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Couples with children



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Couples with children

Changing demographic trends have challenged the dominance of the traditional couple family with children. Population ageing, delayed and declining fertility, increased rates of childlessness, a decline in rates of partnering, increased rates of relationship breakdown and the growth of lone parent families have all meant that couples with children represent a smaller proportion of all households.

While it has always been the case that many families and households did not consist of a couple with children, it is now the case that only a minority of *households* (28 per cent) are made up of a couple and dependent children. In 2001, couples with dependent children only made up a minority of *families* (39.5 per cent). Furthermore, of *couple families* only a minority (47.4 per cent) include dependent children.

Nevertheless, couple families are easily the single most common family form and dependent children are predominantly raised in couple households. Recent research has shown that the large majority of children spend the bulk of their childhood living in an intact couple family (de Vaus and Gray, 2003a). Among children born between 1976-83, 70 per cent spent all their childhood until they turned 18, living in an intact family. In this same cohort of children 82 per cent of the combined years of life of all the cohort members was lived in an intact couple family and a further 8.2 per cent of the total time of this cohort of 18 year olds was spent in a step or blended family. This means that even though couple families with dependent children are a minority family and household form, this type of family is nevertheless by far the dominant experience in which children are raised. Over 90 per cent of the first 18 years of the most recent cohort of 18 year olds was spent in a couple family (see Chapter 11 for more details about living arrangements of children while growing up).

How common are couple families with children?

Are most families couple families?

Couple families make up the large majority of all families. According to the 2001 Census 82.8 per cent of all families were couple families. Furthermore, according to the Australian Bureau of Statistics, excluding children under 15 living with their parent(s), 65 per cent of all Australians live in a couple family compared to 6.1 per cent who live in a lone parent family and 13 per cent who live on their own (ABS 2003a).

How many couples have children?

Naturally not all couple families contain children. As the previous chapter has shown many couples are in a pre-child phase and many are in their post-child phase. Nevertheless, in 2001, 57 per cent of all couple families contained children (dependent and non dependent¹). Thirty nine per cent of couple families included children aged under 15; 14 per cent included dependent students aged 15-24 and 16 per cent included non dependent children².

Of all families that contain children under the age of 15, 78.6 per cent are couple families. The remaining 21.4 per cent of families with a child younger than 15 were lone parent families (ABS 2002c).

Similar figures can be seen when looking at children rather than families. Most children under the age of 15 (81 per cent) live in a couple family while 19 per cent live in a lone parent family (ABS 2003a).

Three types of couples with children

Couple families with children can be divided into three types – intact, blended and step. The Australian Bureau of Statistics (ABS 1998a) defines these types of couple families as:

Intact family: A couple family containing at least one child who is the natural, adopted or foster child of both members of the couple, and no child who is the step child of either member of the couple. Intact families were only identified if they contained at least one child aged 0-17 years.

Blended family: A couple family containing two or more children, of whom at least one is the natural child of both members of the couple, and at least one is the step child of either member of the couple. Blended families were only identified if they contained at least one step child aged 0-17 years.

Step family: A couple family containing one or more children, at least one of whom is the step child of either member of the couple and none of whom is the natural or foster child of both members of the couple. Step families were only identified if they contained at least one step child aged 0-17 years.

The 2001 HILDA survey shows that *of all couple families* with children under the age of 18:

- 90.1 per cent were intact families.
- 4.4 per cent were blended families.
- 5.5 per cent were step families (p. 60).

The same survey also shows that *of all families* (including lone parent families) with children under the age of 18, 80.5 per cent were intact couple families. Brandon (2004) estimates from HILDA that 73.6 per cent *of children* under the age of 18 live with their two biological parents.

Do younger children mainly live in couple families?

While children are more likely to live in a couple family when they are young the differences in living arrangements are not large. Table 3.1 indicates that 85 per cent of pre-school aged children live in a couple family. This figure declines to 78 per cent for those aged 13-14. Conversely, the proportion of children living in a lone parent family increases as they grow older (Table 3.1).

While the proportion of children living in couple families is relatively stable across age groups, the nature of the couple family changes. Approximately 92 per cent of children are born into an intact couple family. However, as children grow older and parents separate and repartner more of the older children in couple families will be in step or blended families. The latest figures available from the HILDA survey indicate that of children who are born into an intact family, 73 per cent are still in that intact family by the time they reach 18 years of age (de Vaus and Gray, 2003a).

Are couples with children becoming less common?

While couple families remain the dominant context in which children grow up, couple families with dependent children nevertheless represent a declining proportion of family types in Australia. Since 1976 the following main changes in couple families are evident (Table 3.2):

- The proportion of couple only families has increased from 28 per cent of all families in 1976 to 36 per cent in 2001 – a 29 per cent increase.
- Couple families with dependent children (including dependent students aged 15-24) have declined from 48.4 per cent of all families in 1976 to 38.6 per cent in 2001 – a 20 per cent decline.

- Couple families with non dependent children only, have declined from 11 per cent of all families to 8.4 per cent of all families – a decline of 24 per cent.

Which couples have children?

Couples with children differ from other families in a number of ways. While other chapters describe the characteristics of other families, this section outlines some key features of couples with children.

Are both (any) parents employed?

Relative to some other types of families, couples with dependent children have high employment levels. In 2002, the Australian Bureau of Statistics Labour Force Survey indicates that, of couple households with dependent children:

- 57 per cent had both parents employed.
- 22 per cent had both parents employed full time.
- 36 per cent included only one parent employed.
- 7 per cent had neither parent employed.

Of dependent children:

- 7.3 per cent (332,371) lived in a couple family with no employed parent.
- 45.3 per cent (1,990,731) lived in a couple family in which both parents were employed.
- 27.8 per cent (1,222,114) lived in a couple family with only one employed parent (ABS 2003a).

The percentage of couple families with dependent children in which neither parent was employed is

	Age of child				
	0-4 %	5-9 %	10-12 %	13-14 %	15-24 %
Couple family	84.6	80.3	78.9	77.9	78.9
Lone parent family	15.4	19.7	21.1	22.1	21.1

Source: 2001 Census Expanded Community Profiles, (Australian Bureau of Statistics, 2003a).

Family type	1976 %	1981 %	1986 %	1991 %	1996 %	2001 %
Lone parent family with dependent children	6.5	8.6	7.8	8.8	9.9	10.7
Couple only	28.0	28.7	30.3	31.4	34.1	35.7
Couple with dependent children	48.4	46.6	44.8	44.4	40.6	38.6
Couple with non dependent children only	11.1	10.0	10.9	9.5	9.0	8.4
Other families	5.9	6.0	6.2	5.9	6.4	6.5
<i>Total</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>100</i>	<i>99.9</i>

Sources: 1976–91 figures: Australian Bureau of Statistics (1994a); 1996 figures: Australian Bureau of Statistics (1998c); 2001 figures: Australian Bureau of Statistics (2002c).
 Dependent children includes dependent students aged 15-24
 Other families include lone parent with non dependent children only

fairly consistent across all age groups of children, ranging between 9 and 11 per cent. Despite the stability of this figure this does not mean that the same children persistently have neither parent working. Many families will fluctuate from being couple families in which neither partner is employed, to single worker and dual worker families.

As children grow older the chance of both parents working increases (Figure 3.1). While just over a third (35 per cent) of couple families in which the youngest child was less than one year old were dual worker couples this figure increases to almost half (47 per cent) where the youngest child is one or two years old. By the time the youngest child is at primary school (aged 5 to 12 years old) almost two thirds (65 per cent) of couples are dual worker couples. Among those couples whose youngest child is a teenager almost 70 per cent are dual worker couples. These patterns clearly reflect the return of mothers to the workforce as children grow older. Many of these mothers who return to the workforce work part time (p. 301-03).

Table 3.3 shows the part time work pattern of couple mothers with dependent children when their

male partner works full time. There is a strong pattern whereby couple mothers with young children either do not have paid work at all or work part time. As the youngest child grows older, couple mothers, whose husband works full time, increase their hours of work (35 or more hours per week).

When the youngest child is aged under two years, 56 per cent of these mothers are not in the workforce at all. Those that are in the workforce are predominantly part time with only 10.2 per cent working full time.

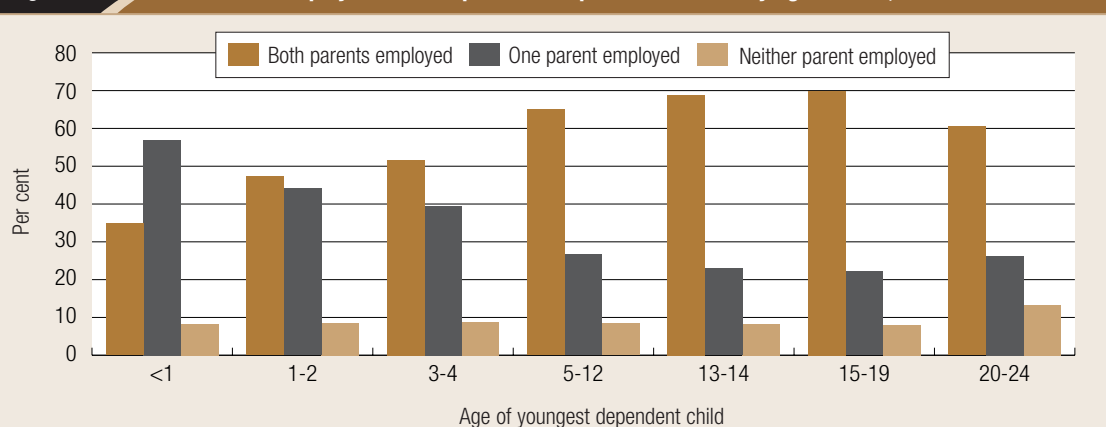
Mothers increase their level of paid work once their youngest child is aged three. The percentage not in paid work drops from 56 per cent to 38.5 per cent and the percentage in full time work increases from 10.2 per cent to 17.2 per cent. Once the youngest child reaches primary school age, the level and hours of paid work increases again. However, the increase in paid work once the youngest starts primary school is not as sharp as it is when the child is three and four years old. Once the youngest child reaches secondary school age the rate of full time work among these couple mothers increases sharply from 21.2 per cent to 32 per cent.

Table 3.3 Hours worked weekly by couple mother with dependent child when male partner works full time by age of dependent child, 1997

Age of youngest child	Hours worked per week by couple mother				
	None	1-14	15-29	30-34	35+
0-2	56.0	13.7	16.0	4.1	10.2
3-4	38.5	17.8	18.0	8.6	17.2
5-11	32.3	13.7	22.8	10.1	21.2
12-14	30.7	9.3	21.0	6.9	32.0
Dependent student 15-24	26.2	8.8	20.3	9.2	35.5
All mothers with dependent children	38.7	13.0	19.7	7.7	20.9

Source: Family Survey 1997, (Australian Bureau of Statistics 1998a).
 Note: the category 'None' includes people who were temporarily on leave for the whole week (e.g. recreation leave). The other hours are affected by work absences for other reasons (e.g. sick leave).

Figure 3.1 Parental employment in couples with dependent children by age of child, 2001



Source: 2001 Census 1 per cent sample file (Australian Bureau of Statistics 2001c).
 Note: the 2001 census provides higher estimates of the percentage of couple families in which neither parent was employed than does the 2002 Labour Force Survey. Most of this difference is likely to be due to the different methodologies employed in the two data collections.

However, even when the youngest dependent child is aged 15-24 only about a third of couple mothers with full time working partners are in full time paid work. There are a variety of reasons for this. These include ongoing domestic responsibilities that make it difficult for both husband and wife to work full time and some loss of competitiveness of these mothers in the workplace.

It might be anticipated that couple mothers with a partner working full time would have less need to work full time than couple mothers whose partner does not have full time work. Accordingly, we might expect that couple mothers with full time working partners would be less involved in the workforce than those whose partners do not have full time work.

However the *opposite* pattern occurs. Couple mothers with a full time working partner were considerably *more* likely to work full time than those whose partner did not work full time (Figure 3.2). Of all couple mothers with dependent children, 20.9 per cent of those with fully employed partners themselves worked full time. In contrast, only 7.6 per cent of women with partners who were not working full time, were working full time themselves.

Where the youngest child has commenced secondary school (aged 12-14), 32 per cent of couple mothers whose partner has full time work, were themselves working full time. In sharp contrast, only 9.1 per cent of those couple mothers whose partner was not working full time, worked full time themselves.

This same general pattern repeats regardless of the age of the youngest dependent child.

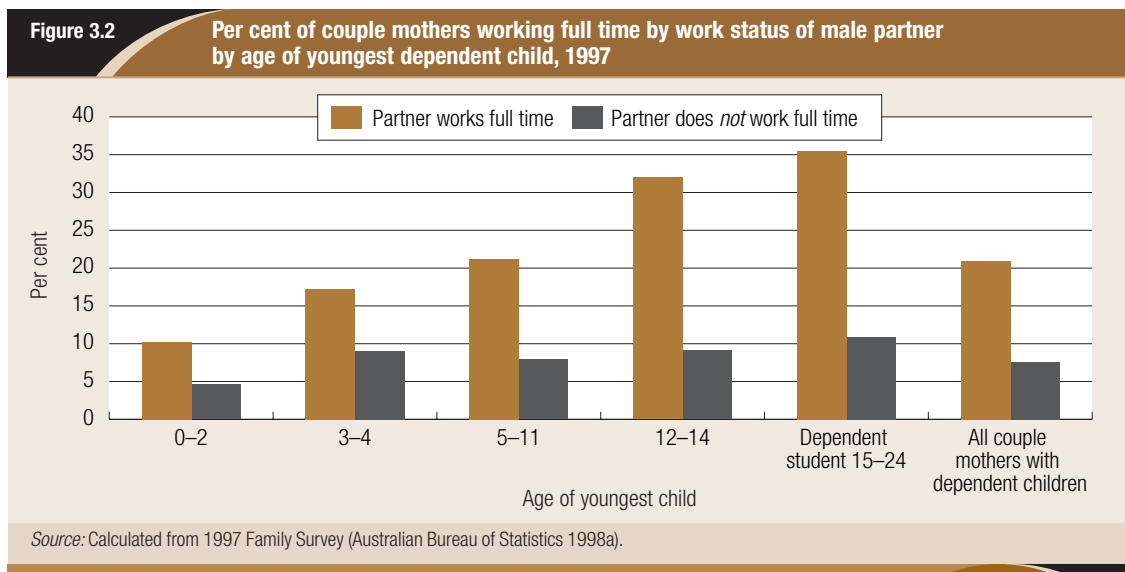
The same general pattern is evident when looking at couple mothers of dependent children who have

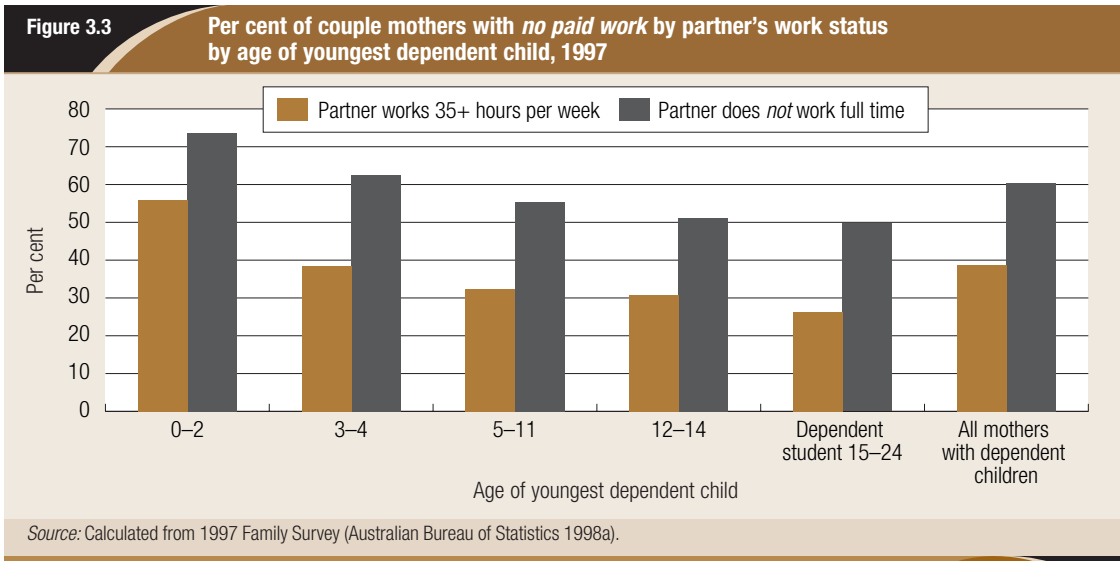
no paid work (Figure 3.3). Consistently, those mothers whose partner does not work full time are the *most* likely to have no paid work. Overall, of all couple mothers with dependent children, 60.4 per cent of those whose partner does not have full time work, also have no paid work. This is a substantially higher rate of no paid work than the 38.7 per cent level among those mothers whose partner works full time.

Overall, there is evidence of polarisation in workforce participation among families consisting of couples with dependent children. In those families where the father works full time the mother is much more likely to work full time and to return to full time work as the children grow up than are mothers whose partner does not have full time work. Equally, couple mothers whose partner does not have full time work are quite likely to have no paid work – far more so than couple mothers whose partners work full time.

Among the likely factors contributing to some couples being work rich and others being work poor, are:

- Assortative mating –The principle of which is the notion that “like attracts like”. This is the process by which people with similar work skills and employment prospects tend to partner. Highly employable men tend to partner with employable women. Similarly, men with poor employment prospects tend to partner with women who also have poorer work skills and employment prospects.
- Loss of welfare benefits may discourage partners working if the other partner is receiving welfare benefits since working could affect payment eligibility.
- Some men may continue to object to their wife earning more income than they do. Despite difficult family finances, these objections





could dissuade some mothers from seeking employment.

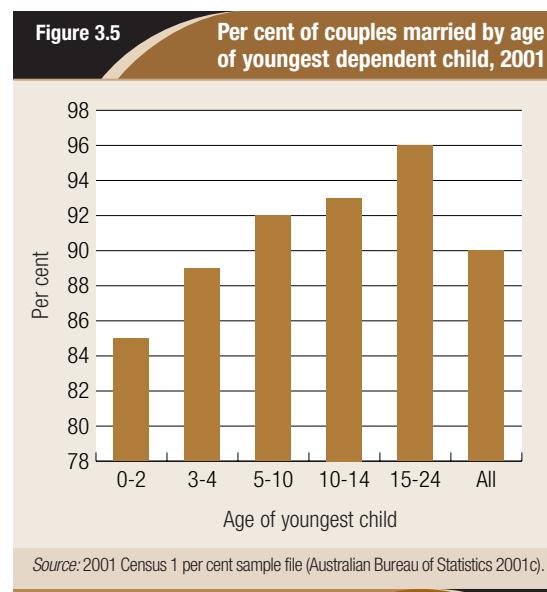
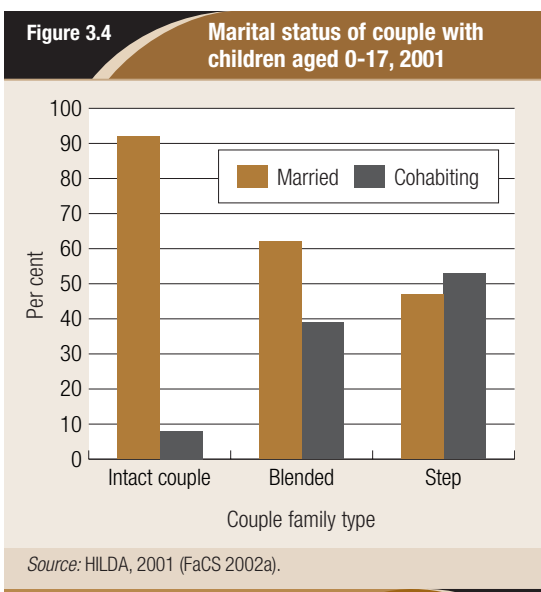
- Some men and women may be sharing the care of their children and consequently both work part time.

Are couples with children usually married?

As well as distinguishing between couple families that are intact, step or blended, each of these types of couple families can be further distinguished in terms of whether or not the parents are married or cohabiting. While the vast majority of couples with children aged 17 or younger live in a registered marriage this differs sharply between intact, step and blended families. In 2001, while 92 per cent of intact families consisted of a registered married couple, less than half (47 per cent) of couples in step families and 62 per cent of couples in blended families were married –the rest were cohabiting (Figure 3.4).

Couples with younger children were less likely to be married than those with older children. Figure 3.5 shows that among couples where the youngest child was aged two or younger, just 83.4 per cent were married. The percentage progressively increases so that of couples whose youngest child was a dependent student, 97 per cent were married.

The increasing rate of marriage as the age of the youngest child increases is likely to be due to a number of factors including the increasing acceptance of having children without being married. However, the lower marriage level among parents with young children will probably not continue as these children grow older. Many of these cohabiting parents will marry. When asked about the likelihood of marrying their partner, 64 per cent of those with 0 to 2 year-olds said that it was likely or very likely that they would marry their partner. Around 40 per cent of cohabiting men and women with a child aged 3-11 expected that they would marry.



If these cohabiting couples with young children (0-2, 3-4 and 5-11) who expect to marry do marry their partner, then their level of marriage will increase to 94 per cent – very similar to those with older children. It appears that rather than rejecting marriage young couples with children still anticipate marrying. It is more a rearrangement of the *order* in which these couples are going through the traditional stages of family formation.

How old are parents and children in couple families?

Of couple families that include dependent children, 42 per cent contain a youngest child who is a pre-schooler (aged 0-4). Thirty per cent of couple families with dependants have a child aged 0-2 years (Figure 3.6).

Most couple parents with dependent children were clustered in the age range spanning 25-54 years (Figure 3.7). Relatively few couples aged 15-24 had dependent children. Of partnered people aged 15-24, just over a quarter (27 per cent) of women and 30 per cent of men had a child. The bulk of young partnered people were child free at that stage of their life (see Chapter 2).

Similarly, very few partnered adults aged 55 or over still have a child under the age of 15 or a dependent student still living with them. Just 4 per cent of women in this age group still had a dependent child/student living at home while 12 per cent of men in this age group were in this situation. The greater number of older men with dependent children/students still at home reflects the older age of men relative to their partners and may reflect the influence of men repartnering and starting a second family.

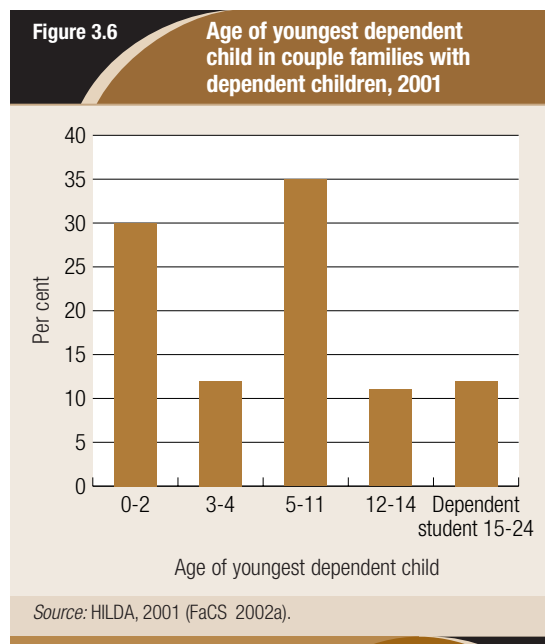
In contrast to those at the “extremes” most couples (84 per cent) in the 35-44 year old age band have dependent children/students living with them. In this regard partnered men and women in this age group were fairly homogenous – nearly all had responsibilities for children in their home.

Partnered men and women aged 25-34 were also fairly likely to have dependent children in the home – two thirds of these women had dependent children and 59 per cent of partnered men in this age band had dependent children living with them.

What is the financial position of couples with children?

Although poverty can be measured in a wide variety of ways, one approach is to define poverty in terms of income relative to a specified income level. The specific income level at which a person or family is defined as poor is adjusted for family size.

Harding and Szukalska, (2000a) have defined families as being in poverty if their income was less than 50 per cent of the family income of the



average person in Australia adjusted for family size and composition (half average income). By applying this definition to the 1999 ABS Survey of Income and Housing Costs they have estimated that:

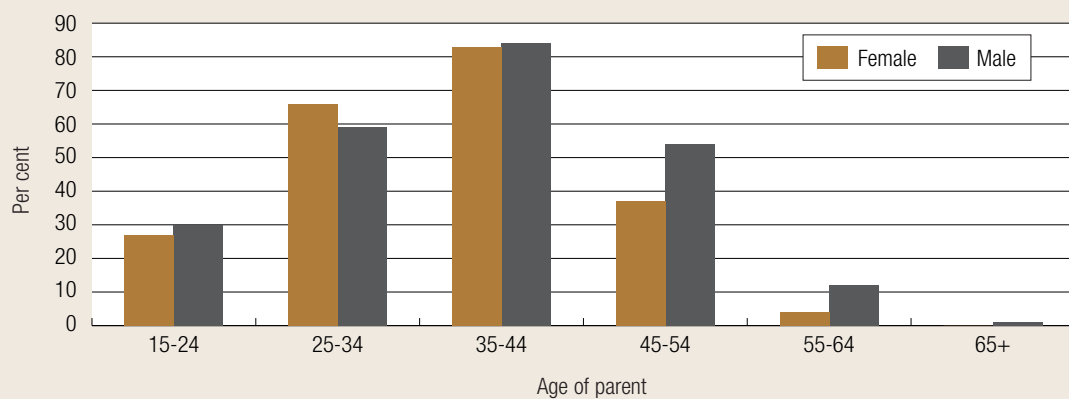
- Over half a million children (535,000) living in couple families live in poverty.
- 13 per cent of all children living in couple families live in poverty.
- Couples with children represent 40 per cent of all households living in poverty in 1999 (Harding and Szukalska 2000a).

Table 3.4 shows the per cent of couples with children who live in poverty.

This table indicates that in 1999, 11.6 per cent of all couples with children were living in poverty. The chance of living in poverty increases sharply as the couple has more children³. Of couples with three or more children, 17.4 per cent lived in

Family type of person	1982 %	1999 %	Difference %
Couples with			
0 children	6.3	8.4	2.1
1 child	9.9	7.1	-2.8
2 children	10.7	10.0	-0.7
3 or more children	21.3	17.4	-3.9
All couples with children	14.2	11.6	-2.6
All children	18.2	14.6	-3.6
All adults	13.2	12.9	-0.3
All Australians	14.6	13.3	-1.3

Source: 1997-98 Survey of Income and Housing Costs, uprated by NATSEM to May 1999. Adapted from Harding and Szukalska (2000b).

Figure 3.7 Per cent of partnered parents with dependent children in household by age and sex of parent


Source: HILDA, 2001 (FaCS 2002a).

poverty in 1999 compared to only 10 per cent of couples with two children.

Between 1982-1999, there was a reduction of 2.6 per cent of couples with children living in poverty. The reduction was especially marked among couples with three or more children where there was a 3.9 per cent decline. Over the same period, the relative position of couples without any children in the household deteriorated in that there was a 2.1 per cent increase in poverty among this family type. At least part of the apparent increase in poverty among couple only families is likely to be due to compositional changes whereby the type of couple only family in 1999 was different from that in 1982 (for example, more elderly couple only families).

Has the relative position of children improved over this period? There is some evidence to suggest that

it has. Between 1982-1999, the percentage of Australians living in poverty declined by 1.3 per cent. The relative position of children in particular improved with a decline of 3.6 per cent living in poverty. The relative position of couples with children improved at a faster rate than for Australians in general. Among couples with children the percentage of families living in poverty declined by 2.6 per cent compared with just 1.6 per cent for Australians overall⁴.

How much financial support does government provide?

An important way in which governments support families is by redistributing income and benefits so that families' earnings are supplemented by government support. These transfers are particularly important in families where no parent is employed.

Table 3.5 Average household value of government benefits, income and taxes for couple families with dependent children by age of youngest child and number of people employed, 1998-99

Number employed in household	Number employed in household						All
	None		One		Two+		
	<5	5+	<5	5+	<5	5+	
Private income	\$49	\$23	\$830	\$873	\$1,203	\$1,321	\$1,049
Direct benefits	\$328	\$371	\$100	\$99	\$35	\$35	\$78
Gross income	\$377	\$394	\$930	\$972	\$1,237	\$1,356	\$1,127
Direct tax	\$2	\$1	\$211	\$208	\$285	\$316	\$253
Disposable income	\$376	\$394	\$719	\$763	\$952	\$1,040	\$874
Indirect benefits	\$360	\$406	\$230	\$354	\$215	\$336	\$295
Indirect taxes	\$68	\$62	\$90	\$89	\$102	\$112	\$99
Final income	\$668	\$738	\$859	\$1,028	\$1,065	\$1,264	\$1,070
Total benefits	\$688	\$777	\$330	\$453	\$250	\$371	\$373
Total taxes	\$69	\$63	\$300	\$297	\$388	\$428	\$352
Net benefits of couples with dependent children	\$619	\$715	\$30	\$156	-\$138	-\$57	\$21

Source: Australian Bureau of Statistics, Household Expenditure Survey, 1998-9 (Australian Bureau of Statistics 2001b).

^a Since these figures were collected before the introduction of the GST they do not reflect the taxation changes resulting from this tax reform. The non inclusion of GST can be particularly important given that families with children will have higher consumption costs than those without children.

Table 3.6 Average household value of government benefits, income and taxes^a for couple families with dependent children by age of youngest child and number of dependent children

Number of dependent children in household	None		One		Two+		All
	<5	5+	<5	5+	<5	5+	
Final income	\$833	\$1029	\$956	\$1185	\$1024	\$1329	\$1070
Total benefits	\$193	\$271	\$286	\$391	\$520	\$614	\$373
Total taxes	\$320	\$380	\$365	\$388	\$265	\$348	\$352
Net benefits	-\$127	-\$108	-\$78	\$3	\$255	\$265	\$21

Source: Australian Bureau of Statistics, Household Expenditure Survey, 1998-99 (Australian Bureau of Statistics 2001b).

^a Since these figures were collected before the introduction of the GST they do not reflect the taxation changes resulting from this tax reform.

The non inclusion of GST can be particularly important given that families with children will have higher consumption costs than those without children.

Table 3.5 provides figures from the 1998-99 household expenditure survey which shows how much couples with children received from government.

Overall couple families with dependent children received about \$21 per week more in direct and indirect government benefits than they paid in direct and indirect taxes (Table 3.5). However, the balance between benefits and taxes differed widely among different types of couple families with dependent children.

In 1998-99 couple families with dependent children but *no income earners* received substantial net benefits from government. While these couple families without income earners received between \$328-\$371 per week in cash benefits they also received indirect benefits⁵ averaging between \$360-\$406. When direct and indirect benefits are combined, couples with children but no income earner received between \$688-\$777 per week. After paying an average of \$63-\$69 in taxes per week these couple families received the equivalent of \$619-\$715 per week on average in government support.

In contrast, couple families with dependent children and *two income earners* are net contributors rather than net beneficiaries. For example, in 1998-99 the two income couple family with a child aged under five years, paid on average, \$428 per week in taxes and received \$371 per week in direct and indirect

government benefits. Taken overall, these dual worker couple families with young children contributed \$138 per week in taxes more than they received in direct or indirect benefits.

Couple families with dependent children and *one income earner* were modest beneficiaries of government benefits. Those whose youngest child was under five received \$30 per week more in benefits than they paid in taxes while those whose youngest child was aged over five were \$156 per week better off as a result of government income/benefit transfers.

Not surprisingly, the level of government support for couples with dependent children increased the more dependent children there were in the household (Table 3.6). The higher net benefit directed to larger couple families is due to three main factors:

- Larger families have a lower income partly due to lower workforce participation of mothers. This lower workforce participation reduces their taxable income and makes them more eligible for government benefits.
- Family payments are directly affected by the number of children in a family.
- Larger families attract far more indirect government benefits in the form of subsidised health and education costs.

Endnotes

- 1 Dependent children includes all children under the age of 15 and full time students aged 15-24. The designation of dependent for students aged 15-24 does not necessarily mean that the child is economically dependent on the parents. Nor does the designation of non dependent necessarily mean that the parents are not providing substantial economic support for the child aged 15-24 who is not a full time student.
- 2 These percentages should not be added together to see how many families contain children since some families contain all three categories of children.
- 3 The effect of the number of children on poverty will depend on the particular equivalence scale used. For further details of the equivalence scale used in the analysis reported here see Harding and Szukalska (2000b).
- 4 When examining changes in poverty using a relative measure of poverty such as that employed here, care must be taken not to draw any conclusions about changes in the absolute living standards of families. Since poverty is defined relative to the average family income, a family may remain poor in a relative sense despite improvements in their absolute standard of living. Equally, changes in the relative poverty of one group can be due to compositional changes of the other groups against which income is effectively compared.
- 5 Indirect benefits include non cash benefits and services provided by the government to households for education, health, housing, social security and welfare. The cost of administering the provision of direct benefits is included (ABS 2001b).

Highlights

- Although couples with children represent a minority of families, the overwhelming majority of children are reared in couple families.
- Of couple families with dependent children 90 per cent are intact, 5.5 per cent are step families and 4.4 per cent are blended families.
- Couple families with dependent children are a declining proportion of all families. In 1976, 48.4 per cent of families were couples with dependent children but by 2001 this figure had declined to 39.5 per cent – a 20 per cent decline.
- In 7 per cent of couple families with dependent children, neither parent is employed. These families received between \$619-\$715 per week in direct and indirect government benefits.
- In 57 per cent of couples with dependent children, both parents were employed (22 per cent full time). These families made a net contribution to government finances of between \$57 and \$138 per week.
- In 36 per cent of couple families with dependent children, there was just one income earner. On average, these families received between \$30 to \$136 dollars per week in direct and indirect benefits from government.
- In couple families with children, when the male partner is not employed, the female partner also tends not to be employed. Conversely, when the male is employed, the female also tends to be employed.
- Most couples with dependent children are married but this is much less true of step and blended families.
- Of young cohabiting couples with children many expect to marry.
- In terms of income there was a reduction in poverty of 2.6 per cent of couples with children between 1982-99.
- Couples with larger families experience more income poverty than other couples. They also receive more government benefits but these do not prevent these larger couple families from being in a relatively poor financial position.