CHAPTER 5

INCOME AND HOUSING, DIVORCE AND INCOME.

"Younger women did not think in terms of acquiring qualifications or a career path. Like their mothers they took work as it came, not thinking of themselves as lifelong workers but as potential wives and mothers." (Montague and Stevens, 1987, p. 59)

"The best financial adjustment that most women can make once their marriages end is to find a new partner. If this strategy is considered not desirable or not feasible, then living standards are likely to remain low. However, for those whose career or other income earning assets are well developed towards the end of marriage, the poverty, which threatens other divorced women who remain single, is usually avoided." (Weston, 1986b, p. 149)

INCOME AND HOUSING

As asserted in the second chapter, the relations between the labour market, income and housing operate at several levels, some of which have been better considered by the housing literature than others. At a macro level, the relations have been incompletely theorised. At a micro level the implications for housing of varying work-force participation patterns and decisions as to how best optimize household spending in the longer term are incompletely understood. This is because a dominant model of home ownership is still assumed, housing research has focused on economic issues rather than behavioural aspects and in both policy and the popular psyche Australians still live in a time warp of secure full-male employment, the nuclear family and social and economic stability. As argued in Chapter 3, even the formulation of Family Law defers to an era of marital stability.

In a capitalist system, housing is seen as accessible through income earned by labour-force participation. For those unable to access housing by means of such income, the welfare safety net is available. The positive relationship between poor
housing and low income has long been recognised (Jones, 1972), with employment the dominant factor determining whether or not people are in poverty. (Henderson Poverty Inquiry in Raymond, 1987, p.77)

Unfortunately, as well as prescribing a limited access to housing and housing alternatives, low income also limits access to health, educational and other services. (Jones, 1972, p.205) Limited access to these services is a reliable transmitter of intergenerational poverty. This transmission of poverty has been argued as one of the disbenefits of marginalisation of single parent families for whom poverty is a frequent outcome of divorce. The educational and career disadvantages to children of longer episodes of their mother's poverty after divorce have been documented in Australia, the USA and the Britain. Evidence also suggests that the children are then at greater risk of living in poverty as adults. The implications of episodes of poverty which are of shorter duration are less clear, but even relatively few years of poverty could comprise a large proportion of their childhood. (Weston, 1993(a), p.155)

Stigmas still attach to recourse to a welfare safety net in a society which purports to1 run on individualised provision of services. The welfare net also tends to marginalise individuals, often from further access to the labour market. In this way the relationship between public housing occupancy and attachment to the labour market has become quite explicit, with public housing increasingly viewed as a non labour-market tenure. The geographic location of public housing tends to perpetuate this relationship as much public housing in urban areas has been built in poorly serviced outer areas with little

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1. denying the subsidies implicit in private home ownership and individual child care. The ideology of private provision is particularly inappropriate in Australia on divorce given that the level of income available through public provision was taken into account as a baseline by the Family Law Act before the financial circumstances of the spouse were considered, (Harrison, Funder and McDonald, 1993, p.201) until amendments to the Family Law Act which came into operation on 1st April, 1988. (Harrison, 1993, p.50-51)
available public transport and high private transport costs. As discussed in Chapter 4, significant concentrations of divorced and separated women are also concentrated in inner areas, where access to less expensive rental housing, public and private, and a more supportive social environment is available (Mann, 1985, p. 48). The problem of such location is that many of these areas have also been areas of employment decline, as have some of the isolated country towns in which single parents have been allocated public housing (Raymond 1987 p. 89-90). Marginalisation also occurs in social terms, (Young, 1987, p. 8-10) depleting the self esteem and confidence of income and housing beneficiaries, and thus reducing their chances of employment in a competitive market.

The view of public and private systems of allocation of housing and income as mutually exclusive domains creates the potential for operation of a poverty trap which discourages movement from the public system. Attainment of employment may result in a reduction of real income where it also entails a possible loss of access to public housing (Raymond, 1987, 92) and the ancillary benefits of social security recipiency, in addition to the transport, clothing, child care and other costs of employment. The lack of integration between public and private solutions may thus promote conservatism in moving from a secure but paltry level of public provision.

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2. The transport costs in petrol consumption alone have been estimated at $2000 for an outer suburban household, compared to $600 for an inner suburban household in Perth. (Newman, Kenworthy, Lyons, 1990, p. 11)

3. In June 1993, only married couples with no children were more than 20% above the poverty line, based on an update of the austere 1975 Henderson poverty line, and thus not classified as poor. Single parents fared relatively worse than married couples in terms of the relation of their income to the poverty line adjusted for household composition. The situation could be improved somewhat by factoring in allowance for fringe benefit entitlements. (Institute of Applied Economic and Social Research, June 1993).
WOMEN AND INCOME IN AUSTRALIA

Industrial and occupational segregation of the labour force

The Australian labour force is highly segregated by sex on industrial and occupational lines. Evidence from Australia and the United States indicates that this degree of segregation may have increased during the 1980's. (Fallon, 1985, p.4-6; Mitchell, 1986, p.40) Sixty five per cent of women in Australia work in sales and service industries. (ABS, 1992(a), p.213) The relative importance of these three areas varies by age, with 47% of 15 to 19 year olds employed in the wholesale and retail trade, but only 22% of 20 to 24 year olds. (ABS, 1993, Table B21) Of the 20% of women in professional and technical occupations in 1991, 44% were teachers and 39% nurses, traditional 'caring' occupations, and 32% were clerks. (ABS, 1992(a), p. 212)

While women in general are disadvantaged by segregation of the labour force racial segregation is also an important factor. Southern European, Middle Eastern, Asian or Aboriginal women are further concentrated into "the worst, dirtiest, most insecure and lowest paid jobs of all." Nearly 30% of Yugoslav women work in 4 of the 388 census occupations—machinists, cleaners, office and factory workers. Together with Greek and Italian women they are invisible in the professions. (Fallon, 1985, p.6)

Qualifications

Women on the whole are less qualified than men, although this observation is no doubt skewed by older women. Forty five per cent of women aged 15 to 69 had not completed secondary education compared to 35% of men in 1991. Sixty seven per cent of females as compared to 55% of males had no qualifications, with the disparity most obvious in vocational training. (ABS, 1993(a), Table B16) Although in recent years secondary retention rates for females have overtaken those of males, and women now have greater participation rates than men at higher
education institutions, courses studied are still stereotypic and women still have lower rates of participation in higher levels of tertiary education. (ABS, 1992(a), p.138,145-148) and a lower level of access to retraining. (Fallon, 1985, p.7) The results of increased educational participation where it has occurred will take some years to be reflected in the labour-force, so that women currently divorcing will not accrue the benefits attached to these higher rates of training.

It was observed in Chapter 3 that sole mothers are generally less educated than mothers in two-parent families. Women living alone are more polarised in level of education, with a higher level of university education, but also a lower level of completion of secondary education than married mothers. These figures tend to vindicate the view of divorced women as generally less educated. (Bryson, 1984, p.128-133) given that these are the family types in which two thirds of divorced women live. (Chapter 3) Women living in non family households with others have considerably higher levels of qualifications than other women discussed. (ABS, 1993(b), p.5)

Labour force participation

In 1992 53% of Australian women were in the labour force, compared to 76% of men. (ABS, 1992(e), p.38) As noted in the introductory chapter, the increase in women's labour force participation has been a phenomena of the 1980's, and mainly attributable to increased participation rates of women with children, particularly married women. Reduced labour force participation for women, beginning in the child-bearing ages, is principally related to child care and domestic responsibilities. For Victorian women leaving the labour force between 1975 and October 1991, 56% of women left because of the birth of a child and another 30% to care for children or others. Increasingly, on child birth women left the way open to return to the labour force, with the use of maternity leave increasing from 11% to 44%. (ABS, 1993(c), p.140) Roles of
caring for the aged and disabled also fall almost exclusively to women and labour force participation rates are universally lower for these women as carers than for the general female population. (ABS, 1993(c), p.77)

Unfortunately the prime years for women's partial or absolute withdrawal from the work-force for child-bearing and rearing also coincide with the prime years for divorce, with almost half of women separating and divorcing at less than 35 years and 81% at less than 44, at which stage, as argued in Chapter 3, the Family Law system may fail to recognise the individual implications of the $(m)101,513 worth of unpaid work^4 done by women in the community and household each year. For the minority of households in which women did not participate in the paid labour force and for those in which women worked part time the opportunity costs of this 'free' labour would be subsumed in the marital economy. If divorce subsequently occurs, the implications are borne by women, with insignificant recompense. For women who continue to work full time^5, the majority of costs will be still borne by them personally, but will be spread more between the marital and post-marital economy^6.

The tendency for women to tailor their employment to an assumption of major child care responsibility can be seen by labour force participation rates which increase as child care responsibility decreases. Forty four per cent of married women with children aged 0 to 4 were in the labour force, compared to 66% of women with 5 to 9 year-olds and 72% with 10 to 14 year-olds. For single-mothers participation rates were 29%, 45% and

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4. 3.8% of the GDP at award rates. (ABS, 1993(c), p.152)
5. 17% of women with children 0 to 9 only. (ABS, 1992 (c) p.16)
6. Where the cost in the marital economy will relate partly to losses potentially arising from a generally preferential treatment for the husband's occupational advancement and the 'double duty' of employment and domestic duties. A large number of studies over the last 20 years have shown that even women working full time continue to do the majority of domestic tasks and this continues to be the case. (ABS, 1993(c), p.165) Although attitudes towards sharing of domestic tasks are changing, this is in fact happening in advance of practice (Ponder, 1986(91), p.90) and practical changes are more likely to take place in families of higher educational or occupational status. (Bryson, 1984, p.124-133)
53% respectively. Participation rates for women drop significantly for age 55 and over, boding ill for the 10% of women divorcing after marriages of long duration, or 5% of women who were aged over 55.

Women's wages

Despite equal wage decisions in 1969 and 1972 a gender wage differential of 15% for full time workers still existed in 1990. (Rummery, 1992) When overtime is included women's wages reduced to 78% of men's and when all employees were included the proportion reduced further to 67%. (Funder and Harrison, 1993, p. 22) As shown in Graph 5.1, the female/male earnings ratio varies with age, being largest at older ages. Post-school qualifications will generally help to reduce the differential, except for women under 25.

Graph 5.1: Full year, full time workers: Female/male earnings ratio, Australia, 1989-90

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Female/Male Earnings Ratio</th>
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<tr>
<td>15-19 years</td>
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<tr>
<td>20-24 years</td>
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<td>25-34 years</td>
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<td>35-44 years</td>
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<td>45-54 years</td>
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<td>55+</td>
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▲ With post school qualifications
△ Without post school qualifications.

Source: ABS, 1992(a), p. 251

It is estimated that forty per cent of the gender wage differential derives from women's intermittent labour force participation which creates a difference in years worked between the sexes. Discrimination, particularly the different
increments in earning accruing to males and females for years of education is the other major factor. (Rumley, 1992, p. 361) It has been suggested that this element of discrimination might influence the decisions of women to participate in education given that the financial costs of attaining higher education will be equal for men and women. (p. 354)

Other reasons given for the differential include better rates of pay in male dominated sectors helped by strong unionism and discrimination in the skill classification of jobs according to the sex of the worker, (Phillips and Taylor, 1980, p. 79; Burton, 1988, p. 17) the under-representation of women at the apex of the career structure (Funder and Harrison, 1993, p. 22) and the gender segregation of the work-force discussed above. Inclusion of part-time and casual employment positions more likely to be filled by women further reduces the average access of women to income.

The wage disadvantage of women relative to men is spread across the occupational and industrial sectors, and it is not only in the waged sector that women receive lower incomes. Female pensioners and beneficiaries also received only 78% of male income and for non-earned income¹ women's earnings were less than half male earnings. (45%) (ABS, 1992(a), p. 249)

Increasing participation rates for women have distracted attention from the fact that the major growth has been in part-time and casual employment, located in traditional areas of female employment, compared to male employment growth which has been full-time. This has led to fears that it may, in fact represent a downgra de of women's employment status and situation in the longer term, (Fallon, 1985, p. 4) realizing the fear of part time work as a women's ghetto. (Gamarnikow, 1978, p. 395)

¹such as superannuation, interest, dividends and rent
The general experience of women's work-force participation does not old true for all women. Aboriginal women, for example, have an overall participation rate of 36%. While consistently lower rates of work-force participation occur across all age groups, disparities are greatest for the prime work-force years of 25 to 549. (ABS, 1992(a), p.170)

THE GROWING IMPORTANCE OF WOMEN'S WAGES IN THE MARRIAGE ECONOMY

The importance of women's wages in generally helping to sustain or improve real household incomes in the 1980's and support continued access to home ownership was discussed in Chapter 1. Women work primarily for economic reasons. Their wages are not 'pin money', but are used primarily for essentials. (Funder and Harrison, 1993, p.21) Given a choice, women would choose to keep working, no doubt because of the greater personal freedom, access to personal income and other non tangible benefits of employment. This preference holds despite the onerous nature of the 'double day', combining household and labour force work.

Despite the growing importance of women's work, evidence suggests that the behaviour of married couples is to still give prominence to the husband's labour-force participation and development of career assets, which he then retains on divorce. For example, the exchange value of owner-occupied housing, enabling owners to move residences is enjoyed differently by men and women during marriage. Even in two career households, residential moves are made to benefit the man's career, almost never for the benefit of the woman's career alone. (Madigan, Munro and Smith, 1990, p.636) Location close to the man's employment can inhibit the labour force participation of women who usually require a shorter journey to work than men because of domestic responsibilities, and young people. (Cass, 1991, p.66) The disadvantage for women's employment
will be most pronounced when male employment is in non-urban resource or utility industry.

LONGER TERM IMPACTS OF CHILDREN ON WOMEN’S INCOME

As discussed above, women’s labour-force participation is shaped by their responsibilities for children. It has been estimated that the lifetime earning loss to women who have completed secondary education of raising children is $(1986)336,000 for 1 child, $(1986)384,000 for 2 children and $(1986)419,000 for 3 children. In percentage terms, Joshi estimates the gross cash earnings foregone by a mother of 2 as 47%. (in Funder,1986(b),p.68) While it has been argued that non-tangible benefits may accrue to reduce the perceived economic disbenefits for carers, evidence suggests that carers can also suffer significant stress and health problems in addition to a reduced labour force participation because of their responsibilities as carers. (NSW Health Department,1993)

The overall impact of marriage on women’s earnings is a subject of some conjecture. While marriage clearly enhances men’s earnings, (Horin,1993,p.17) whether it is only child raising that lowers women’s income or whether marriage per se has some contributing effect is open to debate. It is likely that the effect of marriage per se will vary with women’s age given that different cohorts of women have been exposed to changing expectations and a changing ideology of marriage.

INCOME CONSEQUENCES OF DIVORCE

A multitude of studies have shown the dire effects of separation and divorce on the income of women. Analysis of income after divorce has been mainly related to women who become single-parents. The focus on single mothers has been both pragmatic (given the large and growing public cost of income support for such households) and symptomatic of the

10. In this case, only women as carers of persons with disabilities or long term illnesses were considered.
normative view of families (even in this case deviant families) as the basic building block of society. Some attention has also been paid to the income circumstances of older women after divorce.

Studies have shown without exception that the income loss on divorce is much greater for women than men and that the loss is sustained in the short and medium terms, the time focus of the studies reported to date. Much of the work relating to changing income circumstances has been based on longitudinal profiles—particularly the study of 5000 families in the United States\textsuperscript{11} which was able to compare the income and consumption effects of divorcing households to a control still-married population and the more recent AIFS study in Australia. The most remarkable feature of the analysis of these studies is the similarity of conclusions about the income effects of divorce on women, despite data ranging from 1968 onwards in the United States study and 1982/83 to 1987 in the case of the Australian study. The universality of findings could relate to the universality of lower rates of pay for women, (Funder, 1986(b, p.67) and of their greater domestic responsibility (Hayden, 1984, p. 82–86)

The income losses sustained by women after divorce are profound, are sustained in the medium term, and are greater than the losses sustained by men. At the end of a six year period in the American study it was found that divorced or separated women had an income half that of still-married women and their families. (Espenshade, 1979, p.617) Absolute losses are amplified by their relationship to household need, given that women are burdened with the ongoing costs of raising children. The relative deprivation of wives and children after divorce increases with pre-divorce socioeconomic status, so that although wealth in a marriage may confer a higher asset entitlement on women it does not insulate them from poverty after divorce, as the income gap is more significant than any increased property share. In fact, absolute poverty is a common

consequence of divorce for women and children, and generally the only significant balm to the economic deprivation of women, particularly those with children, is remarriage or repartnering.

THE AIFS STUDY: INCOME CONSEQUENCES OF SEPARATION AND DIVORCE

In terms of income measured over time, the Australian study shows\(^{12}\) that in the first survey period (3 to 5 years after separation) both men and women reported reduced income. Men reported income losses of 4% and women of 34%. By 1987 (the second survey period, 5 to 8 years after separation) although the general income picture had improved for both men and women, men's average income had regained the level pre-separation whereas women still reported a loss of 26%. Relative changes in income are shown in Graph 5.2. Perhaps the most noteworthy feature of this graph is the fact that even 5 to 8 years after separation, almost half the women reported real income losses of greater than 30% relative to pre-separation. (Weston, 1993(a)p.137-139) Given the rising real incomes of many intact married couples over the same period, divorced women would have been doubly disadvantaged in competing for housing and other services.

Whereas 55% of respondents indicated that they had belonged to a two-income household pre-separation, given the greater repartnering rates for men, by 1987 50% of males, but only 40% of females belonged to two-income households, a source of differential household income.

Findings from the 1984 survey indicated that age was associated with greater relative income losses, both for men and women, in the case of women no doubt associated with the lowest rates of repartnering for any group. (Weston,1986(a)p.106-108) This finding concurs with that of Eekelar and Maclean who found that

\(^{12}\) in this case for the "younger" groups, parents with 2 children only (see Chapter 3 for further explanation)
GRAPH 5.2: Percentage of men and women indicating losses and gains in household income since separation.

Source: Weston, 1993(a), Figure 8.1, page 137.
in Britain, based on a very small sample of older men and women with adult children at separation, that the women all had incomes below the poverty line and that their circumstances "resemble[d] the position of the single mother at its most difficult, compounded with career chances foregone, membership of the older age group, and little likelihood of remarriage." (1984, p. 220-221). For older women the lack of access to non basic assets of the marriage, particularly superannuation, is likely to be a major problem, given that only in the last five years has participation in superannuation schemes for employed women aged over 45 increased beyond 40% (ABS, 1992(a), p.256). Also given that only 28% of employed women aged over 45 worked full time (ABS, 1992(e), p.16) only around one-tenth of women as an absolute maximum (and assuming they have worked full time throughout their working lives), are likely to have any ability to live adequately on their own superannuation. It is likely that these older women will need to exercise the capacity of all their finely-honed shopping skills, to which Espenshade (1979, p.20) attributes the ability to reduce the level of income disparity between divorced men and women, to offset such income disadvantage!

The financial situation of younger childless women on separation or divorce is completely ignored in the literature. Although such women will have a greater likelihood of repartnering (as discussed in Chapter 3) given their age and relative social freedom, if it is marriage as well as child rearing that affects women's earnings and attitude towards work-force participation, a case could be mounted that their economic prospects could be dampened by marriage.

Income related to need

The AIFS Study used equivalence scales derived by the Commission of Inquiry Into Poverty as a measure of living standards of mothers and fathers after divorce. They found that while the living standards of fathers improved after
separation, the standards of women and children declined. While women's situation improved marginally between the two survey periods by 5 to 8 years after divorce 63% were worse off than pre-separation.\textsuperscript{13}

Whereas 40% of women in 1984 and 31% in 1987, compared to less than 20% of men, had incomes more than 30% below that required to maintain the pre-separation standard of living, at the other end of the scale almost half the men at the two survey periods, compared to 14% of women in 1984 and 19% in 1987 had incomes more than 30% above that required to maintain the pre-separation standard of living.

Changes in living standards by composition of the household are shown in Graph 5.3. The graph illustrates that, universally, women experienced a decline in living standards between separation and 1984, with only the advent of a partner significantly changing this situation by 1987. Women who lived as sole parents over the whole period showed almost static incomes, despite a reduction in social security reciprocity from 64% to 52%. (Weston, 1993(a), p.144) Male sole parents, on the other hand experienced over 20% growth in income related to need, most likely resulting from continued work-force participation, with a reduced number of family members. Trends identified highlight the the costs of children and the greater earning capacity of fathers than mothers.

Incidence of poverty

Although changes in actual income and income relative to need are important, an assessment of poverty measured by standard poverty lines gives an assessment of the income circumstances of divorcees relative to the Australian population as a whole.

\textsuperscript{13} this compared to 72% of the fathers who were better off in 1984 and 70% of mothers who were worse off. In 1984 father's median incomes were 31% higher than required to achieve a pre-separation standard of living, while women's were 23% lower than necessary. By 1987, the respective percentages were 27% and 14%. (Weston, 1993(a), p.139)
GRAPH 5.3: Changes in living standards: percentage of income above/below pre-separation living standards by family type.

Source: Weston, 1993(a), Figure 8.4, page 143
Graph 5.4: Median poverty-affluence status of women and men.

Source: Weston, 1993(a), Figure 8.2, page 141.

Graph 5.5: Women's and men's poverty-affluence status from pre-separation to 1987.

Source: Weston, 1993(a), Figure 8.3, page 141.
Graph 5.4 shows the large divergence in median incomes between men and women for the two survey periods. Graph 5.5 shows the variation which the median income in Graph 5.4 disguises. It can be seen that as a result of divorce, that even by 1987 over one third of women were still poor. The stringency of the poverty line can be seen by the fact that the line for sole mothers with 2 children was set at an annual income of $14036 for women not in the workforce and $15981 for women in the workforce in June 1993. Thus an income of at least 70% above the poverty line would be required for working sole parents to approximate the average wage of full-time women workers and just over 100% to approximate the average wage of full-time male workers. Graph 5.3 shows that by 5 to 8 years after divorce, only around 20% of women have incomes 100% or more above the poverty line, and under 40% of women have incomes more than 70% above the poverty line. As the women in this sample were generally better off than the population as a whole prior to divorce, the circumstances for all divorcing mothers are likely to be even worse.

The median poverty-affluence status by family type is shown in Graph 5.6. By 1987, only fathers living alone at both survey points or fathers partnered at both survey points had median incomes in excess of the average male wage. Women who lived as sole parents in 1984 and 1987 had belonged to the most privileged group prior to separation. The 3 years between the 2 survey periods saw only marginal improvement in the situation of these women, 78% of those who were poor in 1984 were also poor in 1987. Weston claims that the feminization of poverty represented in Graph 5.6 is thus not a product of the downwards socioeconomic bias of divorce, but rather the decline of household income relative to costs, poverty traps associated

14. defined as incomes up to 20% above the poverty line.
16. based on average ordinary wage rates of $27,716 women and $32,910 for men in May, 1993. (ABS, 1993[4]) Equivalence with the male rate is relevant given the wide assumption of access as based on a male wage.
Graph 5.6: Median poverty-affluence status by family type.

Source: Weston, 1993(a), Figure 8.5, page 145.
with social security recipiency and difficulty re-entering the work-force. (1993(a), p.146)

In terms of both median household income and median living standards the families of the highest paid men prior to separation fared worst in the long run. In 1987 the families of the highest paid men were 30% above the poverty line, compared to low and medium income earners prior to separation, who were between 55 and 60% above the poverty line. This observation has been explained by the fact that wives of the highest paid husbands were least likely to be in the work-force prior to separation. Forty two per cent of these wives, compared to 64% of other wives were in the work-force. The result of this participation pattern was that the families of the highest paid men prior to separation were most likely to receive social security on separation, (51% compared to 38% for other families in 1984 and 37% :17 to 25% in 1987) further exploding the myth of privatised solutions. (Weston, 1993(a), p.152)

The tendency for repartnering to vary inversely with socioeconomic status observed in Chapter 3 was verified by AIJS data. Whereas 49% of mothers whose former husbands had been the lowest paid prior to separation had repartnered by 1984 and 58% by 1987, only 24% and 32% of wives of the highest paid men had repartnered at the same times. (Weston, 1993(a), p.152) Given the financial advantages, demonstrated by the graphs above, of repartnering, the continued poverty of the women advantaged prior to separation is not surprising.

Source of income

The greatly diminished household incomes of women after separation were as a result of a major change in source of income, from waged incomes provided solely or primarily by husbands, to a heavy reliance on social security. Sixty nine per cent of women received social security, mainly the
Supporting Parent's Benefit, in the period between separation and 1987. As detailed in Chapter 3, the highest incidence of receipt of social security was for women not working at separation, not involved in the decision to separate, whose incomes were less than the available benefit, who had less than 10 years of education or who had not repartnered.

Conversely, factors predisposing women to a lower incidence of social security receipt were an work-force participation at separation (53% receipt), an income greater than the available benefit (44%), professional employment (56%), repartnering (55%) and children of school age (58%). These factors were more important in determining use of social security, rather than duration of recipiency. For most women social security recipiency begins at, or soon after, separation a time of crisis. Eighty one per cent of women spent one year on benefits, reducing gradually to 36% who received benefits for 5 years (Funder, 1993(b), p.103-106) Only one tenth of those who had repartnered in 1984 mentioned reliance on social security. (Weston, 1986(a), p.113)

Data from the AIFS study which considered the financial circumstances of older women after divorce found that these women had a much higher rate of work-force participation at separation than younger women (81% compared to 50%) and a similar level in 1984 (60%) and consequently a much lower rate of social security recipiency after separation (39% compared to 48 to 55%). (Weston, 1986(a), p.113) The 45 to 59 year age range of these women was quite wide, however, so it is likely to disguise a variety of experience. As observed above, participation rates for women reduce dramatically from age 55. The other factor of importance, as mentioned in Chapter 3, is that for the older women most likely to repartner were those who had exercised financial control or had an independent income prior to separation. This suggests that older women who were not in the work-force would be doubly disadvantaged in

17. now the Sole Parent's Pension
terms of reconstituting their household income through repartnering.

An analysis of social security recipiency and tenure shows that recipiency was spread evenly across tenures. Owner-occupancy prior to separation did not protect women from recipiency. Although levels of recipiency were marginally higher for renters, the main effect was to extend the period of receipt of benefits. Funder concludes that the "receipt of social security appears to be more related to women's own capacity to earn and employment history than to their husband's pre-separation income, the share of the property they received, their housing circumstances, or remaining in the matrimonial home." (Funder, 1993(b), p.112)

ATTITUDES TOWARDS DEPENDENCY

As discussed in Chapter 2, the theme of dependency has been intertwined with marriage and women's access to housing, income (public and private), and (as discussed in Chapter 3) access to borrowed finance. Divorce exposes a cultural ambivalence to the issue of women's dependency. This is neatly encapsulated in the Department of Social Security's rationale that a women should be entitled to receipt of income to stave off the immediate financial crisis resulting from separation and to legitimate the option of her staying out of the work-force to care for younger children, but that the important goal of independence is best served by financial incentives which "assist sole parent pensioners to seek independence either through employment or repartnering". (Raymond, 1987, p.101, my emphasis)18

The ambivalence extends to consideration of women as "maintenance drones" enjoying a "free meal ticket for life" (Smart, 1984, p.168-170) or as welfare "bludgers". (Funder, 1993(b), p.84) Despite a perception that women as mothers

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18.thus the State employs the same tactic as that advocated by the solicitor interviewed by Smart who was quoted at the beginning of Chapter 3, and the woman becomes a commodity with both use AND exchange value, just like housing.
should be entitled to public income support it is the mother, rather than her children, who is then seen as dependent. (Weston, 1993, (a), p.147) This occurs despite recognition that dependency is one of the main stresses of married life, that the most important factor protecting women against social security recipiency on separation is a preparedness for the separation (Funder, 1993(b), p.114) and that a major economic reorganisation takes time; be it as a result of retrenchment, separation and the loss of the main income earning assets of the household for which income or asset transfers fail to compensate, or some other cause.

Evidence also suggests that a convoluted logic can operate, such as where the deservedness of women to receive child support for children of the marriage is assessed by the former husband to be tied to notions of guilt or responsibility for the end of the marriage. (Weston, 1993(a), p.148-149) or the notion of "moral entitlement" to maintenance (Smart, 1984, p.169) This only tends to reinforce the view that the economics of divorce are neither objective nor divisible from the social and ideological context.

LESSONS FROM MARRIAGE TO DIVORCE (AND FROM DIVORCE TO MARRIAGE)

Discussion in Chapter 3 indicated the increasing importance of human capital relative to assets in a post industrial society. Evidence from this chapter suggests that it is human capital rather than the normally available assets which will best maintain income and prevent a slide into poverty after separation. The asset level required to compensate for such a paucity of income would be extreme, and given the trend for an increasingly young age at divorce, divorce generally occurring in the most expensive stages of home purchase and at a time when women with children are most likely to have the lowest levels of work-force participation, such asset compensation is increasingly unlikely.
Given the traditional and continuing role division within marriage, it is the human resource, in the form of education and work experience, that is most lacking for women. While development of human resources for women can help to erode the generally massive income decrement on divorce through loss of the major wage earner's income, it seems that a large stock of human capital, in the order of a professional degree is necessary to increase women's income potential to any useful extent, (Mauldin et al, 1990, p. 208) particularly when preschool aged children are involved. Given the sex differential in pay rates, even well-skilled women's incomes are still unlikely to realise the same level of household income as pre-separation.

Women's part time work force participation during marriage will not protect them from poverty on divorce, (Weston, 1986(b), p. 149) partly because of the difficulty of combining any significant income with social security receipt and the significant full-time income required to allow for payment of child care. The costs of child care have been recognised as a significant impediment for the retraining and re-entry to the work force. (Mauldin et al, 1990, p. 209; Raymond, 1987, p. 126)

Given evidence from this chapter on the incomes of women after divorce, it is perhaps not surprising that public housing has increasingly become a women's and non labour-force tenure. Although no doubt this tenure has real benefit for women, and ideologically has potential social and economic benefit to many other groups, its present and likely continued constitution as a welfare tenure prolongs disadvantage for many women and their children.

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19. This finding was based on a study of young, recently separated or divorced women and the authors warn that it may not be transferable to older women or women who have not experienced recent marital disruption.