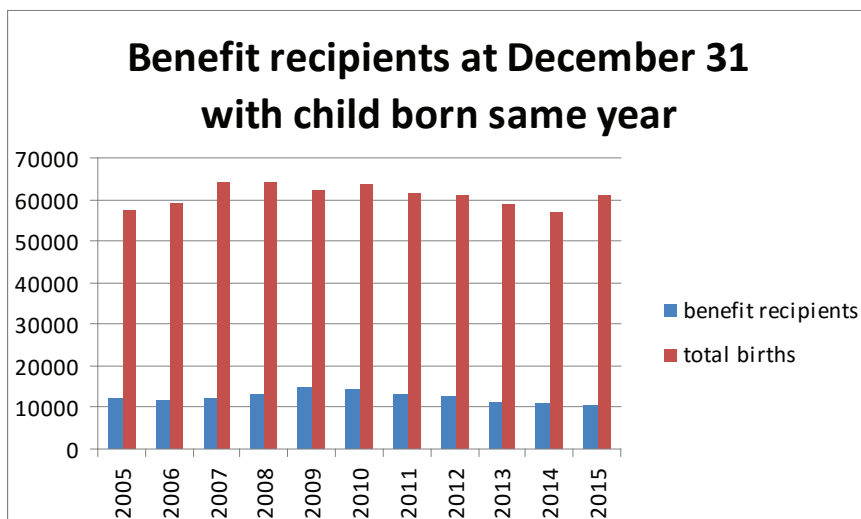
See Late births registrations, Statistics New Zealand, November 2010

41 *Birth of a child*, Work and Income guide to social development policy

42 Consistent with this suggestion is 2007 legislation which aimed to enable, "... the Registrar-General to obtain address information for a child's mother from the Ministry of Social Development."

43 0.2% of births were registered to parents in Civil Unions

44 This % is provisional due to 2015 birth statistics being provisional at time of publication.

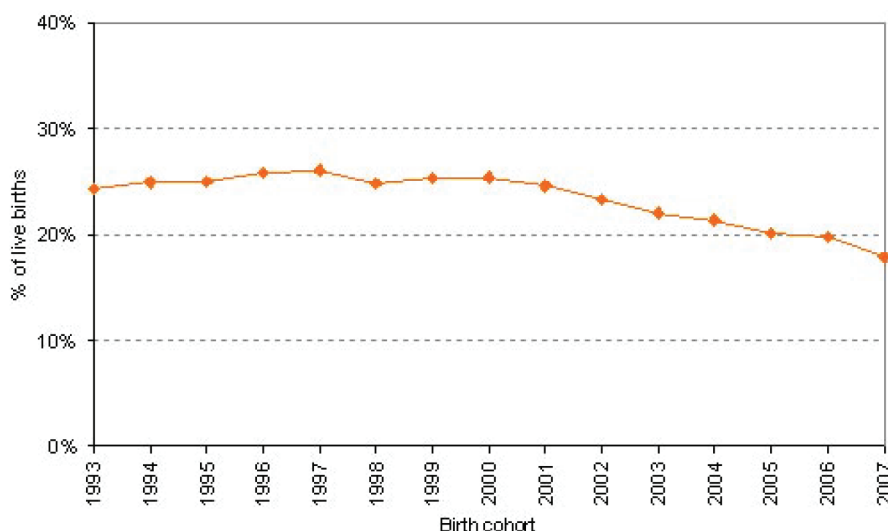


*54% were married  
or in a civil union.*

Data source: Statistics NZ birth data/Unpublished MSD benefit data

The incidence of immediate or early recourse to welfare support is a behavioural pattern at least 22 years-old. MSD research showed that from 1993, every year around one in four children was included in a benefit within 8 weeks of birth.

### Estimated percentage of children Included in a main benefit at birth, by birth cohort



Sources: MSD; BDD; SNZ: number of live births, years ended 1993–2007.

Source: *Children in Families Supported by Main Benefits: An Update*

Comparing the preceding two graph's overlap years – 2005, 2006 and 2007 – shows very similar proportions. This indicates most children become benefit-dependent closer to their birth than their first birthday, though it is not uncommon for the stress of caring for a new-born baby to end tenuous relationships leaving mothers to rely on welfare.

The length of time the earliest birth cohort (1993) spent on welfare was also analysed:

*"An estimated one in five children born in 1993 spent seven or more of their first 14 years of life included in a benefit, and one in ten spent 11 or more of those years included in a benefit."*

*Every year around one  
in four children was  
included in a benefit  
within 8 weeks of birth.*

Most would rely on a sole parent benefit. At June 2007, *"Eight out of ten of these children were included as the dependent child of a sole parent receiving the Domestic Purposes Benefit."*<sup>45</sup>

By 2015, 68 percent of children benefit-dependent by the end of their birth year relied on a caregiver on a *Sole Parent Support* (some of the reduction is due to movement of sole parents to other benefits due to welfare reforms).

Frequently, young un-partnered mothers fall into what MSD research describes as the "early starter" group of sole parents who, *"...appeared to be particularly disadvantaged. Half of them lived in high deprivation areas with a New Zealand Deprivation Index (NZDep) rating of 9 or 10. Levels of debt to the Ministry of Social Development (MSD) and Special Needs Grant use suggest that many struggled to cope financially."*<sup>46</sup>

In 2005, this group accounted for 45 percent of all the children dependent on the DPB. These particular children will often be subject to the long-term deprivation associated with sole parents who are chronically or repeatedly single.<sup>47</sup> Their mothers may view a benefit as more reliable than, and preferable to, a partner. Yet being 'without a current partner' has been classified as a risk factor for child vulnerability by the *Growing Up in New Zealand* (GUiNZ) study.<sup>48</sup> It is also associated with other low socio-economic risk factors.

*Young un-partnered mothers fall into what MSD research describes as the "early starter" group of sole parents who, "...appeared to be particularly disadvantaged."*



Source: *Vulnerability in early life: How are New Zealand children faring?*

A significant group of un-partnered mothers already reliant on welfare goes on to add *subsequent* children.

At November 2011, 26,000 women receiving the DPB had included additional new-born children: 20 percent had added 1 more child; 6 percent added two; 2 percent had added 3 subsequent children and 1 percent had added four or more.<sup>49</sup> Each percentage point equates to almost 900 mothers. Between 2006

*These particular children will often be subject to the long-term deprivation.*

45 *Children in Families Supported by Main Benefits: An Update*, Social Policy Journal, Issue 36, August 2009

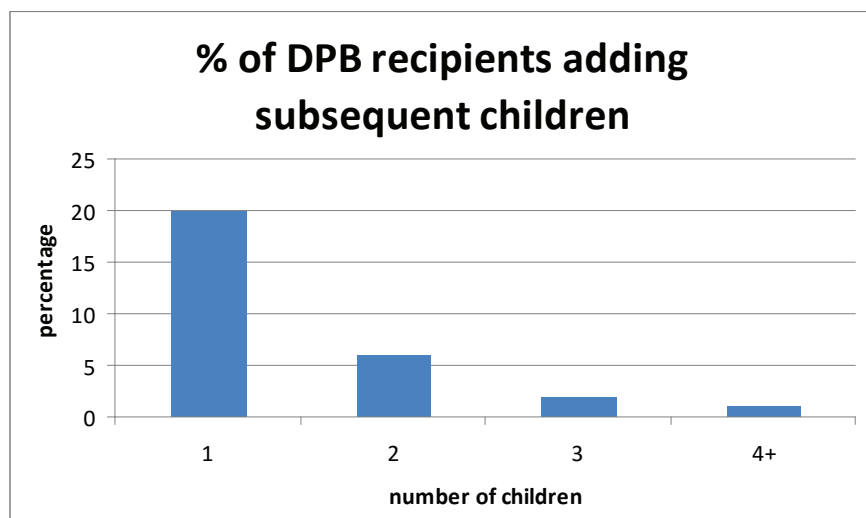
46 *Understanding sub groups of sole parents receiving main benefits*, MSD, July 2010

47 *Understanding sub groups of sole parents receiving main benefits*, MSD, July 2010 found that for all DPB recipients in the six months from December 31, 2005, the incidence of leaving benefit for employment (7%) was more than double the incidence of leaving for a partner

48 *Vulnerability in early life: How are New Zealand children faring?* September 2015, SuperU

49 Paper C – Welfare Reform: Parents on a benefit who have subsequent children, Office of the Minister for Social Development

and 2010 this amounted to an annual average of 4,190 subsequent children (or 7% of average annual total births over same period) added to a sole parent benefit. Only 610 were added to other main benefits.



Source: Data from Paper C – Welfare Reform: Parents on a benefit who have subsequent children

In conclusion, an extended explanation of this particular pathway into sole parenthood has been provided because children who appear in the benefit system from birth - or shortly thereafter - form a particularly disadvantaged group. The rate of early child benefit-dependence through un-partnered birth appears to have been declining very slowly since the early 1990s. This coincides with general child poverty rates (see p 7).

The exposure of these children to low income is prolonged because their mothers became dependent very young without educational qualifications or work experience and leaving welfare poses numerous challenges.

The Ministerial Committee on Poverty commented:

*"The impact of low income on outcomes for children is greatest when the low income is persistent over a number of years and when it is combined with a range of other risk factors."*<sup>50</sup>

For further discussion on persistence of child poverty and income mobility (see page 39).

(A note before leaving this section: some children will be raised *within* partnerships while one parent fraudulently claims a single parent benefit but this paper considers only official status of parent. Unpublished record matching between the Household Labour Force Survey and MSD benefit data revealed "about 10 per cent of people whose welfare records showed that they were receiving a DPB reported being partnered or living as married."<sup>51</sup>)

*Their mothers may view a benefit as more reliable than, and preferable to, a partner.*

*At November 2011, 26,000 women receiving the DPB had included additional new-born children.*

*Children who appear in the benefit system from birth form a particularly disadvantaged group.*

50 SIX MONTHLY REPORT OF THE MINISTERIAL COMMITTEE ON POVERTY, Office of the Deputy Prime Minister, April 2013

51 Work referenced by Simon Chapple in *Child Poverty in New Zealand*, Simon Chapple and Jonathon Boston, Bridget Williams Books, 2014



# Children Of Cohabiting Relationships

This section includes data from other English-speaking countries to provide insight where there is a lack of specific local data, for instance, the rate of cohabitation breakdown.

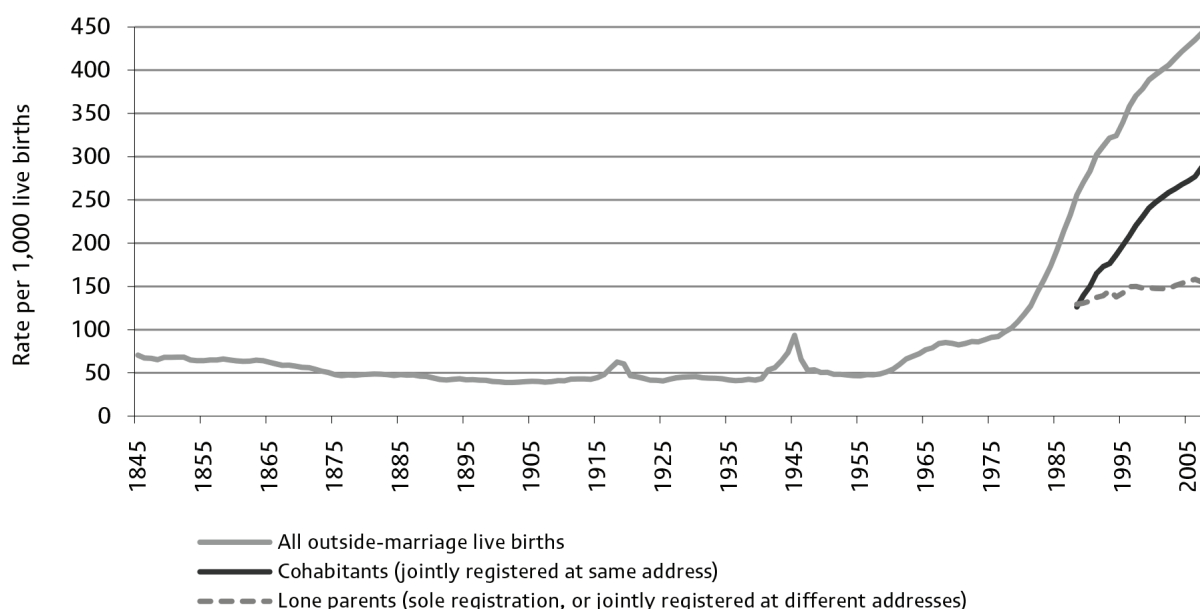
The common objection to treating the ex-nuptial birth rate as a proximate for single parenting is quite valid. Many children are born into cohabiting relationships which may lead to marriage or endure as *de facto*. The *Families and Whanau Status Report 2014* notes:

*"Most of the increase in ex-nuptial births has been due to the growth in the number of children born to cohabiting couples."*

British data indicates around two thirds of non-marital births are to cohabiting couples:

*Many children are born into cohabiting relationships which may lead to marriage or endure as de facto.*

Figure 1. Outside-marriage live births (rate per 1,000 live births), 1845–2008



Sources: Office for National Statistics, Birth Statistics PBH11 Live Births, 1838–2004, occurrence within/outside marriage and sex. Office for National Statistics, Series FM1, editions 30 and 36, tables 1.1, 3.9 and 3.10; edition 37, tables 1.1b (corrected), 3.9 and 3.10.

Source: *Cohabitation, marriage and child outcomes*, Institute for Fiscal Studies

In the United States, "Between 2006 and 2010, 58 percent of unmarried births were to cohabiting parents."<sup>52</sup>

Closely matching this figure, in New Zealand, in 2015, 60% of unmarried births<sup>53</sup> were to *de facto* couples.<sup>54</sup>

The proportion of children growing up in two parent families whose parents' cohabitate increased from 9 to 14 percent between the 1991 and 1996 censuses. The 2013 census indicates a level around 21 percent.<sup>55</sup>

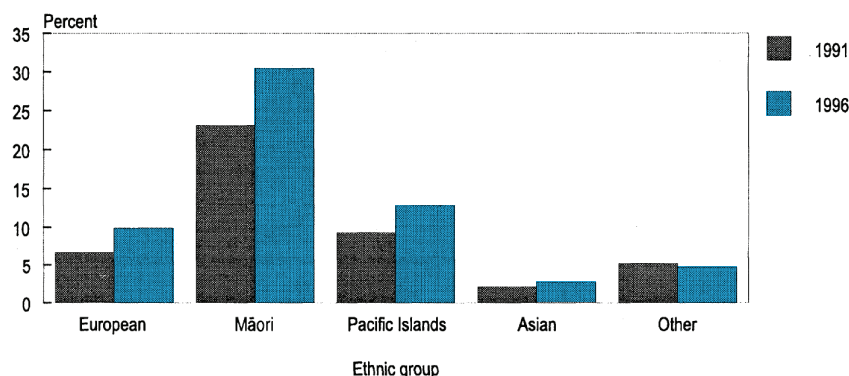
<sup>52</sup> *Births to unmarried women*, Child Trends Databank

<sup>53</sup> Births with no parental relationship status known are excluded from total

<sup>54</sup> OIA correspondence to author from Births, Deaths, Marriages and Citizenship, 11 April, 2016

<sup>55</sup> Customised data prepared for author by Statistics New Zealand, March 2016

### Children in De facto-couple Families as a Proportion of all Children in Two-parent Families by Ethnic Group, 1991 and 1996



Source: Statistics New Zealand, Censuses of Populations and Dwellings, 1991 and 1996

Source: *New Zealand's children*, Statistics New Zealand, June 1999

In Australia the proportion of couples with dependent children who were cohabiting rose from 8% in 1996 to 14% in 2011.<sup>56</sup> New Zealand's higher Maori *de facto* rate may account for the difference between the two countries. The upward trend is not unique to New Zealand.

*De facto* couples tend to be younger and have younger children. Many will marry after having children. As British researchers observed, "...marriage without first living together is now as unusual as premarital cohabitation was in the 1970s."<sup>57</sup>

However, older *de facto* couples commonly feature in blended<sup>58</sup> or step families. Recent *Statistics New Zealand* research into step families using SoFIE (the largest longitudinal study ever undertaken in New Zealand) data found, "Across the eight study waves (seven transitions), 2 percent of all adults in two parent non-step families with at least one dependent child broke up per wave on average. In comparison, 9.2 percent of adults in step families broke up per wave on average." A small majority of the adults – 53% – were cohabitating.<sup>59</sup>

So how do cohabiting relationships in general compare to marriages? Are they less or more stable? And do they protect children from poverty in the same way that marriage does?

In New Zealand, not a great deal is known about cohabitation breakdown rates. The *Families Commission* commented to this effect in 2004:

"Overall the rates of partnership formation have remained fairly stable if both marriages and cohabitations are taken into account. Cohabitations that break down, though, do not show in divorce statistics, suggesting that in themselves divorce rates no longer tell us very much about rates of partnership dissolution."

*The upward trend is not unique to New Zealand.*

*De facto couples tend to be younger and have younger children.*

56 *Australian households and families*, July 2013, Australian Institute of Family Studies, Australian Government

57 *Cohabitation and marriage in Britain since the 1970s*, Office for National Statistics 46 Population Trends nr 145 Autumn

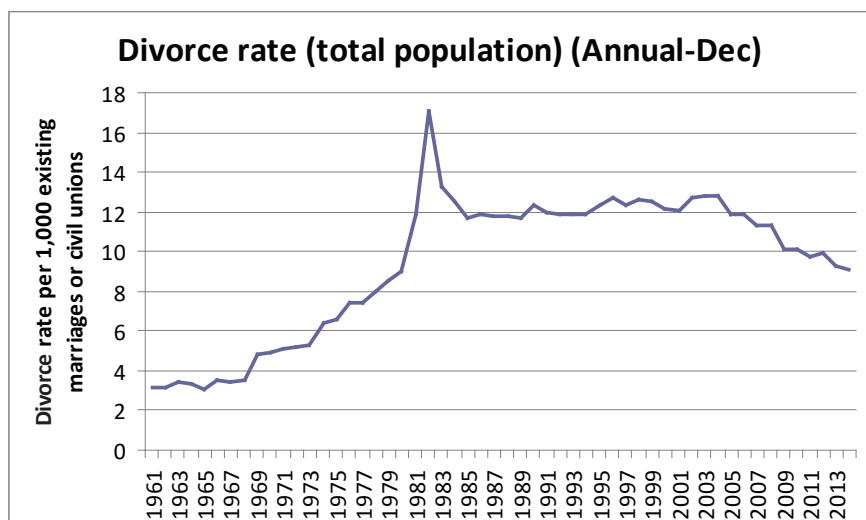
58 Blended families include children couples have had together and from previous relationships

59 *Identifying stepfamilies in longitudinal data*, Statistics New Zealand Working Paper No 16-01, Megan Gath, April 2016

More recently, authors of the *Families and Whanau Status Report 2013* wrote:

*"Another aspect of change in family formation has come about through conjugal 'mobility'. Rates for this – as measured by rates of divorce, separation and termination of consensual unions, and by reconstituted families – seem to have increased. Unfortunately, the only hard data available are on the termination of registered marriage, and these rates have plateaued or decreased, after a rapid increase until about 1990."*<sup>60</sup>

*In New Zealand, not a great deal is known about cohabitation breakdown rates.*



Data source: Statistics NZ Infoshare

The clear implication is that "termination of consensual unions" (other than divorces) is driving the increase in "conjugal 'mobility'".

In 1995, New Zealand research found:

*"About 46 percent of cohabiting first unions aged 20-59 were converted into a marriage, and 44 percent were dissolved (11 percent were still intact at the time of survey). Of those that were either dissolved or converted into a marriage, over 90 percent did so in the first five years."*<sup>61</sup>

In line with this, the *Christchurch Child Development Study* found that cohabitation is a foremost risk factor for breakdown of a child's family in its first five years with 43.9 percent of *de facto* couples separating compared to 10.9 percent of married parents.<sup>62</sup>

Not dissimilar statistics were produced by the *Jubilee Centre* which analysed data from the *United Kingdom Longitudinal Study*<sup>63</sup> and showed:

*"For cohabiting parents, the child's earliest years are a time of disproportionate risk, with 37 percent of couples separating by the time the child is five compared with less than 6 percent of married couples –*

*Cohabitation is a foremost risk factor for breakdown of a child's family in its first five years.*

60 *Families and Whanau Status Report 2013*, SuperU

61 *1995 Survey of New Zealand Women: Family, Education and Employment* (NZW:FEE)

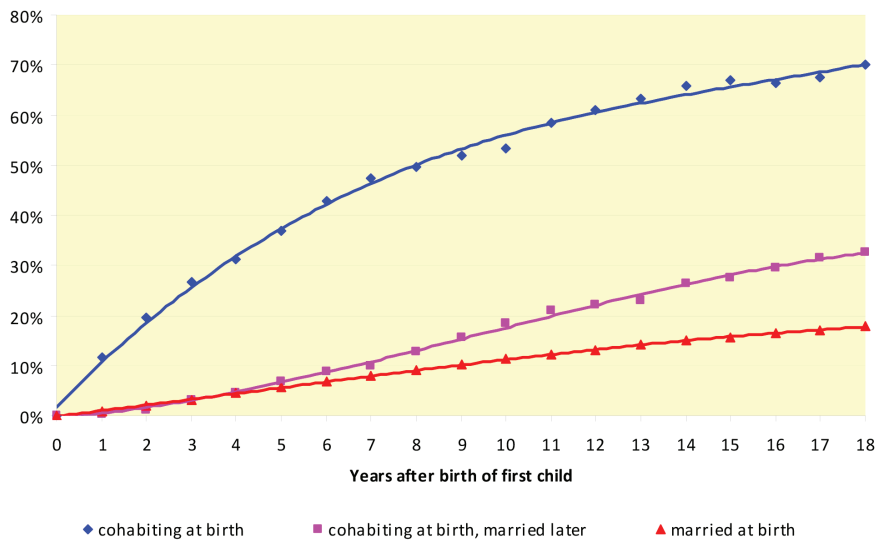
62 *Family Formation, Dissolution and Reformation, in Proceedings of the SSRFC Symposium: New Zealand Families in the 80's and 90's*, D Fergusson, NZ: Canterbury University, 20 November 1987, pp. 15-30

63 *Cohabitation: An Alternative to Marriage?* Dr John Hayward and Dr Guy Brandon, Jubilee Centre, 2011

more than a six-fold difference. By the time the child is 16, 16 percent of married couples will have separated, compared to 66 percent of cohabiting couples – a four-fold difference.”

*By the time the child is 16, 16 percent of married couples will have separated, compared to 66 percent of cohabiting couples (UK).*

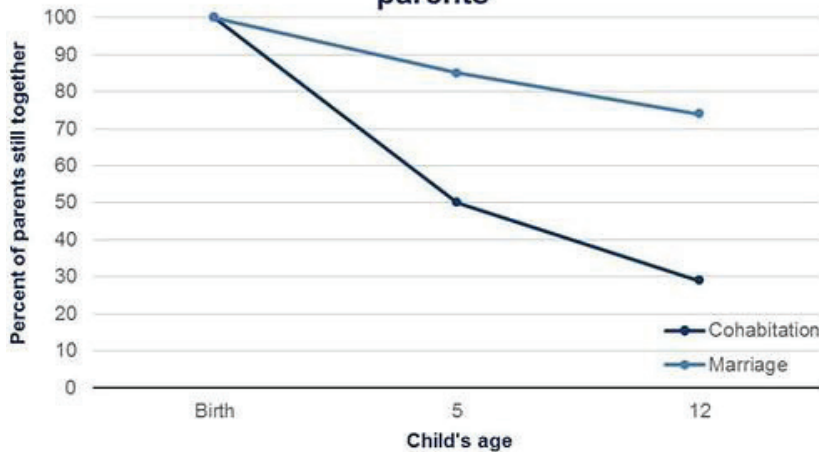
### Proportion of parents separated at given time after birth of first child



Source: *Cohabitation: An Alternative to Marriage?* Dr John Hayward and Dr Guy Brandon, Jubilee Centre, 2011

The same pattern is affirmed by US data showing that by the time their child is five, only half of cohabiting parents will be together; for married parents, around 85 percent will still be together.

### Staying together: Married vs. cohabiting parents



Source: Sheela Kennedy and Larry Bumpass, *Cohabitation and children's living arrangements: New estimates from the United States*, Demographic Research 19 (2008): 1685-1686.

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Source: *Parenting*, Cam Newton, and *marriage vs. cohabitation*, Richard V. Reeves, *Wall Street Journal*, January 12, 2016

*By the time their child is five, only half of cohabiting parents will be together; for married parents, around 85 percent (US).*



Relationship dissolution data from Australia again shows a similar gap between cohabitation and marriage breakdown rates:

**Table 1. Rates of relationship dissolution: Cohabitation versus marriage by period in which cohabitation or marriage began**

Cohabitation <sup>a</sup>		Marriage	
Year began living together	Separated within 5 years (%)	Year of marriage	Divorced within 5 years (%)
1970-74	24.9	1975-76	6.9
1975-79	30.9	1985-86	7.5
1980-84	33.4	1987-88	7.9
1985-89	33.3	1989-90	8.6
1990-94	38.2	1994-95	8.8

Source: *The stability of cohabitation, Australian Institute of Family Studies August 2011*

In its *Families and Whanau Status Report 2013*, SuperU cites a survey of New Zealand women by the *Population Studies Centre* in 2001 which stated that, "...cohabitation is less stable than marriage."<sup>64</sup>

The evidence is that *de facto* relationships are not as stable as marriages – by a long shot.

But a further important trend is emerging.

## De Facto Relationships Are Becoming Less Stable

A British report comments, "...over time, progressively fewer of those who live together ultimately marry, and a larger proportion separate."<sup>65</sup>

And, "Although cohabiting unions have become more unstable over time, this has not been true of marriages in the last two decades, at least at relatively early durations."

The same trend is occurring in Australia. According to 2009 research from the *Australian Institute of Family Studies*:

"Despite its increasing prevalence, cohabitation is a relatively unstable living arrangement as evidenced by the fact that the vast majority of couples either marry or separate within the first few years of the union. Indeed, the probability of cohabitation ending in separation rather than marriage has increased."<sup>66</sup>

*Cohabitation is less stable than marriage.*

*Although cohabiting unions have become more unstable over time, this has not been true of marriages.*

*Cohabitation is now more likely to end rather than lead to marriage.*

64 *Families and Whanau Status Report 2013*, SuperU

65 *Cohabitation and marriage in Britain since the 1970s*, Office for National Statistics 46 Population Trends nr 145 Autumn

66 *Fact check: Are de facto relationships more unstable than marriages?* Fact Check, ABC News, 30 October, 2013

Likewise, in the United States:

*"... compared to previous decades, cohabitation is now more likely to end rather than lead to marriage, a change that is particularly pronounced for African American women."*<sup>67</sup>

New Zealand appears to be relying on overseas data with SuperU commenting in the latest *Families and Whanau Status Report*:

*"... cohabiting couples may go on to marry, although US and UK data suggests that increasingly many do not."*<sup>68</sup>

If cohabiting relationships are increasingly likely to break down, the implications for children are greater economic hardship. Once again the likelihood of child poverty occurring is higher than for married parents.

*If cohabiting relationships are increasingly likely to break down, the implications for children are greater economic hardship.*

## De Facto Parents Are Poorer

But even before a separation, there is an abundance of US research that finds children in cohabiting relationships fare worse economically. For instance:

*"...briefly, our findings showed that cohabiting parents were closer to single parent families than married parent families in terms of economic disadvantage."*<sup>69</sup>

And:

*"Children in cohabiting families, whether they live with two biological parents or in a step parent family, tend to fare worse [economically] than those in married two biological parent families and they appear more comparable to those in single-mother families (Artis, 2005; Brown, 2006, 2004; Manning & Lamb, 2003)."*<sup>70</sup>

According to the moderately left-leaning *American Urban Institute*:

*"Poverty rates of cohabiting couple parents are double those of married parents; non-cohabiting single parents with at least a second adult had poverty rates three times as high as among married parents."*<sup>71</sup>

An Australian sample comprising 2,231 respondents between the ages of 18 and 54 years was surveyed in 1996/97. The average household income for a married man was \$70,542; for a cohabiting man it was \$54,943. Some of the difference might be explained by age. The mean age of the married man was 39; the cohabiting man, 32. But the married man worked an average of 43.7 hours per week; the cohabiting man, an average of 36.8 hours. The married man was substantially more likely to have a pre-school age child in the house (31 percent vs 18 percent).<sup>72</sup>

*The likelihood of child poverty occurring is higher than for married parents.*

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67 *The Economic consequences of the Dissolution of Cohabiting Unions*, S Avellar, P Smock, Journal of Marriage and Family (May 2005)

68 *Families and whanau status report 2014*, SuperU

69 *Reflections on "Family Structure and Child Well-Being: Economic Resources vs. Parental Socialization"* Elizabeth Thomson, Sara S. McLanahan, Social Forces (2012) 91 (1) 45-53

70 *Family Structure and Children's Economic Well-Being: Incorporating Same-Sex Cohabiting Mother Families* Susan L. Brown, Wendy D Manning, Bowling Green State University

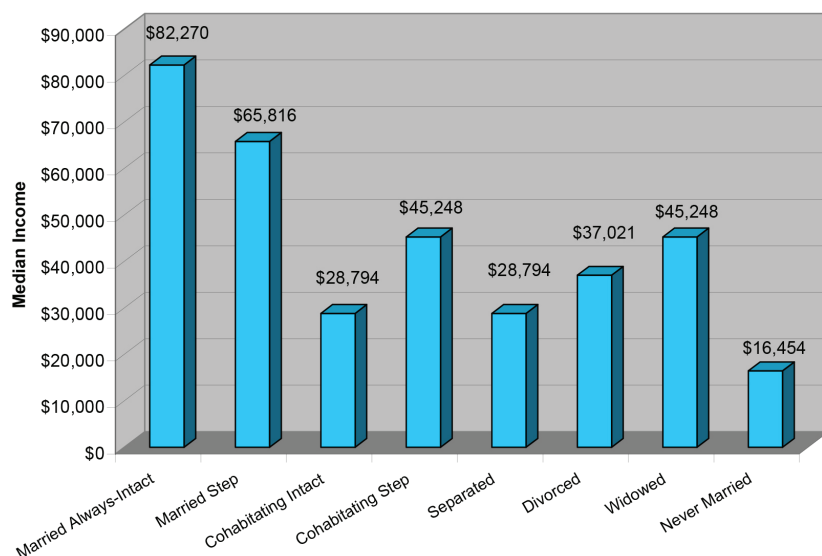
71 *How Do Marriage, Cohabitation, And Single Parenthood Affect The Material Hardships Of Families With Children?* Robert I Lerman, July 2002

72 *To Marry or Not to Marry: The Impact of Marital Status on the Division of Household Labor*, School of Social Science – Sociology. The University of Queensland, Janeen Baxter

Back in the United States, Patrick F. Fagan, Andrew J. Kidd and Henry Potrykus created the following graph to demonstrate the differential between household incomes by family type:

**Chart 4: Median Income of Households with Children by Family Structure**

Source: 2007 Survey of Consumer Finance



Source: *Marriage and Economic Well-Being: The Economy of the Family Rises or Falls with Marriage*, Marri Research, Marriage & Religion Research Institute, Patrick F. Fagan, Andrew J. Kidd and Henry Potrykus, 2011

In New Zealand, according to MSD,

*"A Household Savings Survey (HSS) carried out in 2001 revealed clear relationships between savings, in the form of net assets, and legal marital status, family size, family type, and age. The net worth of couples living in the same household varied considerably according to whether they were legally married or not. The median net worth of all married couples was \$201,400 compared with \$49,500 for all unmarried couples (age-standardised data are unavailable)."*<sup>73</sup>

But what about incomes?

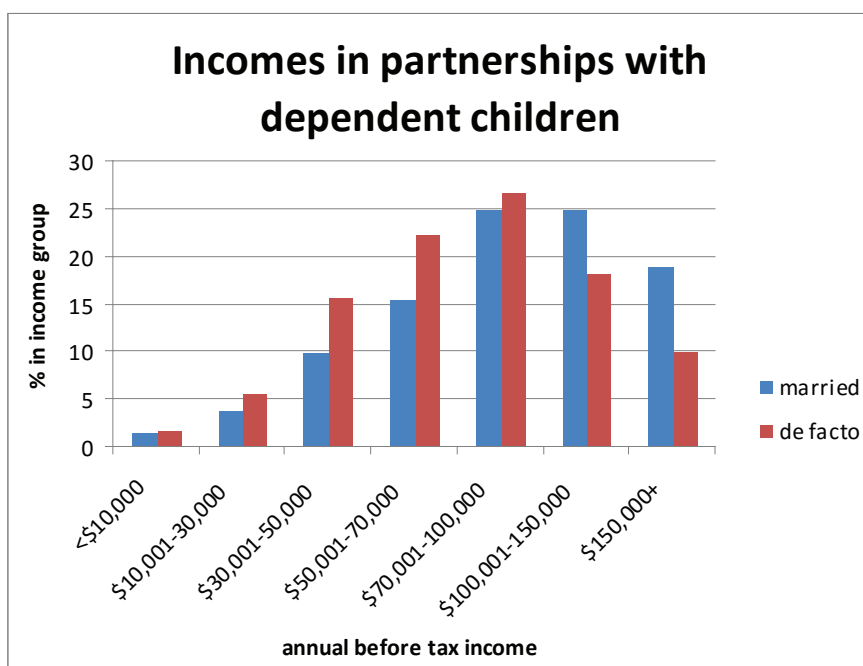
Unfortunately the *Household Incomes Survey* contains no information about the relationship status of two parent households.

However the 2013 census asked questions relating to relationship status, incomes and dependent children.



*Poverty rates of cohabiting couple parents are double those of married parents.*

*Higher annual before tax incomes for married couples are evident.*



Data source: Census 2013 customised data tables

Of those providing information about income and dependent children 524,943 described themselves as a "spouse"; 137,685 described themselves as a "de facto" partner.

Higher annual before tax incomes (from all sources) for married couples are evident. Larger proportions of *de facto* people appear in the low income groups, while in the higher income groups *de facto* numbers drop away quite sharply.

The income differences for New Zealand couples are not as stark as in the US. This may be, at least partially, a result of *Working for Families* (WFF). Income redistribution through the tax/benefit system reduces the difference between rich and poor – so to some extent, between married and unmarried couples. WFF is a substantial transfer. The *New Zealand Initiative* describes how "...cash benefits exceeded direct tax paid on average for each of these [lowest] five deciles."<sup>74</sup>

There is another important point to be made. Not only are cohabiting parents generally poorer, given their greater propensity for separation, financial resources available for children post-dissolution are also more limited. Again the risk of child poverty is heightened.

## The Ethnic Differential

The poverty rates for Maori and Pacific children are significantly higher than for NZ European. Again, quoting from the official source of child poverty statistics:

*"The higher poverty rate for Maori children reflects the relatively high proportion of Maori children living in sole-parent beneficiary families and households."*<sup>75</sup>

Averaged over 2012 to 2014, 16% of NZ European children lived in poor households compared to 33% of Maori and 28% of Pacific.

*The net worth of couples living in the same household varied considerably according to whether they were legally married or not.*

"One reason that economic growth has not produced as much 'feel good' as might be expected is that higher rates of separation have cut many households' incomes."

*Building the Future, Steep Analysis Compendium, BRANZ*

*The poverty rates for Maori and Pacific children are significantly higher than for NZ European.*

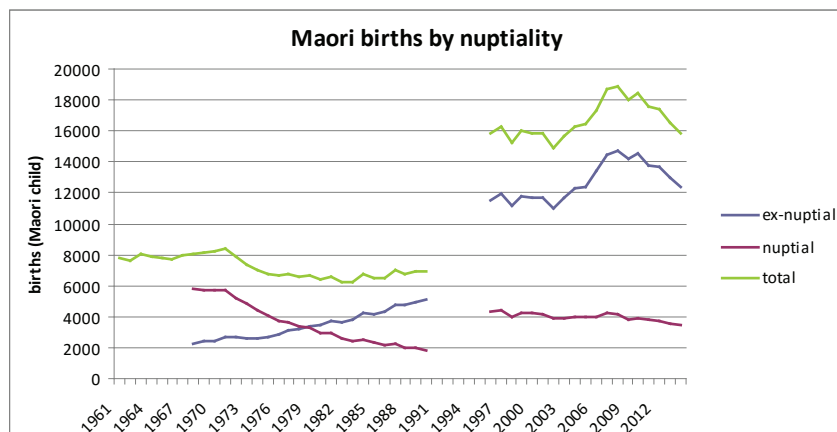
<sup>74</sup> *Poorly Understood: The State of Poverty in New Zealand*, The New Zealand Initiative, February 2016

<sup>75</sup> *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2014*, Bryan Perry, MSD, August 2015, p121

What bearing does marriage – or lack of it – have on these disproportionate poverty rates?

### Looking Back

In 1968, the first year in which Maori were included in ex-nuptial birth data, 72 percent of Maori births were to married parents. By 2014 the proportion had more than reversed with 78 percent of Maori births being to *unmarried* parents.



Data source: Statistics New Zealand Infoshare birth data

(From September 1995, birth and death registrations collected ethnicity based on self-identification, rather than degree-of-blood. Figures for 1991-95 are unavailable.)

The *New Zealand Treasury* notes:

*"Legal marriage is now less common among Maori than among non-Maori... The estimates for people aged 60 and over are, however, an exception. Maori in this age group—who would have been entering the main marriage ages during the baby boom—appear to have just as high a probability of ever marrying as other New Zealanders of the same age. Maori in earlier periods had not seen any great need to ask non-Maori officials to provide legal sanction for their marriages (Pool 1991: 109) so the baby boom may well have been the high water mark for legal marriage among Maori."*<sup>76</sup>

While Maori marriage might have been a 'blip' the subsequent abandonment of it has been extraordinarily rapid.

The associated growth in sole-parenthood among Maori has frequently been attributed to increasing unemployment (though the growth also begins around 1974, the year in which the statutory DPB became available).<sup>77</sup>

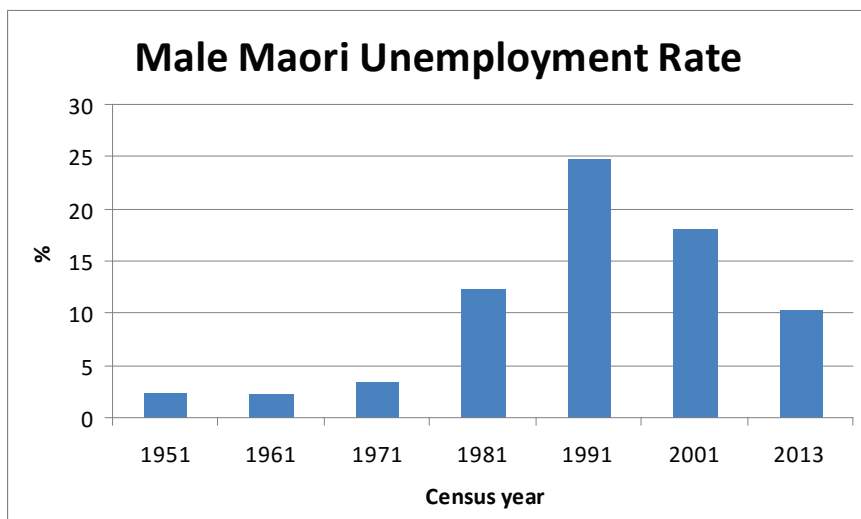
*What bearing does marriage – or lack of it – have on these disproportionate poverty rates?*

*Legal marriage is now less common among Maori than among non-Maori.*

<sup>76</sup> *The New Zealand Family from 1946*, New Zealand Treasury, Theories of Family and Policy, 2004

<sup>77</sup> The Emergency DPB was available from 1968 but was granted on discretionary basis. In 1973 it became a statutory entitlement regardless of the reason for sole parenthood and it was paid from 1 April 1974.





Data source: *Maori economic development – Glimpses from statistical sources, 2005/ Census 2013*

According to policy research group, *Motu*:

*"Living standards came under challenge in the late 1970s and 1980s, when a series of economic recessions, policy reforms and structural changes led to widespread job losses among Māori. Employment and labour force participation rates plummeted. Many individuals and families were dissociated from the market economy and forced to rely on government income support. While non-Māori living standards were also severely affected by the economic developments of these decades, the impact on Māori was disproportionately large."*<sup>78</sup>

Male Maori unemployment has dropped significantly since the early 1990s yet Maori child poverty has remained disproportionately high.

The theory that increasing Maori male unemployment drove the trend towards increasing Maori sole parenthood remains unproven.

Relatively recent work by MSD, aimed at understanding sole parenting and its growth commented:

*"The more severe loss of employment occurred among Māori men. This may have contributed to the particularly rapid growth in sole parenthood among Māori in the 1980s (Whiteford, 1997:457 in Goodger and Larose, 1999). More generally, labour force participation rates for males with low educational qualifications fell most (Dixon, 1996), reducing their ability to be the primary earner in a couple (Callister, 1998). While links between these changes and the growth in sole parenting in the 1980s and 1990s seem likely, we lack New Zealand evidence on the scale and nature of the relationship. **In particular, we lack evidence on whether the way in which social assistance was structured for sole and partnered parents affected by unemployment played a role** (Nolan, 2008)." <sup>79</sup> [Author's emphasis]*

*The associated growth in sole-parenthood among Maori has frequently been attributed to increasing unemployment.*

*The theory that increasing Maori male unemployment drove the trend towards increasing Maori sole parenthood remains unproven.*

<sup>78</sup> *Māori economic development – Glimpses from statistical sources*, Andrew Coleman, Sylvia Dixon, and David C Maré, Motu Working Paper 05–13, Motu Economic and Public Policy Research, September 2005

<sup>79</sup> *Sole parenting in New Zealand: an update on key trends and what helps reduce disadvantage*, MSD, July 2010

After the creation of a statutory single parent benefit workless separating couples would each be entitled to a social security benefit in their own right. The custodial parent (usually the mother) would be entitled to the DPB; the non-custodial parent would receive an unemployment benefit. There was no financial incentive, especially for the female, for couples to stay together.

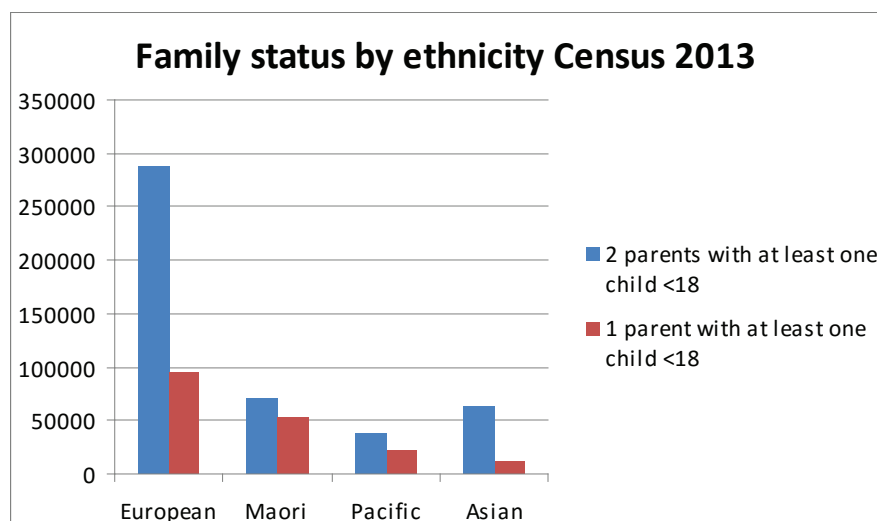
(While less is documented about the marriage and birth rates of Pacific people, their male employment rates have historically matched Maori.)

## ToThe Present

In 2010, the Families Commission reported:

*"... 36 percent of Maori babies under one year and 32 percent of Pacific babies under one year live with a sole-mother, compared with 19 percent of all babies under one year... Maori and Pacific sole-parent families tend to have more dependent children than European sole-parent families."<sup>80</sup>*

The following graph shows the relative proportionality of one parent vs two parent families by ethnicity. Single parent proportionality is much higher for Maori and Pacific families:



Data source: Families and Whanau Status Report 2015, SuperU (multiple ethnicities may be reported)

Over an eight-year period – 2003 to 2010 - SuperU found:

*"The proportion of dependent children who experienced living with only one parent is noticeably higher for Māori (50 percent) and lower for Asian (19 percent) children."<sup>81</sup>*

Nevertheless, the Families and Whanau Status Report 2013 showed that in 2006, around 58% of Maori children were living in two parent families. This reflects higher rates of *de facto* and blended families amongst Maori.

*Maori and Pacific sole-parent families tend to have more dependent children than European sole-parent families.*

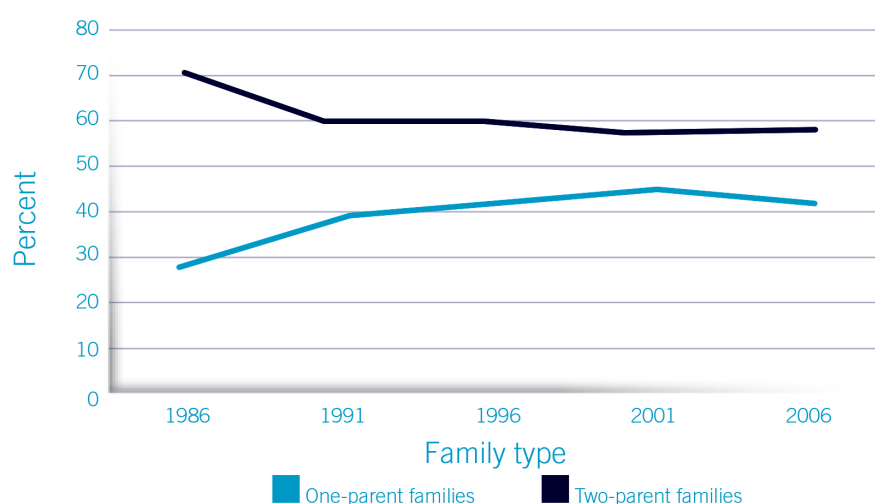
*The proportion of dependent children who experienced living with only one parent is noticeably higher for Māori (50%) and lower for Asian (19%).*

*This reflects higher rates of de facto and blended families amongst Maori.*

80 Economic Wellbeing of Sole-Parent Families, November 2010, Families Commission

81 Families and Whanau Status Report 2014, SuperU

Figure 8 Distribution of Māori children under 15 years of age by family type 1986–2006



Source: Statistics New Zealand, Census of Population and Dwellings 1986–2006

Source: *Families and Whanau Status Report 2013*

As with non-Māori, re-partnering is not uncommon:

*"Māori separation and re-partnering patterns mean that sole-parenthood is not necessarily a permanent state. The NZW:FEE Survey found that in 1995, 39 percent of Māori women became sole-parents before the age of 25 and 50 percent before the age of 30. However, 63 percent of Māori sole-mothers had ceased to be a sole-parent within five years, either because of re-partnering or children leaving home (Dharmalingam et al, 2004, pp. 60, 62). As a result, blended families were fairly common among Māori."*<sup>82</sup>

It has already been shown that sole and *de facto* parents are less able to protect their children from poverty. In general then, the greater instability of Māori relationships has a direct bearing on their higher levels of child poverty. Financial instability perhaps results in relationship instability.

### Pacific Peoples

In 2001, 82% of Pasifika families consisted of parenting families, but two parent households are surprisingly low due to the high proportion of extended families living together. Demographer Ian Pool *et al* wrote, "... there are five times as many two-parent Pakeha families as there are extended families. For Asians the rate is 2.4, for Māori 1.6, but for Pacific peoples it is 1.2, so that the two rates are almost at par."

Nuclear families living in their own households are rarest among Pacific people.

As well, "The percentage of their households that are sole parent is exceeded only by the rate for Māori."<sup>83</sup>

An interesting aspect of Pacific sole parenthood is the much lower rate of sole parent benefit receipt.

*39 percent of Māori women became sole-parents before the age of 25 and 50 percent before the age of 30.*

*Māori separation and re-partnering patterns mean that sole-parenthood is not necessarily a permanent state.*

*The greater instability of Māori relationships has a direct bearing on their higher levels of child poverty.*

82 *Families and Whanau Status Report 2013*, SuperU

83 *The New Zealand Family from 1940, A Demographic History*, Ian Pool, Arunachalam Dharmalingam and Janet Sceats, Auckland University Press, 2007

At December 2015 Pacific people made up 9 percent of Sole Parent Support recipients; Maori made up 47 percent.<sup>84</sup> This would indicate that Pacific sole parents have either a higher employment rate<sup>85</sup> or that they are financially supported by their extended families. Support from extended family is culturally consistent with support for family members back in their birth countries. This difference probably also influences the lower poverty rate for Pacific children (28%) than Maori children (33%).<sup>86</sup>

*In 2015, Pacific people made up 9 percent of Sole Parent Support recipients; Maori made up 47 percent.*

A lack of statistical data relating to the make-up of Pacific families is reflected in the 2015 report *Pacific People in NZ: How are we doing?* Information about family structure is absent though data about child hardship rates from the 2008 Living Standards Survey were included.<sup>87</sup>

Official marriage registration records do not record ethnicity.

## Asian Families

Asian families more closely resemble NZ European families. The incidence of sole parent families is low. At the 2013 Census, at 8.6 percent, Asian one parent families (with at least one child under 18) made up the smallest percentage of total families across the four main ethnic groups.

### Percentage of family types within each ethnic group, 2013

	Couple, both under 50	Couple, one or both 50 plus	Two parents, at least one child under 18	One parent, at least one child under 18	Two parents, all children 18 plus	One parent, all children 18 plus
European	11.7	33.1	32.8	11.2	6.8	4.4
Māori	10.3	15.1	35.4	27.8	5.4	5.9
Pacific	8.8	8.9	42.3	26.7	7.3	6.0
Asian	17.1	15.7	43.2	8.6	10.9	4.4

*This difference probably also influences the lower poverty rate for Pacific children than Maori children.*

Source: *Families and Whanau Status Report 2015*

While Asian household income data are absent from the *Household Incomes in New Zealand Survey*, two other statistical sources show personal incomes rising quite quickly. The *New Zealand Income Survey* of June 2015 shows Asian median incomes rising 38% between 2011 and 2015, from \$405 to \$560 weekly whereas the increase over total median incomes was only 13%. Asian incomes were increasing at the fastest rate and are second only to NZ European.

Census data shows that between 2006 and 2013, Asian median personal incomes rose 39 percent whereas equivalent total population incomes only rose by 17%. However, in that older data set, Asian income still lagged slightly behind Maori (\$22,100 versus \$22,500 annually).<sup>88</sup>

While starting from a low base, Asian incomes are currently the fastest growing incomes in New Zealand today. There is a strong possibility that this is at least partly an effect of their intact family structures.

*Asian families more closely resemble NZ European families.*

84 Sole Parent Support - December 2015 quarter, MSD

85 The *Household Labour Force Survey* does not provide employment status for 'one parent with dependent children households' by ethnicity

86 *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2014*, Bryan Perry, MSD, August 2015, p121

87 *Pacific People in New Zealand: How are we doing?* Debbie Sorensen, Seini Jensen, Melitta Rigamoto and Monica Pritchard, Pasifika Futures Ltd 2015

88 2013 Census QuickStats about income

## Caveat Regarding Ethnicity

The rates of Maori and non-Maori partnering are unusually high (and have been historically) compared to Pacific and Asian ethnicities as illustrated in the table below<sup>89</sup>:

**Table 4: Number of responses in each ethnic combination, opposite sex couples, Total counts, 2001**

		Female				
		European	Maori	Pacific Peoples	Asian	Other
Male	European	<b>589,860</b>	35,268	7,068	9,867	1,263
	Maori	38,112	<b>34,464</b>	2,793	861	108
	Pacific Peoples	8,001	4,740	<b>22,026</b>	573	45
	Asian	3,570	717	684	<b>37,716</b>	57
	Other	1,557	162	81	183	<b>2,574</b>
	Total Stated	616,386	66,057	30,315	48,135	3,813
						Total Stated
						730,335

Source: *Ethnic intermarriage in New Zealand*

In 2004, Paul Callister found that around half of partnered Maori had a partner not recording Maori ethnicity. Jan Pryor, then of the *McKenzie Centre for Family Study*, wrote:

*"In New Zealand 56% of sole Maori are married to a non-Maori, and 80% who identify as part-Maori are married to a non Maori person."*<sup>90</sup>

Motu's research found:

*"Intermarriage with non-Maori contributed to the rapid growth of the Maori population in the post-war period. As at 2003, almost one-quarter of Maori children were born to non-Maori mothers, (Statistics New Zealand 2005)."*<sup>91</sup>

Ethnicity is ultimately a product of self-identification. If more than one ethnicity is stated by an individual or on behalf of their children, a prioritisation system is frequently employed. A 2004 *Briefing for the Families Commission* stated:

*"Much of the readily available data from Statistics New Zealand is prioritised: that is, if a person reports more than one ethnic identity they will be counted only once, in the following priority order: Māori, Pacific peoples, Asian, other, European."*<sup>92</sup>

Suffice to say, for the purposes of this paper, ethnicity as recorded in official data sources is taken at face value.

## The Role Of Unemployment In Child Poverty

Undoubtedly unemployment adds to the incidence of child poverty though the impact isn't necessarily direct. The following graph shows the proportion

*Asian incomes were increasing at the fastest rate and are second only to NZ European.*

*The rates of Maori and non-Maori partnering are unusually high compared to Pacific and Asian ethnicities.*

89 The table is restricted to key age groups in which couples tend to form and notes: "Table 4 is based on total ethnic counts. Therefore a significant number of couples are counted more than once. This also means that rows do not add to row totals, nor do columns add to column totals. The total stated figures represent the total number of responses to the ethnicity question whether they be single, dual or multiple responses. In this, and the following total count tables, the diagonal show where both partners record (as at least one ethnic group) the same ethnic group as their partner (marked in bold)."

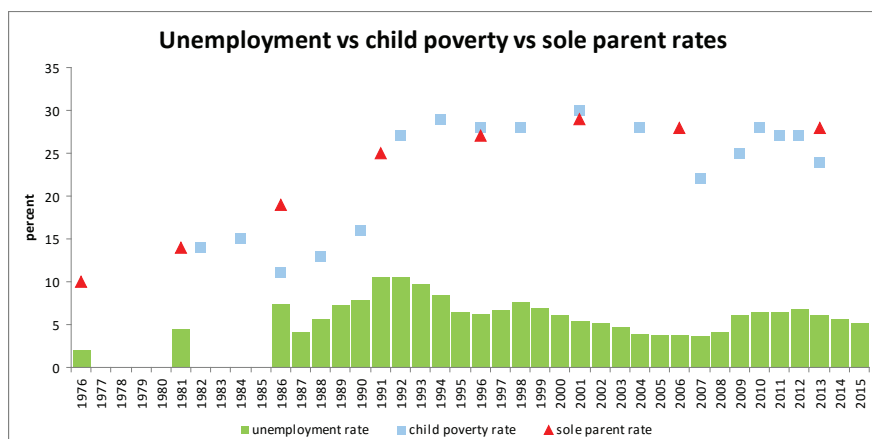
90 *CHILDREN IN CHANGING FAMILY STRUCTURES*, Jan Pryor, Roy McKenzie Centre for the Study of Families, Victoria University, Wellington, New Zealand, p12

91 *Māori economic development – Glimpses from statistical sources*, Andrew Coleman, Sylvia Dixon, and David C Maré, Motu Working Paper 05–13, Motu Economic and Public Policy Research, September 2005

92 *New Zealand Families Today: A Briefing for the Families Commission*, July 2004



of children in poverty alongside the unemployment rate and percent of all families with dependent children that are sole parent. Child poverty rates do not consistently track unemployment rates. For example, the unemployment rate had dropped to 5.5% in 2001 yet child poverty stayed at 30%.<sup>93</sup>



Data sources: *Unemployment Rate- Statistics NZ (1987-2015) and Te Ara Encyclopaedia of NZ (1976, 1981); Child Poverty Rate-Household Incomes Report 2014, Table H.2 (B); Sole Parent Rate; Census 1976,1981,1986,1991,1996,2001,2006 and 2013*

The correlation between sole parent and child poverty rates is stronger than between unemployment and child poverty rates. Unemployment is not as direct a cause of child poverty as sole parenting.

Nevertheless, the interactions between unemployment and family structure are real and multiple. Unemployment can sever a two-parent family or stop its very formation. Loss of work can put breaking-point strain on relationships; unemployed and/or unemployable men often don't make desirable *de facto* or marriage partners; the care-giving duties of single parents can make it more difficult to be employed, or from the employer's viewpoint, make single parents less employable.

Unfortunately, aided by the structure of social security assistance (not only in New Zealand) the unemployed male has been rendered even less useful than he may have been. His role as a father can be viewed as disposable if his role as a breadwinner is not met. There are no financial disincentives for separating when the custodial caregiver can receive an all-up income (basic benefit, accommodation supplement and child tax credit(s)) equivalent to a partner's unemployment benefit – or better, if it doesn't have to be shared. Indeed the social security system has even been manipulated through the courts to allow a couple to split their children (each parent assuming full-time custody of at least one) to receive commensurate benefits and conditions.<sup>94</sup>

In *Maintaining Sole Parents in New Zealand: An Historical Review*, Kaye Goodger acknowledged the existence of DPB "incentive structures which might encourage partners to separate" but said the 1988 Royal Commission on Social Policy concluded a lack of evidence about the extent to which they effect decisions to separate. The likelihood a mother might prefer to receive and control income in her own right has not been identified or considered.

Child support payments, which should play a role in alleviating child poverty, are compulsory and extracted alongside PAYE. But, set as a proportion of the

*Undoubtedly unemployment adds to the incidence of child poverty though the impact isn't necessarily direct.*

*Unfortunately, aided by the structure of social security assistance, the unemployed male has been rendered even less useful than he may have been.*

*There are no financial disincentives for separating.*

93 Figures from Table H.2, Proportion of children in low-income households, 60% REL threshold (AHC), *Household Incomes in New Zealand: Trends in indicators of inequality and hardship*, 1982 to 2014, Bryan Perry, MSD, August 2015

94 *Benefit win for sole parents sharing custody*, New Zealand Herald, Friday December 31, 2004

non-custodial parent's income, there is little incentive to maximise earnings for the infrequently employed. At March 2014, 52 percent (69,968) of liable parents were paying the bare minimum in child support (\$16.77 weekly).<sup>95</sup> Thirty percent of these were female. Despite a legal requirement to do so, in 2010, only 46% of parents with a child under 18 not living with them reported paying child support.<sup>96</sup>

Each of these financial incentives/disincentives operates against a backdrop of diminishing commitment as expressed by an absence of marriage.

*Most children in poverty live in rented homes.*

## The Role Of Housing Costs In Child Poverty

Having briefly looked at the contribution of unemployment to child poverty and family structure it would be remiss to ignore another commonly mentioned factor – housing costs.

Most children in poverty live in rented homes. For the period 2010-12, 53% lived in private rentals and 19% in *Housing New Zealand Corporation* homes.<sup>97</sup> While the cost of buying a section or house relative to income has undoubtedly grown in the past two decades, rents have remained surprisingly flat.

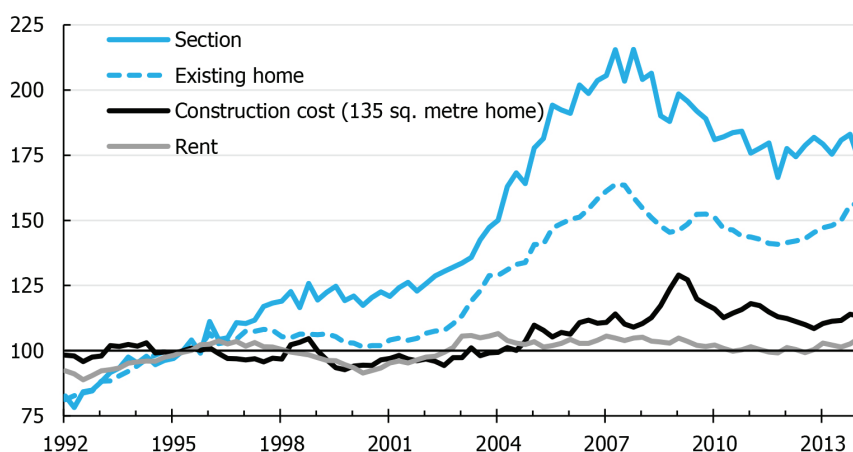
The *New Zealand Institute of Economic Research* states:

*"The cost of renting has remained broadly stable relative to income over many decades."*<sup>98</sup> (Author's emphasis.)

The following graph depicts data from 1992 when the housing cost to household income ratio was around three to one. In 1961, the ratio was 2.5 to one.<sup>99</sup>

**Figure 8 Housing costs relative to household income**

Index (1995=100)



Source: Statistics NZ, REINZ, NZIER

Source: *The home affordability challenge*, NZIER, July 2014

*The cost of renting has remained broadly stable relative to income over many decades.*

<sup>95</sup> OIA correspondence from IRD to author, 18 July, 2014

<sup>96</sup> *Parents supporting children who do not live with them*, Statistics New Zealand, 2010

<sup>97</sup> *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2014*, Bryan Perry, MSD, August 2015, p122

<sup>98</sup> *The home affordability challenge*, Suite of policy reforms needed in New Zealand, NZIER public discussion paper, Working paper 2014/4, July 2014, p16

<sup>99</sup> *The home affordability challenge*, Suite of policy reforms needed in New Zealand, NZIER public discussion paper, Working paper 2014/4, July 2014, p3

Auckland, and to a lesser degree other major New Zealand cities, do have higher home rental costs but the accommodation supplement, a subsidy for low income renters, is graduated to account for this. For instance a sole parent with one child qualifies for up to \$160 weekly in Area 1 (most expensive) compared to \$55 weekly in Area 4 (least expensive).<sup>100</sup> Bryan Perry notes:

*"Both the income-related rental policies introduced in 2000 for those in HNZC houses and changes to the Accommodation Supplement (AS) settings in the mid 2000's helped to reduce net housing expenditure for some low-income households compared to what it would have been."*<sup>101</sup>

The economic benefit from those policies fell away slightly during the GFC but has since resumed.

It is debatable whether sharing accommodation costs (which may lead to overcrowding) worsens or improves child outcomes, but rental costs can at least be mitigated by sharing with friends or extended family. Individuals can perhaps exercise more control over accommodation costs than other circumstances they may confront. For instance, a relationship breakdown may be far less avoidable than paying prohibitive rent.

Again it is not unreasonable to conclude that family structure has played – and is playing – a greater role in child poverty than housing costs.

## Rising Inequality & Family Structure

Just as family structure plays a significant role in the incidence and degree of child poverty, so it does in levels of inequality of income and wealth across New Zealand society. The two go hand-in-hand. In the matter of inequality, most attention is paid to unemployment, market forces, so-called "neoliberal" policies, labour market deregulation and the shortcomings of capitalism in general. In New Zealand at least, little interest has been taken in the role of family structure.

The closest to acknowledging the role of family structure was a 2013 report from the NZ Institute for Economic Research (NZIER) which claimed:

*"The distribution of income in New Zealand and around the OECD became more unequal after the 1960s as societies became more liberal and households changed."*<sup>102</sup>

### Looking Back

Returning once again to the reference year of 1961, the report further noted:

*"...in the 1960s, women were largely absent from the labour force. In 1961 only one in 3 women of working age was in the labour force versus 90% of men. Most women who were in the labour force were younger, with only 1 in 5 women aged over 25 in the labour force. This compares to around 75% in the labour force today."*<sup>103</sup>

*It is debatable whether sharing accommodation costs worsens or improves child outcomes.*

*It is not unreasonable to conclude that family structure has played a greater role in child poverty than housing costs.*

*In New Zealand at least, little interest has been taken in the role of family structure.*

100 OIA correspondence from MSD to author received December 11, 2014

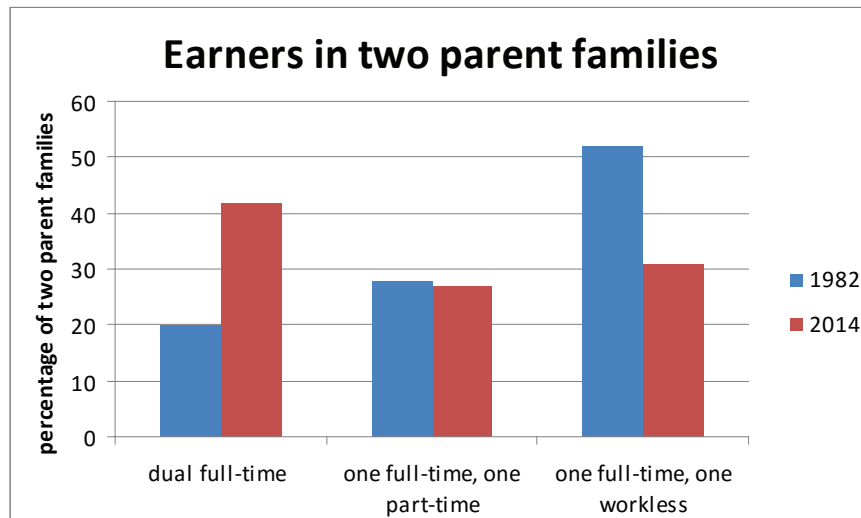
101 *Household Incomes in New Zealand: trends in indicators of inequality and hardship 1982 to 2014*, Bryan Perry, MSD, August 2015, p101

102 *Understanding inequality, Dissecting the dimensions*, data and debate, NZIER report, November 2013

103 *Understanding inequality, Dissecting the dimensions*, data and debate, NZIER report, November 2013

According to economist Keith Rankin, "Only 17% of married women participated in the workforce in 1961."<sup>104</sup> The proportion grew to 40% by 1981.

The following graph illustrates the further change from 1982:



Data source: Household Incomes Report 2014

The fact is that sole parent families are far more likely to be workless than two parent families. In 2009, 80% of children in workless homes were in sole parent families.<sup>105</sup> The growing proportion of two parent families with dual earners sits at the other extreme. The contribution this disparity makes to greater income inequality between households is unavoidable.

The OECD considers changing household structure to have contributed 11% of the growth in income inequality across member countries between the mid-1980s to mid-2000s.<sup>106</sup> But the organisation also references US research which finds:

*"For the period 1969-1989, the growing dispersion of men's earnings and changing family structure can account for most of the rise in family income inequality."*<sup>107</sup>

Because New Zealand shares more similarities with the US than it does with most other OECD countries, for example, shared high rates of sole parenthood and teenage birth (the latter now dropping in both countries), until the 1996 welfare reforms, similar social security arrangements for single parents, and a population make-up featuring a dominant Anglo-Saxon group with sizeable minority groups, there is cause to consider the greater relevance of their research findings.

The primary concern of this paper is child poverty. However, as a corollary to increased single parent households, the number of single person <65 households has also grown. Presumably some of these will be homes to non-custodial parents. According to Paul Callister and Susan Singley:

*"Across English-speaking industrialised countries, increases in divorce and*

*In 2009, 80% of children in workless homes were in sole parent families.*

*The growing dispersion of men's earnings and changing family structure can account for most of the rise in family income inequality.*

104 The New Zealand Workforce: 1950- 2000, Keith Rankin

105 Household Incomes in New Zealand: Trends in indicators of inequality and hardship, 1982 to 2014, Bryan Perry, MSD, August 2015, p127

106 An Overview of Growing Income Inequalities in OECD Countries: Main Findings, OECD, 2011

107 Inequality and Poverty in the United States: The Effects of Rising Dispersion of Men's Earnings and Changing Family Behavior, Valletta and Daly, 2006

*non-marital childbearing, and shifts in the living arrangements of young adults and families have led to increases in single parenthood and single adults living alone...*"<sup>108</sup>

Bryan Perry notes:

*"Income poverty rates for one-person working-age households trebled from the 1980s to 2007 and were 29% in the 2013 HES, almost double the overall population rate of 16%."*<sup>109</sup>

The poverty rate for one-person working-age households is second only to that of single parents. The number of one person working-age households increased by 11.5% between 2001 and 2013.<sup>110</sup>

These circumstances will also be making a contribution to increasing income inequality.

## Upward Mobility & Family Structure

The persistence of poverty matters. The longer children are exposed to poverty, the worse their outcomes.<sup>111</sup> While the measurement of point-in-time poverty is important, so is a measurement of a family's propensity to remain poor.

Otago University research analysed data collected over seven years (between 2002 and 2009) which surveyed the same respondents at each wave.

Of couples with children, 2.8 percent were in poverty at each wave; for sole parent families the proportion was 13.1 percent. Additionally:

*"The proportion experiencing low income for one or more years over the study period was much higher in Māori respondents and those in sole parent families."*<sup>112</sup>

The upward mobility of children in sole parent families is more constrained than in two parent families.

## Closing Comment

This paper has demonstrated the clear differences between incomes in married, *de facto* and sole parent families with children. Though child poverty has more dimensions than income alone, the links between household finances and material deprivation are important.

Yet, in the very many discussions and reports about child poverty, the elephant in the room – family structure – is constantly ignored.

Unemployment, low wages, high housing costs and insufficient social security

*The longer children are exposed to poverty, the worse their outcomes.*

*The upward mobility of children in sole parent families is more constrained than in two parent families.*

*The elephant in the room – family structure – is constantly ignored.*

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108 *Work Poor Or Working Poor? A Comparative Perspective on New Zealand's Jobless Households*, Susan G Singley and Paul Callister, Social Policy Journal, Issue 20, June 2003

109 *2014 Household Incomes Report – Key Findings*, MSD, p5

110 NZ.Stat, Sex and age group for people in one-person households, 2001, 2006 and 2013

111 *CHILD POVERTY: SEVERITY AND PERSISTENCE*, 2014 Determinants of Health, South Island Alliance

112 *Dynamics of Income and Deprivation in New Zealand, 2002-2009*, A descriptive analysis of the Survey of Family, Income and Employment (SoFIE), University of Otago, Wellington, 2012.



benefits are consistently blamed for child poverty yet a major culprit (if not *the* major culprit) is family malformation, that is, a lack of two married committed parents.

There are at least three belief systems which have heavily influenced social science thinking, which in turn influences policy-making, which in turn influences public behaviours. The direction in which these influences operate may be fluid and certainly there is something of the 'chicken and egg' phenomenon at work. For instance, unmarried childbirth began to rise prior to the advent of the DPB. But it accelerated rapidly in its wake.

The three relevant ideologies at work since 1961 have been feminism; socialism and moral relativism.

Feminism sought to increase the choices and freedoms of women (but may have inadvertently overlooked those of their children). The 'feminisation of poverty', the idea that women are the disproportionately poor gender - and not just in developing countries - is sound and has led directly to greater child poverty. Replacing reliance on a male partner with reliance on the state 'partner' has not enriched those mothers.

Socialism sought to equalise incomes of people through state redistribution of wealth (yet would appear to have increased child poverty). Welfare payments that were generous relative to unskilled wages have undermined the formation and maintenance of parental relationships and trapped generations of families on benefits.

Moral relativism sought to suspend moral judgments about people's decisions and behaviours regardless of contribution to poor personal and societal outcomes, especially for children.

The political left - though the left/right divide has become less distinct in New Zealand - tends to most strongly adhere to these belief systems and resists evidence that their application is failing.

To identify marriage as beneficial for the outcomes of children necessarily criticises other forms of partnerships so, in the eyes of many, must be avoided. Offence to any group or class seems undesirable no matter how much the negative impact might be on children.

There may be a legitimate fear of discrimination among bureaucrats constrained by human rights legislation? There may be a resistance to recognising the positive economic role of marriage in a secular country?

Submitting to the Australian Federal Parliament, Dr Moira Eastman from the Australian Catholic University described this aversion:

*"...one of the most important contributors to marriage and relationship breakdown is ambivalence (and possibly even hostility) towards the concept of marriage especially in academia, the government, bureaucracy, social services, public policy and the media."*<sup>113</sup>

Even supposedly apolitical groups, for instance, *The Federation of Family Budgeting Services* express an incomplete view:

*"Back in the 50's our class structure looked a little like this; there were*

*A major culprit is family malformation, that is, a lack of two married committed parents.*

*To identify marriage as beneficial for the outcomes of children necessarily criticises other forms of partnerships so, in the eyes of many, must be avoided.*

*One of the most important contributors to marriage and relationship breakdown is ambivalence (and possibly even hostility) towards the concept of marriage.*

113 *Factors contributing to marriage and relationship breakdown*, Chapter 4, To have and to hold: Strategies to strengthen marriage and relationships, Report to Australian Parliament, 1998

*virtually no unemployed, there was a large working class, a reasonably sized middle class and a small upper class. The more money you earned, the more tax you paid – up to 66%! The money in the economy flowed down from the wealthy to the not so well off.”<sup>114</sup>*

Not a mention of the almost universal pattern of family structure that dominated in the 1950s.

For politicians there’s a fear of expressing support for marriage because it just sounds fusty and unfashionable (excepting same-sex marriage). Accusations of ‘social engineering’ might be levelled. Examples of the US promoting marriage through government policy could be raised as a distinctly unwelcome spectre. Many New Zealanders harbour anti-American sentiments.

It is not the intention of this paper to explore at length why marriage has fallen out of favour with most social science academics and policy-makers. The aim has been to show that marriage provides the best economic environment for raising children.

The evidence is overwhelming and incontrovertible.

*For politicians there’s a fear of expressing support for marriage because it just sounds fusty and unfashionable (excepting same-sex marriage).*

*The evidence is overwhelming and incontrovertible.*

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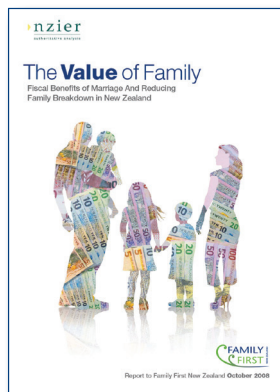
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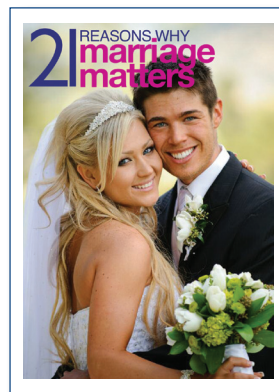
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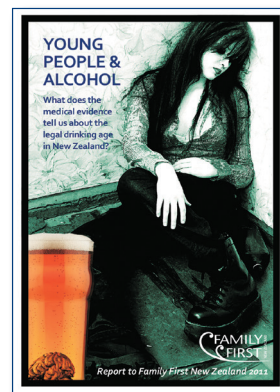
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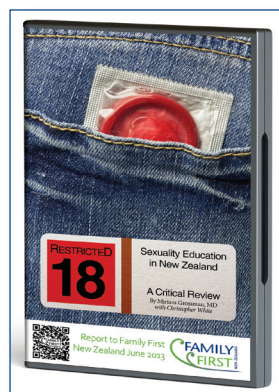
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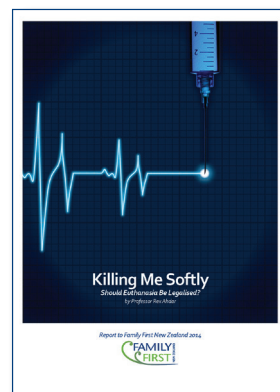
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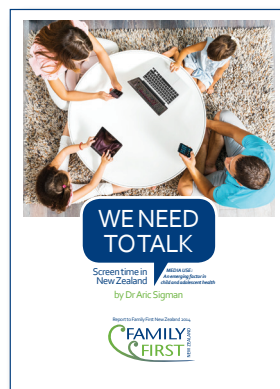
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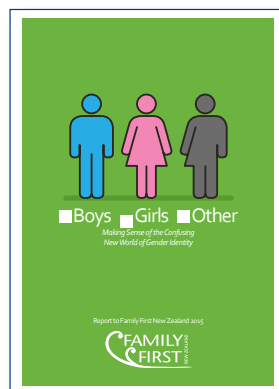
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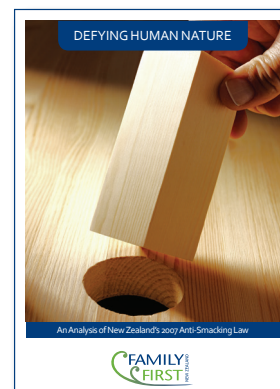
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