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**BRIDES OF THE STATE? CHANGE AND
CONTINUITY IN INCOME SUPPORT POLICY
FOR SOLO MOTHERS IN NEW ZEALAND**

**A thesis presented in partial fulfilment
of the requirements for the degree
of Master of Arts in Social Policy at
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ABSTRACT

In 1997 the domestic purposes benefit (DPB), formerly a caregivers benefit, became a work-tested benefit. Through the extension of the work-test policy makers claim to be promoting solo mother's economic independence from the state via paid work. However, it is my thesis that income support policy in New Zealand, as with other English speaking countries, has never promoted solo mother's economic independence¹ and that it continues to encourage their dependency on men.

For instance, although some groups of solo mothers had to seek paid work prior to the introduction of the DPB, this was more as a form of punishment for bearing children outside marriage than a measure to foster their economic independence. While the DPB did provide women with the means of becoming economically independent of men and marriage, it replicated family relationships and trapped many women in poverty. Similarly, although the Government expects solo mothers in the late 1990s to become self-reliant through paid work, it has not removed the barriers in the labour market that prevent many women from earning a 'living wage' and fails to provide adequate supports for working mothers such as affordable childcare. As a result, many solo mothers may be forced into low paid work and/or economic dependency on men in relationships.

This research has taken a desk-based², policy oriented approach to explore the income support system's treatment of solo mothers and the impact of income support policies on their ability to raise their children independent of men. Both past and present income support policy is examined and compared within a wider policy context that looks at the economic and social position of women in society. Comparisons are made between past and present income support policy so that an assessment can be made as to whether the extension of the work-test to solo mothers will enable them to become economically independent, or whether it signals a return to the 'pre-DPB' days and greater pressure for solo mothers to remain in relationships with male wage-earners.

¹In social policy, the term 'dependence' is narrowly used to refer to those people who rely on the state for an income. Thus, the term 'independence' is used to refer to those people who do not have to rely on the state for support. In this thesis, however, economic 'independence' refers to the situation of having sufficient resources to raise one's children and participate in society as full citizens with out having to rely on other adults for support.

²In contrast to fieldwork, desk-based research does not necessitate going out into the field to collect data. Instead, desk-based research may involve analysing data and literature that has already been collected. As Baxter, Hughes and Tight (1996:62) stated, "[desk-based research] consists, literally, of those things which can be one while sitting at a desk".

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CHAPTER 1

INTRODUCTION AND METHODOLOGY

In 1973 the domestic purposes benefit (DPB) was introduced in response to both the increasing number of solo mothers needing financial support from the state and mounting pressure from feminists and women's groups¹ (Koopman-Boyden and Scott, 1984; Elworthy, 1988; Beaglehole, 1993). The introduction of the DPB marked a significant gain for mothers by enabling them to leave, or avoid, oppressive relationships and raise their children full-time in their own homes independent of men and marriage (Koopman-Boyden, 1984; Elworthy, 1988; Beaglehole, 1993). Since it was introduced, however, the DPB has been both defended and criticised by feminists (Saville-Smith, 1987). Although feminists are supportive of the fact that the DPB provides mothers with an alternative to dependency on men within marriage, they have also argued that the way in which it is administered places them in a relationship similar to marriage vis-a-vis the state ²(ibid). Saville-Smith (1987: 204) argued for instance, that "[t]he dependency relations between men and women in the family are mirrored, and thus ratified, by the exchanges between the state and women"³.

However, the relationship between solo mothers and the welfare state has recently changed. Politicians have signalled to solo mothers that the welfare state is no longer going to support them in their role as full-time caregivers. The DPB, which used to be a carer's benefit, is now work-tested. Under the 1996 Tax Reduction and Social Policy Bill the work test was extended to solo mothers who, if their youngest child is aged fourteen or over, are now expected to become independent of the income support system through employment ⁴(Tax

¹A more detailed discussion of factors which influenced the introduction of the DPB is contained in chapter 2.

²The way in which the DPB is administered is discussed in chapter three.

³Similarly, Kagan's poem, 'The Marriage' (see appendix), describes how, in many ways, the relationship between solo mothers and the welfare state is analogous to the relations between men and women in marriage. It does not, however, describe the oppressive elements associated with the DPB such as poverty and stigmatisation.

⁴However, the 1998 Budget announced that from 1 February 1999 solo mother beneficiaries whose youngest child is aged between six and thirteen will be required to search and take up part-time work while solo mother beneficiaries whose youngest child is aged fourteen or over will be required to seek full-time work (Peters, 1998). The 1998 Budget was announced after

Reduction and Social Policy Bill, No 151-1, 1996; Social Security Act 1964 Amendment, 1996; Department of Social Welfare, 1996a). The work test policy package represents a significant change in the direction of income support policy for solo mothers, who since 1973, have been legitimate dependents of income support in their capacity as full-time caregivers. Income support policy has moved away from treating solo mothers as men's dependents and caregivers, towards treating them the same as men - as 'workers'.

Policies that treat solo mothers the same as men will not, however, necessarily lead to equal outcomes between men and women. The current use of gender-neutral language in social policy, where everyone is referred to as 'individuals', disregards the fact that, unlike most men, solo mothers have the sole responsibility for raising their children and face discrimination in the labour market as both women and caregivers (Briar, 1997b: 55). Solo mothers are not in the same position as most men and, as mentioned above, the income support system has historically treated solo mothers as dependent on men, not as 'independent individuals'. As Gordon (1994: 25) pointed out, although women have come along way over the past century, ". . . they have not become 'individuals' equal to men except in the formal sense".

With the extension of the work test to solo mothers it appears, at the time of writing (November 1998), as though the Government is moving further away from regarding caregiving work as 'real work'. The hours of unpaid caregiving and domestic work that is involved in raising children is no longer considered to be a contribution worthy of state support. To 'contribute' to society and 'earn' their benefits, solo mothers are increasingly expected to search for, and take up, paid work. At the same time, however, solo mothers are still expected to fulfil their caregiving responsibilities. Thus, solo mothers occupy a rather ambiguous position, torn between earning a 'living' wage and raising their children while facing criticism if they 'fail' in either roles (Tennant, 1989; Hobson, 1994; Duncan et al, 1996). The mixed messages that solo mothers receive about their 'proper' role in life is a dominant theme in this thesis.

While the full impact of the work test for solo mothers remains to be seen, it is unlikely that most solo mothers will be able to singlehandedly combine their caregiving with employment that pays a 'living' wage. Gender inequalities in both

the family and the labour market are still factors that prevent many from raising their children in dignity independent of men. Although some assistance is provided to help solo mothers enter the labour market⁵, in many cases it is not enough (Duncan, Kerekere, and Malaulau; 1996). In fact, forcing solo mothers into a labour market that discriminates against women and unpaid caregivers, without adequate and affordable quality childcare services, may place more pressure on solo mothers to seek financial security in terms of dependency, or semi-dependency, on a male wage earner.

However, when comparisons are made between late twentieth century and nineteenth century income support policy it appears that many aspects of this 'new' direction are, in fact, reminiscent of the approach used last century. Although the nineteenth century state made no attempt to treat solo mothers the same as men⁶, throughout this period it generally refused to support women 'without male support' (Tennant, 1989). As a result, many solo mothers were forced to rely on charitable aid (ibid).

To be eligible for charitable aid, however, solo mothers had to be perceived by charitable aid officials as 'deserving' of support (ibid). Prior to the introduction of the DPB solo mothers were categorised as either 'deserving' or 'undeserving' of income support in terms of their relationship to men and marriage. Those women who posed a direct challenge to the institution of marriage, for instance 'unmarried' mothers, were usually regarded as undeserving of income support. Conversely, those who were perceived as single through no fault of their own, for instance widows, were generally considered as deserving of assistance (ibid). While the 'deserving' could receive some assistance from the charitable aid boards, which many supplemented with their slim earnings from the informal economy, others were punished for their acts of sexual 'immorality' and forced to adopt out their children or have illegal abortions (ibid). The lack of assistance provided to solo mothers, along with the absence of childcare services and women's marginal labour market position, would have forced many to remain in, or enter, marriages which they may otherwise have chosen not to.

⁵For instance, changes to the benefit abatement system, the Child Care Subsidy and the Training Incentive Allowance - see chapter four.

⁶In fact, as I discuss in the following chapter, the nineteenth century state explicitly treated solo mothers, and women in general, as men's dependents and subordinates.

Although the late twentieth century income support system no longer categorises solo mothers as 'deserving' or 'undeserving' of a benefit according to whether they are widowed, divorced, or 'unmarried'⁷, the state has continued to monitor and control their sexuality. As this thesis illustrates, the issue of sexual 'immorality' has also remained an ever present theme throughout the entire period under review.

This thesis addresses the question: will the work test policy package enable solo mothers to become, and remain, economically independent of men, or does it represent a return to the pre-DPB days and greater pressure for solo mothers to become dependent on men? This question explores both past and present income support policy within a wider policy context that looks at the economic and social position of women in society. It will be argued that women have historically been defined and treated as domestic and dependent on men and that the welfare state has maintained and reproduced their dependency status even through the provision of income support for solo mothers. Solo mother beneficiaries became, in effect, 'brides of the state'. It will also be argued that the move to treat solo mothers the same as men, as independent workers, when existing gender inequalities in both the family and the labour market continue to reinforce their dependency/caregiver status, may further reinforce their dependency, or semi-dependency, on men.

Choosing a Topic and Research Question

A number of factors influenced my initial interest in studying solo mothers, the income support system and women's economic dependence on men. My own personal experience played a significant role. For a short period of my life I was raised on the DPB and experienced first hand the poverty and stigmatisation that is often associated with this. Like many solo mothers, before long my mother entered a new relationship and although our standard of living improved, as her child I experienced the feelings associated with being economically dependent on a man. Ever since then both the issue of women's economic dependence on men and the welfare state's treatment of solo mothers have been of concern to me.

⁷Although eligibility to income support no longer depends on whether a solo mother is 'deserted, divorced or 'unmarried', a widow's benefit still exists which, as its title makes clear, is only available to widows (see chapter two).

They are also important issues for feminists and women in general, particularly if one considers that many married mothers and their children are potentially only a divorce away from poverty on the DPB. Due to the shortage of affordable childcare services and the lack of family friendly labour market policies, many mothers leave the labour market or move from full-time work to part-time work to care for their children (Delphy, 1984; Delphy and Leonard, 1992; Briar, 1992a). Those who depend on their partners for support and who lack their own personal income are left particularly vulnerable to poverty if their relationships ends (Delphy, 1984; Delphy and Leonard, 1992; Briar, 1992a).

The choice of topic was also influenced by all of the political and media attention solo mothers seemed to be getting in the newspapers, in journal articles, on the television and on talk back radio. Over the past decade attention has focussed on growing welfare dependency and all of the problems that certain sectors of society believe to be associated with this such as youth crime, low achieving children and 'family dysfunction'. For instance, one of the first articles I read about the DPB, entitled 'The DPB Disaster - Why the Domestic Purposes Benefit Must Go', portrayed the DPB as a 'social catastrophe'. While the author, David McLoughlin, revealed the serious nature of the poverty and deprivation many solo mother families experience, he attributed the cause of this poverty to the availability of the DPB.

It's obvious that the existence of the DPB has created both a trap and the environment which has encouraged so many fathers to abandon their children to state-supported penury. The domestic purposes benefit is such a catastrophe that perhaps it's time to abolish it (McLoughlin, 1995: 56).

From my own experience I knew that articles such as this had failed to consider that women's economic dependence within marriage, their poor labour market position, the lack of affordable childcare facilities and their desire to care for their children is often what forces many women into poverty on the DPB. I also knew that despite popular myths, not all solo mothers are 'work shy', lacking in morals or mothering skills.

Through the course of my research I learnt that despite an enormous amount of effort on the part of solo mothers, the majority were raising their children in poverty⁸ (People's Select Committee, 1992; Dann and Du Plessis, 1992; Duncan

⁸Because this thesis is desk-based and policy-oriented I have drawn on qualitative research conducted by authors such as Dann and Du Plessis (1992), Duncan, Kerekere, Malaulau (1996)

et al, 1996). I also discovered that the Government was in the process of passing legislation to extend the work test to some groups of solo mother beneficiaries. My attention then turned to income support policy and the impact that these changes would have on solo mothers and their ability to become economically independent of men through the labour market. Through a continuous series of focus and refocus, my research and own personal experiences led me to finally formulate a clear research question.

Economic Independence/dependence

In social policy the term 'dependence' is commonly used to refer to those people who rely on the state for an income. Conversely, 'independence' is more liberally applied to those people who are not reliant on the state (DSW, 1996a). In this thesis, however, the term 'economic dependence' refers to the situation of being reliant on another adult for financial support. 'Economic independence', on the other hand, refers to the situation of having adequate financial resources to support oneself and children as full citizens of society independent of another adult. Caregivers on the DPB can, therefore, be regarded here as 'independent' if they are provided with sufficient economic resources that would enable them to raise their children independent of other adults as full members of society.

As stated above, economic independence is an important issue for women. Although many men may share their income equally within the family, women have no legal rights by which they can enforce this (Briar, 1992a; Lister, 1997). It is simply assumed by policy makers that all family members have an equal share in family resources. As a result many women and children suffer poverty and deprivation (Pahl, 1989). Their poverty does not, however, show up in official statistics which use the 'family' or 'household' as the unit of measure. It is only when women become the head of one-parent families that their poverty shows up in the statistics which are used by policy makers (Pascal, 1986; Briar, 1992a; Bryson, 1992; Millar, 1992).

The term 'economic independence' is not used here to deny the fact that dependency does and always will exist. Indeed, feminists stress the fact that we are all interdependent (Bunkle and Lynch, 1992; Lister, 1994). For instance, children are dependent on their caregivers for their physical and emotional well-

being (Bunkle and Lynch, 1992; Briar, 1997b). As Bunkle and Lynch (1992) asserted:

People are not mechanistic, isolated, individualistic beings, programmed to act in certain ways. They are essentially social beings, deriving much of their sense of well-being from interaction with others.

It is argued in this thesis, however, that in order for adults to enjoy the rights and benefits of full citizenship, they must each have their own independent 'livable' source of income.

Being economically dependent on one's husband, boyfriend or partner can be an isolating, degrading and sometimes dangerous situation for women to be in (Lister, 1997). The poverty many women may experience which is often associated with being economically dependent can lead to social isolation and exclusion for women, particularly when they are not engaged in paid employment and, thus, do not regularly interact with other adults (Duncan, KereKere and Malaulau, 1996). Having to rely on another adult to financially support oneself and children can also result in significant power inequalities between men and women which can potentially lead to abuse (Pahl, 1989; Briar, 1992a; Lister, 1997). For instance, research has shown that men are more dominant in relationships where women have no, or little, personal income (Pahl, 1989). Women who are dependent on another adult may also feel a strong sense of obligation and indebtedness towards their providers and often have to go along with decisions made by their partners (Pahl, 1989; Briar, 1992a; Lister, 1997).

Those women who are dependent on a man but who are also responsible for their children's well-being are particularly vulnerable to becoming trapped in relationships. Unable to provide their children with the same standard of living on their own, women may stay in unsatisfactory relationships 'for the good of the children' (Ungerson, 1985; Briar, 1992a). At the same time, however, the well-being of both women and their children is subject to the 'good will' of the man in question (Lister, 1997). While being economically dependent on another adult 'breadwinner' may mean different things to different women, it is generally used in this thesis to describe women's powerlessness and subjection that is associated with their financial dependency on men in relationships.

Methodology

Approach Used

To explore the income support system's treatment of solo mothers and the impact of income support policies on their ability to raise their children independent of men, a policy-oriented research approach has been adopted. The focus of this research has been on New Zealand's income support policy framework and the stated objectives of income support policy. Assumptions underpinning policy are also explored and discussed. It is acknowledged that policy is not created and implemented within a social vacuum and that many variables impact on the actual outcomes of policy (Fordham, 1995). The actual and possible impact of income support policy on solo mother beneficiaries is, therefore, explored and assessed within a wider policy context which shape and determine their social and economic position in society. This has included an analysis of matrimonial laws, childcare policy and education and training policy.

Each chapter relates to a different historical period that reflects shifts in income support policy for solo mothers. Broad comparisons are made between income support policy in each of these periods so that change and continuity can be highlighted. The objective of tracing and analysing income support policy over this large historical period is to measure women's gains and to assess whether recent changes in income support policy will improve women's position, or whether they signal a return to the 'pre-DPB' days.

When analysing documents it is often difficult, and in some cases impossible, to grasp the actual intent, motivation and personal perspective of those who have influenced policy (ibid). As Fordham (ibid: 32) pointed out, "[a]ll published information has already been filtered through writers and editors . . .". However, desk-based research does have the advantage of being unobtrusive and does not raise as many ethical dilemmas as in-depth interviewing. It is also often less time consuming and expensive than other research methods (ibid). With the help of librarians, data was also relatively easy to access.

It is acknowledged that solo mothers are not a homogenous group and that Maori solo mothers are particularly disadvantaged relative to Pakeha solo mothers (Rochford, 1993; Davey, 1998). Maori women are also more likely than Pakeha women to be solo mothers with dependent children (Rochford, 1993;

Davey, 1998). Rochford's analysis of the 1991 Census revealed that 44% of Maori families were solo parent families and that 88% of them were supported by income-tested benefits, most of whom were women in receipt of the DPB (1993: 34).

The research by Rochford (1993) found that Maori solo parents were disadvantaged relative to Pakeha solo parents in terms of their income, employment, education, occupation and housing tenure. Similar findings were revealed in the research by Levine, Wyn and Asiasiga (1993)⁹ which showed that Maori solo parents in receipt of the DPB were over-represented in the groups who had no, or few, labour market skills, no substantive work experience and low qualifications (ibid).

Strategies to improve the economic well-being of Maori solo mothers would need to be formed in partnership with Maori people and would need to address the connection between their disadvantaged position in society and the dramatic impact of colonisation and cultural assimilation. That task is beyond the scope of this thesis. One of the limitations of this thesis, therefore, is that it does not explore the inequalities that exist between Pakeha and Maori solo mothers. However, as with Pakeha solo mothers, the income support system's treatment of Maori solo mothers impacts on their economic well-being.

Data Collection and Analysis

Searching for relevant data is often a time consuming activity and generally continues throughout the duration of a thesis (Anderson and Poole, 1998). The process of collecting relevant sources began by searching both the library's on-line catalogue system and CD-ROM and reading general background texts. Further sources were discovered from searching the bibliographies of sources already read and noting the authors who were frequently cited. Because income support policy for solo mothers is a topical issue, it was both necessary and useful to scan daily newspapers for updated reports and commentaries. Current affairs magazines, such as *North and South* and *Listener*, also provided useful articles which highlighted current, prevalent attitudes. The library's official publications room held most of the necessary primary sources, such as official

⁹In this study of the factors affecting the labour force participation of solo parents in New Zealand, interviews were conducted with 95 solo parents who comprised of 81 females, 14 males, 27 Maori, 59 Pakeha and nine Pacific Islands people (Levine, Wyn and Asiasiga, 1993).

statistics, statutes, parliamentary debates and annual reports. While this research has been primarily library based, contact was also made with income support staff who provided information, pamphlets and various other data.

Notes were taken from relevant data and organised into categories, themes and debates. It was acknowledged that all data have a purpose motivated by a particular perspective or point of view. Thus, when analysing data a certain range of questions were asked. For instance, the author's background, the content of the data, the assumptions underlying the data, how their arguments were justified and supported, how the data compared to similar data and what others had to say about it were all explored and recorded. When taking notes my own personal thoughts were often recorded to express my views and raise new questions or avenues to explore.

Both primary and secondary data were collected for this thesis, including: various academic works, Government documents, reports from interest groups, annual reports from government departments, reports of Working Groups and Task Forces, Acts and Bills, select committee reports, parliamentary debates and official statistics.

Outline of Thesis

The developments in income support policy for solo mothers that are explored throughout this thesis are grouped into the following three periods: income support policy prior to the introduction of the DPB, the introduction of the DPB up until the mid-1990s, and the recent change in policy direction. Each are the subject of different chapters. As mentioned above, this thesis is organised according to these different periods so that past and present income support policy can be compared and patterns of change and continuity can be exposed.

Chapter two provides a broad overview of the main trends in income support policy for solo mothers prior to the introduction of the DPB in 1973. Income support provisions for solo mothers from both the charitable aid system and the welfare state are examined and discussed. Before looking at income support provisions, however, the wider policy context that contributed to women's dependency status is explored¹⁰. Towards the end of the chapter the conditions that led to the introduction of the DPB are outlined.

¹⁰For instance, employment policy, childcare policy, family policy, divorce laws, matrimonial

As was mentioned in the opening paragraph of this thesis, the DPB has been both defended and criticised by feminists. While the DPB enables some mothers to become economically independent of men within marriage, it is argued that it is administered in a manner which encourages solo mothers to turn towards a male wage earner for financial support. In chapter three the contradictory nature of the DPB is explored and its impact on solo mothers is assessed. The conditions of eligibility that solo mothers must meet in order to qualify for the DPB, in particular the cohabitation rule and the child support system, are examined, as is the level of the DPB and the issue of poverty.

Chapter four details the recent income support policy changes for solo mother beneficiaries and describes the policy making process. This includes a broad outline of the changes introduced under the Tax Reduction and Social Policy Bill 1996. Attention focuses on the extension of the work-test and mandatory interview to solo mother beneficiaries. Changes to the benefit abatement system and the introduction of the Independent Family Tax Credit are also discussed. The barriers solo mothers face in the labour market that impact on their ability to become independent of men through paid work are also explored. This involves an examination of their labour market position, the nature of part-time work, the benefit abatement system, childcare policy and education and training policy.

The assumption that solo mothers don't 'work', that caregiving is not 'real work' that is worthy of financial support is, I believe, a taken for granted assumption behind the recent policy changes. However, the fact that this work is undervalued and unpaid does not mean that solo mothers are exempt from having to do it. The assumption that caregiving is not 'real work' and the mixed messages that solo mothers receive about the value of parenting have both been dominant themes throughout this thesis and are also discussed in chapter four.

Chapter five provides theoretical insight into the welfare state's treatment of solo mothers. How, through the gendered dichotomy of public and private spheres, women have been constructed as men's dependents is explored. Following this, the way in which the gendered welfare state has also treated solo mothers as men's dependents is discussed. The question of whether solo mothers, who have historically been defined and treated as men's dependents, can become 'independent individuals' is then discussed with reference to the extension of the work test to solo mothers. Finally, the reasons why women have been defined

and treated as men's dependents is explored. While it is unusual to locate a theoretical chapter towards the end of a thesis, it is done so here to 'make sense of' previous chapters.

Chapter six provides a summary of the arguments presented in this thesis and offers some solutions to help solo mothers achieve economic independence of men.

CHAPTER 2

INCOME SUPPORT FOR SOLO MOTHERS 1840 - 1973

"Solo mother' might be a recent term, but the condition, and the attitudes associated with it, have a certain antiquity"¹¹

Introduction

The assumption that women are, or at least should be, dependent upon a man for economic support was evident in the attitudes and actions of benevolent groups and official policy makers in early colonial New Zealand. According to Tennant, women's poverty was then, as is now, a "reflection of [their] economic dependence upon men, their responsibility for children, and the low wages that their skills could command" (1989:103). This assumption placed most women in an economically vulnerable position. In particular, those families without the financial support of a male wage earner, namely - solo mother families, were amongst the poorest of the population and as a consequence, were prominent recipients of charitable aid (ibid).

The purpose of this chapter is to explore income support policy for solo mothers in New Zealand prior to the introduction of the DPB. This chapter reviews a considerably large historical period and I do not claim to have provided a full historical account of the welfare state's income support policies for solo mothers, or of the economic and social influences throughout the period. Instead, a broad historical account of the main trends in income support policy for solo mothers is provided along with other important factors that contributed to their economic position, such as divorce laws, child care policy, and women's employment..

The objective of analysing the broad historical trends in income support provisions for solo mothers is so that comparisons can be drawn between both

¹¹From Tennant, (1986:53)

past and contemporary policies, and patterns of change or continuity can be highlighted. As the following chapters show, aspects of the approach used in contemporary income support policy for solo mothers are reminiscent of nineteenth and early twentieth century policy. These patterns will be explored and discussed towards the end of the thesis.

First, the position of nineteenth and early twentieth century solo mothers is placed in context and a brief outline of the factors that have contributed to women's economic dependency on men is provided. This includes a discussion of nineteenth and early twentieth century matrimonial laws, contraceptive laws, women's employment and childcare provisions. Next, the specific treatment of widows, deserted and divorced wives and lastly unmarried mothers¹² by both the charitable aid system and the welfare state is explored. Finally, towards the end of the chapter the conditions that led to the development of the DPB during the 1960s and the 1970s is discussed.

This chapter draws mainly on the works of New Zealand authors, Koopman-Boyden and Scott (1984), Tennant (1986, 1989), Beaglehole (1993) and Oliver (1979), as well as primary sources such as yearbooks and parliamentary debates.

Women's Dependency on Men - An Historical Context

During the early years of colonisation the government focused on economic growth, intervening only to regulate land settlements, immigration policy, and the building of an infrastructure (Cheyne, O'Brien and Belgrave, 1997). To encourage immigration the New Zealand Company promoted the colony to British people as a prosperous land with ample employment opportunities, particularly for young male labourers (Koopman-Boyden and Scott, 1984; Tennant, 1989). However, many immigrants found themselves unemployed on arrival and were forced to turn to the New Zealand Company for relief work (Tennant, 1989; Cheyne, et al, 1997).

There was a strong belief in self-help and that the unemployed should earn their relief through labour rather than be given 'hand outs'. Consistent with this belief, the New Zealand Company and relief agencies provided relief for males through

¹² The term 'unmarried' mother is used in this thesis to reflect the attitudes towards this group of solo mothers. Use of the term 'unmarried' suggests that these women should be married, like the unemployed should be employed.

work. In line with the government's immigration policies, officials were also forced to find relief work for destitute and 'deserving' men, particularly if they had a wife and children to support (Koopman-Boyden and Scott, 1984). However, this was often only short term and unreliable as both employment and resources ran out, a factor that contributed significantly to wife desertion (Koopman-Boyden and Scott, 1984; Tennant, 1986; Tennant, 1989). As mentioned above, women's poverty was considered to reflect their lack of a 'breadwinner' rather than their lack of a wage. They were, therefore, generally not provided with relief work (Tennant, 1989).

Consistent with the dominant laissez-faire ideology of the time, both the free market and the family were considered the two natural and most efficient channels through which all human needs could be met (Koopman-Boyden and Scott, 1984; Tennant, 1989; O'Brien, 1994; Cheyne, et al, 1997). It was believed that a system of state welfare would undermine the traditional family unit as the central institution of welfare. Families were expected to be 'self-sufficient' (Koopman-Boyden and Scott, 1984; O'Brien, 1994; Cheyne, et al 1997). In other words, men were expected to financially support women, who were expected to provide unpaid domestic and childcare services in return.

The nineteenth century state played a central role in reinforcing the traditional nuclear family and women's economic dependency within it. Although the state was reluctant to intervene in the family and disrupt the established model of gender relations, it did not hesitate to impose moral authority when the family institution appeared to be under threat. Family responsibility and self-reliance were encouraged through the 1846 Destitute Person's Ordinance which made the close relatives of the sick and destitute financially responsible for their support (Koopman-Boyden and Scott, 1984; Tennant, 1989). As Tennant (1989:13) argued, however, "[t]he detail of the Ordinance suggests that its main targets were men deserting their families and the fathers of illegitimate children". During the first few decades of colonisation, however, many immigrants had no relatives to depend upon and it was not until 1877, when the 1846 Ordinance was re-introduced as the Destitute Person's Act, that it was pursued more vigorously¹³ (Koopman-Boyden and Scott, 1984; Tennant, 1989; O'Brien, 1994).

¹³ Nevertheless, the fact that the state was 'forced' to implement such an Act contradicts both past and contemporary libertarian arguments that the family is always willing or able to support its members.

For women, the 1877 Destitute Person's Act presented yet another hurdle to climb over before the state would assist them and, therefore, a further means of reinforcing their economic dependency upon men within the family (Tennant, 1989). Unmarried mothers were expected to turn to their parents, grand parents or the parents and grandparents of their 'illegitimate' child's father before turning to the state. As O'Brien (1994:143) pointed out:

In 1877 the Destitute Person's Act placed responsibility on the family for assistance to a person seeking financial aid, defining family widely to include parents, grandparents and siblings, *and in the case of single parents, the parents and grandparents of the putative father* (emphasis added).

Another means by which the state avoided providing solo mothers with their own independent income was to place poor and 'neglected' children in industrial schools set up under the 1867 Neglected and Criminal Children's Act (Koopman-Boyden and Scott, 1984). For those parents who had no means of providing for their children adoption was also encouraged ¹⁴ (ibid). During this period the state in effect refused to step in as 'breadwinner' for solo mothers who were instead forced to rely on their family (defined widely), charity groups and/or low wages in paid work (explored below).

The ideal family model of the breadwinning husband and his dependent wife and children was brought to New Zealand with British settlers (Koopman-Boyden and Scott, 1984; Novitz, 1987; Tennant, 1989). This ideal, Novitz claimed, was in contradiction to the fact that many single women arrived in New Zealand in search of their own income and were employed as "domestic servants, agricultural labourers, textile and clothing workers" (1987:25). Many husbands also relied on their wives' labour to transform bush into farmland and to supplement their wages in the informal economy performing low paid work in their homes that mirrored their unpaid domestic work. Nonetheless, the role of women in society as the dependent wife and mother was given primacy.

The value of a wife's unpaid domestic work was also sold to young single immigrants. As Millen (1984), and Novitz (1987), claimed, single men were told that having a wife at home to cook, clean, mend clothes and so forth, would save them from having to do it themselves, or from paying someone else to do it. Employers also hoped that by having a family to support, and the influence of a

¹⁴ In 1881 the state implemented the first adoption act.

'good' wife, young men would become 'tamed', disciplined employees (Millen, 1984; Novitz, 1987; Phillips, 1987). Having a dependent, domestic wife and mother was, therefore, considered to be of benefit to both husbands and employers.

Despite the sanctity of the mother-wife role, women held very little power within the family (Koopman-Boyden and Scott, 1984). Women had little choice in their expected role as family member and the majority had no means of escape. Throughout the nineteenth century and the first half of the twentieth century, restrictive divorce laws, women's lack of control over their own fertility, the dearth of child care facilities and women's low wages and poor employment prospects all compounded to entrench and maintain women's dependency on men (see below). Women's economic dependency on men and general lack of any independent income meant that many women had little means of providing a reasonable standard of living for themselves, (or of simply surviving in some cases), let alone provide for their children. This left many women with no alternative but to enter into or remain within marriage.

During the nineteenth century, marriages entered into were difficult to dissolve. Until the 1867 Act to 'Constitute in New Zealand a Court of Divorce and Matrimonial Causes', which enabled divorces to be lodged in the Wellington High Court, divorce applications had to go through the English parliament and Ecclesiastic Court (*ibid*). Although the cost of suing for divorce was significantly reduced, the expense involved was still beyond the means of many married couples, especially for women who (apart from the wealthy), generally did not have their own individual, or at least substantial, income (*ibid*).

Not only did women have unequal financial access to divorce, but also the grounds on which they could claim for divorce were different for those of men. As Nash (1992), explained, prior to the 1898 Divorce Act, husbands could sue for divorce on the grounds of adultery, where as wives had to prove aggravated adultery (including incest, bigamy, rape [not of the wife], cruelty or desertion). Following the 1898 Act, husbands and wives were given equal grounds for divorce (adultery), but throughout the nineteenth century the proportion of marriages that ended in divorce were still small. In 1897 there were only 33 divorces (*ibid*).

Furthermore, prior to the 1884 Married Women's Property Act, any personal property a woman owned (which often included custody of her children), became the legal property of her husband upon marriage (Koopman-Boyden and Scott, 1984). The 1884 Act gave legislative acknowledgment to women as 'individuals' by extending them the legal right to own and retain any personal property they brought into marriage (although the marital home remained the legal property of ex-husbands). However, due to their poor employment prospects (discussed below), and the fact that they stood to lose the roof over their heads, and until 1884 their personal property, earnings and the custody of their children, divorce for most women was not an option. Perhaps, therefore, the low divorce rate of the nineteenth century reflects the oppressive divorce laws, women's economic dependency on men and the fact that marriages usually ended in desertion or death, rather than any romanticised era of happy, stable marriages.

To add to these constraints many women spent a considerably large portion of their life pregnant and raising young children. Effective and safe contraception was not available and under the 1867 Offences Against the Person Act, abortion carried a two year prison sentence, even where pregnancy and child birth posed danger to the women's life¹⁵ (Koopman-Boyden and Scott, 1984). As Robinson (1983) explained, during the nineteenth century married women were considered 'disgusting and deviant' if sex did not result in pregnancy; sex, for women, was for procreation only (ibid). Only the combination of marriage and motherhood was acceptable, a situation which made women even more vulnerable to dependency on men. Contraception was considered a 'harlots habit' which, eugenicists believed, threatened to reduce the white race. Therefore, it was believed that women should be ignorant of their bodies and of sexual matters:

If the link between sex and reproduction was broken in women's minds, their bodies might be given over to passion and the maternal instinct dulled (ibid: 190).

However, in 1893, the same year that women won suffrage, the Criminal Code Act legalised abortion in cases where the mother's life was seriously threatened (ibid). Nineteenth century women had no control over their own reproductive capacities, and until they won the right to vote in 1893, they had no political power to change their situation (Robinson, 1983; Koopman-Boyden and Scott,

¹⁵ A lesser prison sentence was imposed on those who performed the abortion.

1984; Dann, 1988; Statistics New Zealand, 1993). Women were caught in a viscous cycle, trapped in marriage due to both their economic dependency and oppressive divorce laws, and constantly at risk of becoming pregnant.

As with the late twentieth century, childcare was a major barrier to women's participation in employment during the nineteenth century. No state childcare provisions were made to enable women, including those 'without male support', to undertake employment outside of the home (Cook, 1985; Easting, 1992a). Some creches were provided, however, for working mothers by charitable groups and Catholic nuns around the turn of the century, the first of which opened in 1903 (Cook, 1985). The Citizen's Day Nursery, which opened in Wellington in 1916 also provided early childcare for working mothers, particularly solo mothers (*ibid*). This reflected both the public's recognition of the difficulties solo mothers faced in trying to be both breadwinner and caregiver, and the states refusal to assist them.

Due to the lack of child care throughout the nineteenth century, solo mothers resorted to taking in orphans, boarders, sold produce made in their homes, took in laundry, needle work and knitting, and many worked for factories on a piece-rate basis within their homes¹⁶ (Novitz, 1987; Tennant 1989). Women's poor working conditions and low wages were issues of high priority for women's groups, particularly after women won the vote in 1893 (Dann, 1988; Davies and Jackson, 1993). In response to women's demands the Sweating Commission was established in 1890 which investigated both women's and children's employment conditions. This resulted in the implementation of a series of protective legislation, such as the Factory Acts (1891, 1892, 1894) Coal Mines Act (1891), and The Shop and Shop Assistant Acts (1892, 1894). Rather than dramatically improve women's working conditions, however, these Acts further restricted the amount of hours that women could work and excluded them from certain jobs (Novitz, 1987).

During the nineteenth century women's wages were also depressed as a result of the 'family wage' concept - the belief that men should earn enough to support a wife and child, and the assumption that a wife's wages merely supplemented those of her husband¹⁷ (*ibid*).

¹⁶ This form of employment was not peculiar to solo mothers however. Many married women, particularly working class women, were also engaged in such work.

¹⁷ In 1893 the average pay for women was only 37% of men's (Statistics New Zealand, 1993).

As mentioned earlier, the state made no specific provisions for unemployed women during the nineteenth century, despite high rates of official female unemployment¹⁸ (Novitz, 1987; Tennant, 1989; Beaglehole, 1993). Conversely, the state implemented a number of schemes in the nineteenth century to help men in their search for work, such as establishing a labour bureau and creating jobs in public works. The state also subsidised charitable aid boards which provided relief in return for work (Tennant, 1989; Beaglehole, 1993; Cheyne et al, 1997). As Tennant pointed out (1989:122), although some efforts were made to find paid work for solo mothers around the turn of the century this was usually in "an unsystematic and very ambivalent way".

Although the state was reluctant to establish a system of state welfare and replace the husband's role as breadwinner, the extent of poverty endured from the 1840s onwards demanded official attention (Tennant, 1989). It was also acknowledged that New Zealand lacked the wealth of an upper class to relieve the poor through charitable aid (Oliver, 1979; Tennant, 1989). Thus, although emphasis was placed on family self-reliance and benevolence, from the 1850s and 1860s the state financially contributed to the charitable aid boards (Oliver, 1979; Koopman-Boyden and Scott, 1984; Tennant, 1989). In 1885 the Hospitals and Charitable Institutions Act represented the state's first move towards official regulation of the charitable aid system (Oliver, 1979; Koopman-Boyden and Scott, 1984; Tennant, 1989; Cheyne, et al, 1997).

The charitable aid system was funded by local rates, private contributions and state subsidies (Oliver, 1979; Koopman-Boyden and Scott, 1984; Tennant, 1989). Local boards were given responsibility for administering relief, and it was hoped that by spending their own money, the boards would be more selective about who received assistance (Oliver, 1979). Thus, to deter paupers and to reinforce a certain moral code of behaviour, the charitable aid system distinguished between the deserving and undeserving applicants. The former (widows of 'good character'), were eligible for assistance, while the latter (unmarried mothers), were considered in need of moral reform and discipline (Oliver, 1979; Tennant, 1989). The more specific treatment of the different categories of solo mothers by both the charitable aid boards and the state is addressed in more depth further on in this chapter.

¹⁸ Officially unemployed women were predominantly young and single.

Although many solo mothers on charitable aid and widows on state pensions continued to rely on paid work, securing a living wage was a constant challenge for most during the early twentieth century (ibid). During the economic recession of the late 1920s and 1930s the state had a vested interest in protecting men's jobs from women. It was assumed that because married women and their children were dependent on a male 'breadwinner', their employment was somehow expendable during periods of high unemployment (Corner, 1988; Briar, 1992a). This assumption was used to justify discouraging women and excluding married women from employment during the depression years even though men and women were generally concentrated in different occupations and, therefore, not in direct competition with each other¹⁹

Women, especially married women, were encouraged to fulfil their motherly and housewifely duties during this period (Novitz, 1987; Corner, 1988) As Novitz (1987:29) pointed out, during the depression "the ideology of women's domesticity was used to discourage women from entering paid work". For instance, throughout the 1930s married women teachers were refused employment by the Education Department (Novitz, 1987; Briar, 1992a). Although solo mothers were not officially barred from employment, they were equally not assisted to obtain a living wage. In officials' eyes, their poverty (and that of single women), still reflected their lack of a 'breadwinner' rather than their lack of an independent wage.

The state's reluctance to provide childcare for 'working mothers' also continued throughout the early twentieth century (Cook, 1985; Easting, 1992a). Despite the state's acceptance of kindergartens in the nineteenth century, even the small government grants made to them were cut during the depression (ibid). Due to the persistent lack of accessible, affordable childcare, what employment solo mothers were able to get would have most likely been low waged work in their homes. Although an increasing number of private and charitable creches opened during the 1930s, childcare for *all* mothers in paid work was still largely private matter (Cook, 1985; Easting, 1992a).

During the Second World War, however, many women, particularly childless, single women, were encouraged into paid work. As Corner (1988) explained,

¹⁹ As both Novitz (1987), and Davies et al (1993), pointed out, women had been increasingly absorbed into 'female occupations' (eg, clerical work, sales), since the end of the First World War.

throughout the war single women were 'man powered' into essential industries that were previously defined as men's (eg. in agriculture, industry, transport and offices), in order to meet the severe labour shortage. By 1944 it became compulsory for all women up to the age of forty-four years to register for employment if they had no dependent children under the age of sixteen years. In 1945 women's labour force participation rates reached a new height at 29%. However, the percentage of married women in the labour force was still only 8% (Davies and Jackson, 1993). As Davies and Jackson (*ibid*: 37) stated:

Generally speaking, participation was restricted to the unmarried - to young single women, to women who chose celibacy and to widows forced into the labour market in order to survive.

However, despite the demand for women's labour, their dependency/caregiver status was still reinforced by the state through both the overall lack of childcare services provided and the general low level of women's wages (Briar, 1992a; Davies and Jackson, 1993). The role of motherhood for women, including solo mothers, was given priority over their role as wage earner. Solo mothers with dependent children under the age of sixteen years were, therefore, officially exempt from compulsory employment. To protect men's jobs some women were even banned from permanent positions within certain occupations, for instance clerical work in the public service (Corner, 1988).

Nevertheless, all women would have felt the push to 'do their bit' in the labour market proving that attitudes towards 'working mothers' were adaptable in times of national emergency (Corner, 1988; Briar, 1997a). Social attitudes towards the provision of childcare also proved adaptable during wartime (Cook, 1985; Easting, 1992a). Although the state did not subsidise any childcare centres or schemes to the extent that both the British and American governments did, it did extend half-day kindergarten sessions to full-day sessions in some industrial localities (*ibid*).

As this section of the chapter has shown, the position and treatment of women throughout the nineteenth and first half of the twentieth century reflects particular assumptions about the role of women in society. Family policy, divorce laws, employment and unemployment policy and childcare policy all reinforced women's dependent/caregiver status. Men were regarded and treated as independent paid workers while women were regarded as primarily domestic and dependent on men (McDowell and Pringle, 1992). Thus, women without the

support of a husband - solo mothers, were particularly vulnerable to poverty. As British feminist Jane Millar (1992:149) pointed out, ". . . it is precisely because lone mothers are women that they have a very high risk of poverty".

In the next section I explore the specific experiences of different groups of solo mothers namely: widows, deserted and divorced wives and unmarried mothers. Solo mothers were classified into these three different groups in terms of their relationship to men and marriage. Women who challenged the institution of marriage by bearing children outside marriage or by leaving their husbands were generally considered undeserving of support. The conditions that led to the introduction of the DPB, for instance the social, economic and political changes that occurred during the 1960s and 1970s, are discussed towards the end of this chapter.

Widows and the Charitable Aid System

Due to the harsh conditions of colonial New Zealand nineteenth century men were more vulnerable to death than women through, for instance, accidents in the bush. They were also more vulnerable to death or injury through industrial accidents than women ²⁰(Tennant, 1989). The risk of being widowed was, therefore, far less common for men. In 1881, the percentage of men widowed was 1.8%, compared to 3.3% for women ²¹ (New Zealand Official Yearbook, 1893:63). Furthermore, because widowers were more likely to remarry or have relatives care for their children, those employed were far less susceptible to poverty. As Tennant (1989) noted, although charitable aid statistics rarely give a breakdown on the gender of applicants, case notes from various charitable aid organisations show that throughout the late nineteenth century, between 50% and 60% of all applicants for outdoor relief ²²came under the category of 'without male support'. Of these, widows with children constituted the largest group of solo mothers and proved the most costly for charitable aid boards, second only to the sick and old (ibid).

²⁰Widowhood was also common in nineteenth century England due to men's industrial accidents.

²¹ Only 33.05% of women were married (New Zealand Official Yearbook, 1893: 63).

²² Although the charitable aid system differed in many respects to England's 'New Poor Law' system of 1834, as with the Poor Law system it distinguished between 'outdoor' and 'indoor' relief (Tennant, 1989). Women were the main recipients of outdoor relief, which was administered to them in their homes, while men made up the majority of those on indoor relief (ibid).

The charitable aid system treated widows with dependent children more sympathetically than deserted or divorced wives and unmarried mothers because it was accepted that they were destitute through no fault of their own (Tennant, 1989). Even so, eligibility for outdoor relief under the charitable aid system was based on their integrity as domestic workers and mothers and on their moral character. On application for relief, therefore, inspectors would not only make home visits to ensure that the house and children were clean and orderly, but would also interview neighbours and local residents to gain information about the applicant (*ibid*). Thus, in order to qualify for relief widows had to be 'competent' mothers and domestic workers with high moral standards: those perceived as promiscuous, drunk and 'work shy' were considered immoral and undeserving (Tennant, 1986, 1989). Widows who did not meet the qualifying conditions could apply for help with benevolent institutions (religious philanthropic groups and voluntary charities), although relief was not always guaranteed (Tennant, 1989).

Widowers were generally not eligible for outdoor relief, and treated with suspicion if they applied (*ibid*). Unlike widows, widowers were expected to be in paid work and either remarry or arrange for their children to be cared for by a female relative. Poverty for widowers was viewed as a result of their unemployment, whereas for widows it was considered to reflect their lack of a male breadwinner (Tennant, 1989; Beaglehole, 1993). Unlike widowers then, widows were not regarded as wage earners. According to official statistics, women, the majority of whom would have been single and childless, made up just under one-fifth (18%) of the labour force in 1891²³ (Statistics New Zealand, 1993; Davies and Jackson, 1993).

This does not mean, however, that widows on charitable aid were not encouraged into paid work by relieving officers.

Most women on charitable aid felt at some time the push toward self-help, while facing criticism if this resulted in less than ideal mothering (Tennant, 1989:120).

²³ Although as I stated earlier, women's involvement in the informal economy meant that in practice, the proportion of women undertaking some form of paid work would have been much higher than the official statistics show.

Not only were widows encouraged by relieving officers to become 'self-reliant', but the meagre amount that they received on outdoor relief generally forced them into performing various kinds of waged labour which, as I outlined above, was typically low paid, irregular and insecure (ibid). At the same time, in order for widows to qualify as deserving of relief, their domestic skills and mothering capabilities were closely scrutinised by relieving officers (ibid). This subsequently placed widows in an ambivalent position, torn between being both 'economic man' on a woman's wage and sole caregiver²⁴. Besides the social stigma associated with solo motherhood, the emotional stress and physical labour required of these women must have been exhausting. For instance, many solo mothers on charitable aid may have spent hours a day at the washing mangle for a pittance, while charitable aid relieve officers made routine home visits to inspect whether the house was spotless and the children orderly and well nourished.

Widows and the Welfare State

As the most deserving group of mothers without male providers, it is not surprising that widows were also the first group of solo mothers to receive state welfare. Issues such as the family life cycle, the increasing number of widows, and women's poor prospects of earning a living wage were highlighted around the same time that the state introduced the Widow's Pension Act (1911). It is likely that this Act was also spurred on by the increasing emphasis placed on women's role in society - as mother and moral guardian (Robinson, 1983; Koopman-Boyden and Scott, 1984; Levesque, 1986; Beaglehole, 1993). Eugenicist concerns at the growing number of paupers and 'degenerates' meant that mothers were likely to be blamed for their 'inadequate' mothering and housewifely skills (Tennant, 1989). By having to 'go out to work', it was believed that mothers would neglect their children's needs. In the second reading of the Widow's Pension Bill, the Prime Minister, the Right Hon Sir J. Ward, expressed the primary the objective behind a pension for widows:

In all countries in the world the greatest efforts are being made to save the child as an asset to the State, . . . we shall help to nurture healthy and useful citizens. That is the mainspring that prompted me to introduce this measure (New Zealand Parliamentary Debates, Vol.156, 1911:648).

²⁴ Deserted and divorced wives on charitable aid also occupied this contradictory position. However, as I point out further on in this chapter, motherhood was generally not encouraged for 'unmarried' mothers.

Despite the motives behind the implementation of a pension for widows, it did officially acknowledge that childcare was a time consuming responsibility and that widows, the 'deserving' solo mothers, could not be at two places at the same time. However, as Tennant (1989) remarked, despite the Government's stance on family life and motherhood, the income-tested pension paid to widows with children was minuscule and many were better off applying for charitable aid.

The low level of the pension illustrates the state's reluctance to financially intervene in family life and disrupt the established model of family relations. For instance, in 1911 widows with one child were entitled to 12 pounds a year, and 6 pounds for each additional child up to a maximum of 33 pounds a year. In the same year, however, old age pensioners were entitled to 18 pounds a year, and up to a maximum of 33 pounds a year for old age pensioners raising dependent children (e.g. grandchildren) (New Zealand Parliamentary Debates, Vol. 156, 1911; Koopman-Boyden and Scott, 1984). Therefore, regardless of how deserving a widow might have been, the state continued to express its disapproval of her absence of a husband, perhaps to encourage her to quickly replace her former husband. Furthermore, the state was only willing to replace the role of 'breadwinner' until the widow remarried. If a widow remarried or lived in a marital type relationship she became ineligible for the pension and her survival (and that of her children), became the responsibility of her new 'husband'.

As a result of the low level of the pension widows were pressured to explore alternative sources for survival. However, as both Koopman-Boyden and Scott (1984) and Beaglehole (1993) pointed out, the state could not continue to ignore the visible poverty of widows and their children and before long a series of amendments were made to gradually increase the value of the pension. As with the introduction of the pension, however, these amendments can also perhaps be interpreted as a response to growing concern at the number of widows who were forced to 'go out to work' and 'neglect' their children. As the following quote revealed, the state continued to assert its expectation that widows conform to a certain standard of conduct in order to be eligible for support.

No woman will be entitled to receive a widows benefit unless the Commission is satisfied that she is of good moral character and sober habits, and that so much of the benefit as is payable in respect of the children will be properly used for the benefit of those children (New Zealand Official Yearbook, 1939:538).

As financial compensation for the loss of a husband, the widow's pension reformed the breadwinner/ dependent model of family relations. Efforts to uphold this model of family relations were explicitly illustrated through the denial of both charitable aid and a state pension for men who had become solo parents as a result of the death of their wives ²⁵(Beaglehole, 1993). Today the Widows Pension remains exclusively available to widows (Department of Social Welfare (DSW), 1996a).

Four different pensions were provided for widows. Widows of war veterans, miners, and husbands who died as a result of the 1918 influenza epidemic all received higher payments than widows of civilians (Koopman-Boyden and Scott, 1984; Beaglehole, 1993). Under the 1915 War Pensions Act, payments made to widows of world war one veterans were scaled according to the dead soldiers rank (Koopman-Boyden and Scott, 1984; Beaglehole, 1993). In this sense, the measure of assessment in determining 'need' for widows and their children was based on how many medals their dead husbands had won, rather than the extent of poverty endured by the widows and their children.

It appears, therefore, that a widow's access to a pension was determined by her dead husband's contribution to society. The years of hard work involved in raising a family and maintaining a home was largely denied any economic value. It also meant that a widow's identity and standard of living was still determined by her late husband. Although the 1938 Social Security Act rationalised these differing pensions into one system, there remains today a separate system for widows of war veterans ²⁶(Beaglehole, 1993).

Nonetheless, the pension did officially acknowledge the financial costs of raising a family and was essentially designed to alleviate poverty for fatherless children. As mentioned above, it also finally recognised the difficulties of having to fulfil the dual role of being both breadwinner and sole caregiver. For example, only in certain cases were widows without children eligible for the pension, and if they

²⁵ Exception was taken to granting widowers a pension in extraordinary cases only, such as during the flu epidemic of 1918.

²⁶ Waring (1988) reveals the destructive absurdity of valuing war as productive, while caring and nurturing work, performed predominantly by women, is denied any economic value. For as long as women's unpaid work is 'beyond the realm of conventional economics' it is easier to ignore, than to acknowledge its value. Although Waring challenges, in particular, the late twentieth century United Nations System of National Accounts, it is clear that the economic value placed on war, and the financial recognition awarded to soldiers for their 'contribution' has persisted throughout time.

did qualify they were only entitled to half the amount paid to widows with one dependent child (Koopman-Boyden and Scott, 1984).

However, the state still exerted its moral authority over mothers by excluding 'illegitimate' children from eligibility (*ibid*). The state controlled women's sexuality by punishing their children for their mother's perceived moral 'corruptness'. It was not until more than twenty-five years after the introduction of the Widows Pension, under the Labour Government's 1936 Pensions Amendment Act, that widows with 'illegitimate' children became eligible for a pension. Even then, a widow with an 'illegitimate' child qualified for a pension only if her husband had maintained the child for some time before his death (Beaglehole, 1993).

Under the 1938 Social Security Act widows of civilians without children were finally eligible for a pension, whereas previously only the childless widows of war veterans qualified (*ibid*). This remains the case today. Presently the widow's benefit is income-tested and the income exemption level and benefit abatement rate is the same as all other benefits for solo mothers (DSW, 1996b). Widows who remarry, or enter into a marital type relationship are still ineligible for any benefit which, as with all women, is based on the assumption that their needs, and those of their children, will be met by the man with whom they are in a relationship. What is significant however, is that the state now officially treats widows in the same manner as it treats all other solo mothers (Beaglehole, 1993). Their perceived moral superiority no longer provides them with exclusive access to welfare benefits, nor to differential treatment. In comparison to last century and most of the twentieth century, widows presently constitute the smallest proportion of solo mothers in receipt of the regular widow's benefit. In 1996 9,047 widows received the widows benefit, compared to 108,789 recipients (divorced, separated and single mothers and some solo fathers) of the DPB (DSW, 1996c).

Deserted and Divorced Wives and the Charitable Aid System

Wife desertion was closely connected to male unemployment and significantly increased during the 1880s economic recession (Tennant, 1989). The fact that deserted wives found it easier to obtain outdoor relief than unemployed husbands and solo fathers was undoubtedly another contributing factor to wife desertion (*ibid*). Even so, state officials failed to address unemployment or the inadequacy

of income support provisions when dealing with the poverty of deserted wives. Rather than addressing such issues, officials' first reaction was to send for deserting husbands to instil discipline and remind them of their responsibilities to support their wives and children. Deserting husbands were considered immoral and a disruption to stable family life (*ibid*).

However, it was not only deserting husbands who were considered responsible for family break up. Deserted wives were often seen as partly responsible for their predicament by not providing a domestic haven for their husbands (*ibid*). As Helen Stavely, Secretary of the Department of Labour remarked in 1899:

I also have a number of women come to me whose husbands have deserted them . . . I feel they are themselves often to blame . . . by their want of knowledge in making a comfortable home: they cannot cook or make the most of the little they have . . . (Appendices to the Journal of the House of Representatives, H-11: ix)²⁷.

The suggestion that husbands would not desert their families if only their wives had been better housewives, mothers and sexual partners, implies that marriage was based on a work contract rather than a loving bond. If women failed to satisfy their husband's desires then they no longer qualified for his economic support.

If a deserted wife was not considered responsible for her predicament by failing in her job as wife and mother then she was likely to be suspected of colluding with her husband to defraud the authorities (Tennant, 1989). As such deserted wives were not always viewed by officials and benevolent groups as deserving of relief.

Charitable aid boards closely monitored the personal lives of deserted wives, and as with widows, expected them to fulfil contradictory roles (*ibid*). Relief officers would make routine home visits to inspect the home and children and check for signs of 'cohabitation' or whether the deserted wife had contact with her husband. As with widows on charitable aid, however, deserted wives were both encouraged by relief officers to find paid work as well as being forced out of necessity to supplement their inadequate relief payments (*ibid*).

²⁷ See also Tennant (1989: 109).

Not only did deserted wives have to be 'competent' caregivers and domestic workers in order to be deserving of charitable aid, but to qualify they also had to lodge an application with the courts for maintenance from their deserting husband (ibid). If the deserting husband's whereabouts were known the courts had to be informed and efforts would be made to bring him back (ibid).

However, often women did not want their husbands to return. Considering the restrictive divorce laws of the time, wife desertion was the closest many wives would get to divorce. According to Tennant (ibid), bringing deserting husbands back was often detrimental to the safety and well being of women and children. Women often feared the return of violent, drunken husbands who threatened yet another pregnancy. Deserting husbands brought back by the courts were also likely to be punished with imprisonment, and on release find themselves unemployed and consequently on relief (ibid). In this sense, it seems as though enforcing morality and social control was of foremost priority for officials, rather than relieving poverty for women and children. Tennant quotes the sentiment of one nineteenth century woman who pleaded with officials:

Do not send for my husband; we starve in peace when he is away,
but we starve in misery when he is home (ibid: 112).

Deserted and Divorced Wives and the Welfare State

In response to the increasing number of deserted wives claiming outdoor relief the Working Women's Movement campaigned for the widow's pension to be extended to 'deserving' deserted wives and their children (Beaglehole, 1993; Davies and Jackson, 1993). As with the Widows Pension Act 1911, the Pensions Amendment Act 1936 was passed during a time when the role of motherhood, the national importance of children as the future generation, and the falling fertility rate were all issues of concern (Koopman-Boyden and Scott, 1984).

Despite the extension of the widows pension to deserted wives, however, access to the pension for these women was not necessarily easy (Beaglehole, 1993). In order to qualify for the pension the deserted wife had to demonstrate considerable hardship, prove to officials that her husband had deserted her rather than the other way around, take proceedings against her husband for maintenance and contact officials if his whereabouts were known (New Zealand Official Year Book, 1939; Social Security Department, 1950; Beaglehole, 1993).

The state continued to treat deserted wives as the economic dependents of their husbands, even where this threatened the well being of women and children. As Tennant (1989:112) explains:

... if a deserting husband's whereabouts was known, his wife would be refused a benefit regardless of the husband's willingness or ability to pay maintenance.

Furthermore, the state was only willing to support a particular type of family. For instance, divorced wives, 'illegitimate' children and women from de-facto relationships remained ineligible for the pension (ibid).

Under the Labour Government's 1938 Social Security Act, however, a discretionary emergency benefit was introduced for those in need who did not qualify for other benefits (Koopman-Boyden and Scott, 1984). Deserted wives and divorced mothers finally became eligible for some form of state relief. According to Beaglehole (1993), however, this benefit was discretionary, short term and women were not readily encouraged to apply for it.

As Tennant (1989) pointed out, because access to both the widows pension and the emergency benefit for deserted wives was not necessarily easy and the level of assistance too low, participation in paid work was still a necessary feature of everyday life for many. However, with the exception of wartime, regular and reasonably well paid work was difficult or impossible for most women to obtain.

As divorce laws and social attitudes liberalised in the 1950s and 1960s²⁸ and the number of divorces subsequently increased, the state was pressured into providing assistance for divorced women and their children (Beaglehole, 1993). In 1954 the widow's benefit was extended to divorced women, and then only in certain cases (ibid). Divorced women were still considered responsible for their own plight. Up until the introduction of the statutory DPB in 1973, most deserted and divorced wives were only eligible for the discretionary emergency benefit (ibid).

²⁸ The Matrimonial Proceedings Act 1963 introduced the concept of no-fault divorce.

Unmarried Mothers and the Charitable Aid System

Sex outside the bonds of matrimony was considered the height of immorality in the nineteenth century. As mentioned earlier, women who had sex for any other reason than to reproduce were considered to be deviant harlots (Robinson, 1983; Levesque, 1986). 'Illegitimacy' was condemned. Thus, unmarried mothers, the 'fallen women', were regarded as the least deserving of charitable aid. They occupied an almost criminal status, especially if they had more than one 'illegitimate' child. As Tennant noted, such women were labelled as "repeat offenders" in the case notes of benevolent institutions (Tennant, 1989:112). Unmarried mothers were considered to be not only materially deprived, but in dire need of moral reform (ie, transformed into moral, sober, celibate women with domestic skills fit for the marriage market).

Only a minority of unmarried mothers received outdoor relief from charitable aid boards (Tennant, 1986, 1989; Levesque, 1986). Some organisations, such as the Otago Benevolent Society, refused requests by women's groups to make provisions for unmarried mothers, arguing that it would enable fathers to abscond from their responsibilities and make it easier for women to have children outside the bonds of matrimony (Levesque, 1986). As marriage statistics show, a common solution to an unmarried women's pregnancy was for her to marry. In 1914 there were 351 births within the first 3 months of marriage, 817 within the first 3-6 months, 398 within the first 6-7 months and 294 within the first 7-8 months of marriage (New Zealand Official Yearbook, 1915:135). For others the choices were not so fortunate; they could rely on family members if they were lucky enough to have family support, they could enter domestic service if they kept their pregnancy and birth a secret²⁹, they could adopt, or failing that, abandon their babies. Others were often forced to find more extreme methods of coping such as abortion, infanticide and, for those who wanted to keep their babies, prostitution (Levesque, 1986; Tennant, 1989).

Although unmarried mothers were not encouraged to keep their children, charitable aid boards did provide indoor relief during and immediately after childbirth (Tennant, 1989). Lying-in wards catered for the maternity needs of poor women, but despite being heavily pregnant unmarried mothers were

²⁹ According to Levesque (1986), because unmarried mothers were regarded as morally corrupt, they were virtually unemployable.

expected to work for the services received. Such women were also not to expect long term care. Shortly after childbirth, unmarried mothers were quickly discharged from the lying-in wards (ibid).

If officials were unable to locate the child's natural father, then in line with the 1877 Destitute Persons Act, an unmarried mother's economic dependency on her own family, in particular her father, was reinforced (O'Brien, 1994). The charitable aid system was more concerned with reinforcing errant men to fulfil their obligations than contributing towards the welfare of 'fallen women' and their 'illegitimate' children (Tennant, 1989). To support unmarried mothers would be to condone and encourage 'immorality'.

Nonetheless, the state did provide grants to rescue homes, which as their title makes clear, were designed to morally reform unmarried mothers and rescue them from their 'sins' (ibid). If unmarried mothers accepted a marriage proposal then they were deemed to have been 'saved'. Rescue homes and women's refugees aimed to instil moral values and discipline into unmarried mothers with strict regimes and hard work such as laundry to reinforce their domestic role (ibid). Unmarried mothers in particular, were punished for their perceived act of 'immorality'. As Tennant (ibid: 117) remarked, case notes from rescue homes showed that:

poverty, ill health, emotional suffering, and humiliation were the prices nineteenth century women paid for illicit heterosexual activity.

Various case notes also highlighted the vulnerability of single women, a number of whom were victims of rape and incest, or broken promises of marriage (ibid). Women in boarding situations or who were employed as live in domestic servants (one of the most common forms of employment for single women), were particularly at risk (ibid).

Unmarried Mothers and the Welfare State

Unmarried mothers were not encouraged to fulfil their mothering role and remained ineligible for a state benefit under the (supposedly comprehensive), 1938 Social Security Act (Beaglehole, 1993). Although they could apply for a short-term discretionary emergency benefit, unmarried mothers had to prove considerable economic hardship and, unlike other solo mothers, were only eligible if they were previously employed (ibid).

Although the Labour Government's family benefit³⁰ did assist with supporting the children of unmarried mothers, the pressure remained on unmarried mothers to adopt out their children throughout the first half of the twentieth century (Koopman-Boyden and Scott, 1984; Beaglehole, 1993).

Throughout the 1960s the number of babies offered for adoption outnumbered demand and there was growing pressure to provide support for unmarried mothers and their children (Elworthy, 1988; Dann, 1988). Although unmarried Maori mothers could traditionally rely on whanau to help raise their children, increasing Maori urbanisation left many without this network of family support (Elworthy, 1988). There was also a marked increase in the number of divorces during this period (particularly after the introduction of the Matrimonial Proceedings Act 1963), and a subsequent growth in the number of women needing financial support from the state (Koopman-Boyden and Scott, 1984; Nash, 1992; Beaglehole, 1993).

In order to combine paid work with their caregiving responsibilities, unmarried mothers, as with widows, divorced and deserted wives, were typically forced into low paid jobs which, with the lack of accessible and affordable childcare, were often hard to keep (Elworthy, 1988). The ability to get and keep a job that paid a 'living wage' became even harder in the late 1960s as the economy deteriorated and unemployment began to rise (Koopman-Boyden and Scott, 1984; Elworthy, 1988; Beaglehole, 1993). Subsequently, an increasing number of solo mothers began to complain to the Department of Social Security and over time the public became more sympathetic and concerned for the well-being of their children (ibid).

During this period the women's movement also gained momentum, providing a stronger political voice for solo mothers (Elworthy, 1988; Dann, 1988). According to Dann (ibid), the Women's Liberation Movement was particularly concerned about the well being of unmarried mothers who were generally very young and received little or no support from the liable father. In 1972 New Zealand's first single mothers group, the 'Single Mothers Association', was

³⁰ Under the 1938 Social Security Act the 1926 Family Allowance was re-introduced as the family benefit and was extended to unmarried mothers

formed followed by the Council for the Single Mother and her Child in 1973 which publicised and campaigned for the rights of solo mothers (ibid).

Although the rise in ex-nuptial births was considered a moral outrage, the prevailing public attitude was that both the community and the state had an obligation to support solo mothers and their children. Once again it was feared that if the children were deprived of both full-time care and economic resources they could possibly develop into delinquents and criminals (Elworthy, 1988).

Thus, in 1968 the emergency benefit was rationalised into a single discretionary emergency benefit for *all* solo mothers, including unmarried mothers (ibid). Because the benefit was still discretionary, however, the Department of Social Welfare continued to have the power and authority to deny it to women (Easton, 1981). Furthermore, as Elworthy (1988) claimed, there was a lot of secrecy surrounding this benefit, leaving many solo mothers unaware of its existence. Nevertheless, the extension of the emergency DPB to unmarried mothers represented a significant shift away from previous income support policy.

Although 'deserving' deserted and divorced wives were entitled to the emergency benefit, officials retained the discretionary power to deny solo mothers assistance, particularly if they were perceived as 'responsible' for their predicament. However, the administrative complexity involved in determining whether or not a solo mother was eligible for the emergency benefit proved both expensive and time consuming for the state (Easton, 1981). Concern was also raised at the extent of intrusion into the personal lives of applicants by Department of Social Security staff. As with the Matrimonial Proceedings Act 1963, the concept of 'fault' became too difficult to administer (ibid). As Beaglehole (1993:30), stated, "A system which had set criteria and did not require such moral judgements was clearly preferable" (Beaglehole, 1993:30).

In 1972 the Royal Commission on Social Security reaffirmed the 1938 social security system making no dramatic changes (ibid). Although it did recommend the introduction of the statutory DPB, as Elworthy (1988) pointed out, this was already on the Labour Government's agenda. In 1973 the Social Security Amendment Bill was introduced into parliament containing provisions to introduce a statutory DPB. This was welcomed by the opposition and the Bill was passed with little debate. Although the amount that solo mothers received did not change, they were finally eligible for a benefit in their own right as sole

caregivers, provided that they earned under a prescribed amount (Elworthy, 1988; Beaglehole, 1993).

Conclusion

Historically, women's eligibility to both private charity and state welfare has been determined by their status as dependent wife and mother. Conversely, for men it has depended on their individual status as wage earner. The gendered breadwinner/dependent model of family relations was inherited from Britain and was firmly embedded in both the welfare state and the charitable aid system from which it evolved. This model of family relations has been upheld and reinforced through income support policy for those who have directly challenged it - solo mothers.

Throughout the entire period under review, solo mothers have never been supported in their role as 'breadwinners'. Women's employment was regarded as only temporary before young single women married, or solo mothers re-married, and took on their role as dependent wife, mother and moral vanguard. This assumption that women were, or should be, catered for by a man justified both their exclusion from higher paying occupations and their lower wages in female dominated occupations. Of course the breadwinner/dependent 'ideal' contradicted the reality of solo mother families and the fact that many families, especially working class families, needed two incomes.

Even during wartime, employment for women was considered to be a temporary measure while the men were away. Although the state 'manpowered' single women into essential industries and encouraged women in general to enter employment and 'do their bit', it remained reluctant to provide childcare services or to close the pay gap between men and women. However, even though the ideal of women's 'dependent mother' role was a continuous feature throughout this period, state policies regarding women's employment proved that society's attitudes towards the employment of women and mothers were adaptable during times of national emergency.

Not only was the state reluctant to assist solo mothers to enter the labour force and earn a living wage, but for most of the nineteenth century it also refused to support solo mothers, in particular deserted wives and unmarried mothers, in their role as caregivers. Up until the 1890s and well into the twentieth century,

many widows, deserted wives and unmarried mothers were forced to rely on family (defined widely), charity and their slim earnings from employment. As I point out in chapter four, it appears that with the extension of the work test to many solo mothers, the late twentieth century welfare state is also unwilling to assist solo mothers to care for their children. Although women have come along way over the past century, the lack of childcare assistance and discrimination against women in the labour market are still barriers which make it particularly difficult for late twentieth century solo mothers to earn a 'living' wage and at the same time care for their children. The anomalous position occupied by nineteenth century and early twentieth century solo mothers has once again resurfaced to be a dominant theme 1990s with the extension of the work test to solo mothers and the associated reduction in state support.

Another pre-requisite for outdoor relief for solo mothers during the nineteenth century was their moral character. As such, unmarried mothers - the 'fallen' women, were not generally served by charitable aid boards. However, although unmarried mothers were not encouraged to keep their babies, some found refuge in rescue homes designed to instil 'moral worth' through strict regimes of domestic work. Reinforcing unpaid domestic and child care work for all solo mothers was, therefore, integral to the charitable aid system. Women not under the direct authority of men came under the direct authority of the charitable aid boards which monitored their personal and sexual lives and encouraged their dependent, domestic role.

Solo mother's experiences of poverty and dependency differed depending on the category they came under. Widows were treated with the most respect, followed by deserted wives and lastly unmarried mothers. If women failed in the 'marriage market' they paid with poverty and humiliation. In such cases the charitable aid boards demonstrated their disapproval by denying deserted wives and 'fallen' women outdoor relief. Although all solo mothers experienced the strain of combining both paid and unpaid work, this would have been most intense for the undeserving solo mother wishing to keep her child.

As with the charitable aid system, the introduction of state welfare for solo mothers had perceived notions of deserving and undeserving. This explains the 62-year gap between the introduction of a pension for widows and a state benefit for unmarried mothers. As with the charitable aid system, the state was reluctant to support women raising their children outside the bonds of marriage but could

not ignore the child's well being, or women's demands. Eugenicist concerns over the falling fertility rate and the increasing number of 'degenerates and paupers' also seemed to influence the introduction of state support for widows and its extension to deserted wives. However, it was not until the late 1960s and early 1970s, during the second wave of feminism, that unmarried mothers became eligible for state support.

Similarly, as with the charitable aid system, state welfare benefits for solo mothers reinforced their dependent/caregiver status. Although many solo mothers continued to be forced into paid work in order to supplement their benefit, the introduction of the controversial DPB in 1973 marked a shift in both the state's and the wider public attitude towards unmarried mothers and their children. As Beaglehole (ibid) pointed out, the DPB incorporated women into the welfare state as legitimate dependents regardless of the reasons why they became solo parents.

CHAPTER 3

THE DOMESTIC PURPOSES BENEFIT: CONDITIONS OF ELIGIBILITY AND LEVEL OF ENTITLEMENT

Introduction

As was mentioned in chapter one, some feminists argue that the DPB has been administered in a way which enables mothers to become independent of men while simultaneously reinforcing their dependency/caregiver status (Saville-Smith, 1987). The aim of this chapter is to explore the contradictory nature of the DPB and to assess its impact on the ability for solo mothers to raise their children above the poverty line independent of men. This has been achieved by exploring the conditions of eligibility and the level of entitlement prior to the legislative changes implemented in April 1997. Although the extension of the work-test to solo mothers in 1997 marks the transition of the DPB from a carer's benefit to a work-tested benefit (explored in the next chapter), solo mothers on the DPB must still comply with the following conditions of eligibility in order to receive their benefit.

This chapter begins with a brief outline of the eligibility criteria for the DPB. Next, the 'cohabitation rule' is explored and the impact of the child support system is described. Following this, the level of the DPB (particularly following the 1990 benefit cuts), and the impact of poverty on solo mothers and their children are explored.

Eligibility Criteria

Since the introduction of the DPB in 1973 claimants have had to meet certain qualifying conditions, which, apart from an adjustment to the age of eligibility in 1991 (addressed further on), and the addition of further requirements (explored in the following chapter), have remained virtually unchanged. There are three different categories of the DPB: the 'DPB for people caring for the sick and frail',

the 'DPB for women alone' and the 'DPB for solo parents' (New Zealand Income Support Service (NZISS, 1997). Widows continue to be catered for under a separate benefit, which was argued in the previous chapter, is itself a strategy used to stigmatise those solo mothers who are perceived to have 'failed' in the marriage market ³¹(Saville-Smith, 1987).

To be eligible for the 'DPB for people caring for the sick and frail', claimants must be over the age of 16 years and caring full-time for someone (other than their partner or dependent child), who would otherwise have to be hospitalised. Unlike the other two categories of DPB claimants, those caring full-time for the 'sick and frail' can be living with their partner (NZISS, 1997). Thus, the 'cohabitation rule' does not apply to this group of DPB claimants.

The 'DPB for women alone' is available to women over the age of 50 who have lost the support of their partner and had previously been caring for dependent children for at least 15 years, or caring for someone who is sick and/or frail for at least 5 years (NZISS, 1997). Unlike the other two categories of the DPB which are available to both men and women who are full-time caregivers, the 'DPB for women alone' is based on the notion a women's role in life is to stay at home and that after long periods of caring full-time for dependents women are virtually unemployable (Saville-Smith, 1987). Unlike women, men over the age of 50 years are expected to re-enter the labour force after their caregiving responsibilities have ceased³².

And finally, to be eligible for the 'DPB for solo parents', claimants must be caring for their own dependent children 18 years old or younger, be over the age of 18 years themselves³³ (or 16 - 17 years if previously married), must not be living with the liable parent or their 'partner' 'in the nature of marriage', and must earn below a certain amount of income (NZISS, 1997). The level of payment that solo parents are entitled to once their eligibility is established depends on whether they have legally identified the absent parent, the number of children in their care and the level of income earned ³⁴(ibid).

³¹However, as with solo mothers on the DPB, the work test was also extended to some widows in receipt of the widows benefit.

³² As I point out in the next chapter, however, these women are now work-tested.

³³ Prior to the 1991 benefit changes, the minimum qualifying age was 16 (Shipley, 1991).

³⁴The range of assistance available, such as the Accommodation Supplement, the Childcare Subsidy and the Training Incentive Allowance are also subject to certain qualifying conditions, and will be outlined in the following chapter. They may also receive family support.

The 'Cohabitation' Rule

To be eligible for the DPB a solo mother must not be living with her partner, or have entered into a relationship with a man 'in the nature of marriage' while claiming the benefit (Social Security Act, 1964). In cases where it has been confirmed that a solo mother on the DPB has entered into a relationship 'in the nature of marriage' her benefit is cancelled (ibid). This is the official meaning of the 'cohabitation rule'; that a solo mother claiming the DPB who is involved in a monogamous heterosexual relationship must relinquish her often only source of independent income and turn to her male 'partner' for support, regardless of whether he is willing or able to support her and her children.

As a number of feminists argue, the administration of the 'cohabitation' rule reinforces the notion that women trade their unpaid domestic work, sexual services and fidelity with men in return for their financial support (Wilson, 1977; Fairbairns, 1985, Pascal, 1986, Saville-Smith, 1987, Bryson, 1983; Pateman, 1989; Briar, 1994; Morris, 1996, Rankine, 1996). Fairbairns (1985) claims that the cohabitation rule makes a prostitute of any solo mother wanting to have a relationship with a man. Of course the same rule applies to solo fathers but as Briar (1994) pointed out, it is more often targeted at women. Similarly, the Council of the Single Mother and her Child (CSMC) (1978) commented:

The day we hear of a solo father having his benefit cancelled because he has a girlfriend I will print a special insert for this booklet.

So what does 'in the nature of marriage' mean, what implications does this rule have for solo mothers, as well as women in general and why does it exist? These are the questions that are addressed below.

Defining 'in the nature of marriage'

Deciding in what case a solo mother and her children should become the financial dependents of another male wage earner is not a straightforward process, and enables the state to intrude and monitor very personal aspects of a solo mother's private life. What exactly does 'in the nature of marriage' mean? Is it the same for everybody? How many different types of relationships can possibly exist?

There has never been a universal working definition of what exactly constitutes 'in the nature of marriage'. However, as Easton (1981) claimed, it was not until the DPB was introduced in 1973 that the cohabitation rule became particularly problematic for those administering it. As the previous chapter showed, the charitable aid system made explicit moral judgements to decide who was deserving of charitable aid. Those women regarded as 'promiscuous' and sexually immoral were considered undeserving regardless of whether they were receiving any financial support from men. Thus, both 'promiscuity' and monogamy made nineteenth and early twentieth century solo mothers ineligible for support. Similarly, like its predecessors (the 1898 Pensions Act and the 1938 Social Security Act), section 74(b) of the Social Security Act 1964 ruled that a benefit could be denied if it was satisfied

That the applicant is not of good moral character and sober habits, or is living on a domestic basis as husband or wife with a person to whom he or she is not married (Social Security Act, 1964).

Although the Royal Commission on Social Security (RCSS) (1972) ruled that the 'moral clause' of section 74(b) be repealed, it nonetheless reasserted the expectation that when a woman enters into a 'domestic' relationship she should become dependent on her partner. However, the Commission remained vague over the definition of what actually constituted a 'domestic relationship'. In reference to the conjugal status of beneficiaries the RCSS (1972: 352), stated:

We do not pretend that such judgements are easily made. But as we see it, the sharing of premises and domestic expenses does no more than raise a strong inference, which can be supported by other circumstances such as the man exercising authority over the children. If the inference is supported, we do not think that the parties can complain if the department arrives at its opinion without having to prove that the couple have a full de facto marriage relationship (emphasis added).

As the above quote reveals, the RCSS could not come up with a definition of what actually constitutes a de-facto marriage. Since the Department of Social Security could not fall back on the 'morals clause' it was to be a matter of departmental discretion and case law (Easton, 1981). Furthermore, although the RCSS referred to the 'sharing of premises', the meaning of 'in the nature of marriage' has not been restricted to living together in the same house (ibid).

Until it was amended in 1978, section 63 of the Social Security Act did define de-facto marriage as "any man and woman who, not being legally married, are in

the opinion of the Commission living together on a domestic basis as husband and wife" (Easton, 1981:49). Section 27 of this Act, however, more vaguely referred to a de-facto marriage as "a relationship in the nature of marriage" (ibid: 51). These inconsistencies were soon resolved after a solo mother's benefit was cancelled because she was considered to be living with a man in the 'nature of marriage', even though she was not living under the same roof as him (Easton, 1981; Dann, 1988). In 1977 when the woman (Beth Furrage), took her case to the Supreme Court, it ruled that she was entitled to the DPB under section 63 of the Social Security Act because she was not sharing domestic premises with the man (Easton, 1981; Dann, 1988). To prevent similar cases arising again, however, section 63 was amended to align with section 27 which is how it remains today (Easton, 1981). Officials may, therefore, regard a man and women as living in the nature of marriage even when they are not sharing the same premises.

The ambiguous definition of 'in the nature of marriage' enables the welfare state to intrude into the most personal aspects of beneficiaries' lives (Saville-Smith, 1987). For instance, only a few years after the introduction of the DPB the Minister of Social Welfare (Mr Bert Walker), instigated a "witch hunt" to seek out those solo mother beneficiaries who were in a relationship with a man and who, according to the cohabitation rule, should therefore be supported by that man instead of the state (CSMC, 1978:4). Over the next couple of years (at least until Bert Walker lost his seat in 1978), solo mothers were under particularly close surveillance by the DSW (CSMC, 1978; Dann, 1988). The CSMC (1978), reported bedrooms being searched, solo mothers being interrogated as to why they had a double bed, department staff sitting in cars outside solo mother's homes late at night and 'malicious' neighbours reporting to the department.

To determine whether a solo mother is living in a relationship 'in the nature of marriage', Income Support staff tend to rely on a set of criteria. If a combination of certain factors are found to exist in a relationship then a solo mother is considered to have entered into a 'marital' type relationship³⁵. None of the factors are paramount; each are considered separately as well as in combination together (Joychild, 1997). These factors may include; whether or not they are living together, whether they have a sexual relationship, who pays the rent and bills, do they go on holiday together, do they socialise together, who disciplines

³⁵ Personal contact with Income Support Staff.

the children, have they got joint bank accounts, hire purchases, or club memberships, what are their future plans . . . ³⁶?

The above questions are just a few of those laid out in an allegation form provided by Income Support for those 'responsible citizens' (and as Wilson (1995) claims, many are resentful ex-partners), to inform the department if they suspect a solo mother claiming the DPB has entered into a relationship 'in the nature of marriage'. Just as nineteenth century charitable aid officers interviewed neighbours and other people in the community to assess the moral reputation of a solo mother, the late twentieth century state also relies on the 'public' to police solo mother beneficiaries. Unlike the nineteenth century, however, 'promiscuity' is allowed.

The message the welfare state sends to solo mothers is clear, if you have entered into a regular and sexually monogamous relationship, the role of your partner is to financially support you. Until the 1996 Court of Appeal case (*Ruka v, DSW*), however, even if the man did not financially support you and your children at all, the DSW still had the discretion to deny or cancel your benefit if you were in a monogamous, heterosexual relationship, regardless of the quality of the relationship.

The criteria for determining a de-facto relationship was once again challenged in 1996 when the Court of Appeal overturned the conviction of a woman for benefit fraud (*Ruka v, DSW*) (Joychild, 1997). The woman was found guilty of benefit fraud by both the District Court and the High Court for living in a relationship in the 'nature of marriage' while claiming the DPB. Even though the woman had been assessed as having an extreme form of Battered Women's Syndrome, had never been financially supported by the man, and was forced out of terror to remain with him, in their rulings both the District Court and the High Court maintained that she was 'living in the nature of marriage' (ibid). As Joychild (ibid: 40) explained, the High Court judge:

emphasised the physical indications of a marriage - 18 years together, having a child together, moving cities together, sharing a bedroom, keeping personal belongings in the bedroom, social activities together and presenting themselves to the outside world as a family.

³⁶Personal contact with Income Support Staff.

Even though the woman and her child were not financially supported by the man she was still charged with illegally claiming the DPB and was fined \$44,759 and 150 hours community service (ibid). The cohabitation rule penalised this woman and her child for being unable to leave a violent relationship.

However, as the Auckland Women Lawyers Association (AWLA) argued in the Court of Appeal case, this woman was in fact entitled to a benefit under the social security law "because she was in need and had no other means of support"³⁷ (ibid: 41). The AWLA also argued that a woman can not be considered to have entered into a relationship in the 'nature of marriage' where there is violence. Although it may appear to the outside world that the woman was in a committed relationship (eg, attending social functions together), this was out of a fear of violence, not a voluntary commitment (ibid). As Joychild (ibid) stated, the decision made by the Court of Appeal (*Ruka v, DSW*) had a significant impact on social security law. Battered Women's Syndrome has been legally included in determining whether someone is living in a relationship 'in the nature of marriage' and financial interdependence is a crucial and decisive factor (ibid).

However, if the definition of 'in the nature of marriage' rests on financial support then can two siblings, or a lesbian couple, or a solo mother and any other family member or friend of the same sex, who shares the 'domestic costs' and helps raise the children, be regarded as a de-facto couple? As Pascal (1986:217) asserts, when it comes to the cohabitation rule "sex counts"³⁸. Only those solo mothers who enter heterosexual relationships are expected to depend on their partner for support. Lesbian solo mothers claiming the DPB are not subject to the 'cohabitation' rule (Bryson, 1983; Briar, 1994; Rankine, 1996). Even if a lesbian solo mother claiming the DPB lives with her lover, goes on holiday with her, shares a joint bank account with her, or sleeps in the same bed with her lover, she is still not regarded as breaking the law (ibid). As Shona Solomon, former coordinator of Wellington's DPB Action, stated "[b]enefits are one of the few areas where it pays to be a lesbian"³⁹(cited in Rankine, 1996:17).

³⁷ Under section 27 of the Social Security Act 1964, the DPB is available to a "woman who is the mother of one or more dependent children who is living apart from, and has lost the support of or is being inadequately maintained by, her husband" (emphasis added).

³⁸ This was also illustrated in the Court of Appeal Case.

³⁹ However, as Rankine (1996) pointed out, it may only be a matter of time before same sex couples are treated the same as heterosexual couples. Under the Human Rights and Bill of Rights Act, the Government has until the year 2000 to remove all discriminatory provisions

The impact of the cohabitation rule

The cohabitation rule is a blatant legitimisation of women's economic dependence on men and all of the gender inequalities that are associated with this (Saville-Smith, 1987). By cutting off their survival money once they begin to have a relationship with a man, the welfare state forces solo mothers to become dependent on their partners and forces the men in question to support a new family. This can be both demeaning to the women and her children and a burden to the man, particularly if he already has other children to support from a former relationship (Briar, 1992a). As I discussed in chapter one, being economically dependent on a partner can create stress in a relationship and cause power inequalities that can lead to abuse (*ibid*). Thus, it is no wonder that many women feel they are better off alone than economically dependent on a man (see below) (Pahl, 1989; Dann and Du Plessis, 1992; Bradshaw and Millar, 1991; Millar, 1992).

Alternatively, rather than pressuring solo mothers into either a de-facto or legal marriage the cohabitation rule can force them to sever all contact with their lovers. Many women are hesitant to surrender their economic independence, especially when considering that their children's welfare would depend on the good will of the man in question (Ungerson, 1985). In fact, the expectation placed on men to support women and their children may be enough to drive the men away as they may be unwilling or unable to fulfil the role of breadwinner (Pascal, 1986). It can also mean that solo mothers who take in male boarders or who have their ex-partner visiting the children are at risk of being suspected of living with a man 'in the nature of marriage' and, thus, having their benefits cancelled (*ibid*). If poverty on the benefit does not drive women into a relationship with a man before she and her children are ready (see below), then the threat of having their only source of income taken away might. If not, then the cohabitation can make life on the DPB a lonely one. This is the price paid for raising children outside a relationship with a man. As Saville-Smith (1987:205) argues, the jealous welfare state mimics the husband/wife relationship in an attempt to maintain the traditional 'family' structure:

[w]ives exchange sexual fidelity and sexual access for financial support from their husbands. The state also demands, if not celibacy, then the lack of a regular sexual relationship with a male from the women it supports.

from pre-existing laws.

Why the cohabitation rule exists

The cohabitation rule is based on the assumption that women living with a male wage earner do not need their own independent income. Because the unit of assessment used to determine 'need' is the household, it is assumed that the needs of women living with a male wage earner 'in the nature of marriage' are met (Briar, 1992a). However, because the state does not intervene to ensure that the income is shared equally within the family many women and children suffer deprivation and poverty. This in turn makes it difficult for them to leave violent, or simply unsatisfactory relationships, particularly when they have children dependent on them (Pahl, 1989; Ungerson, 1985). Being responsible for dependent children when they themselves are dependent on their partners is both stressful and potentially dangerous for both mothers and their children, and can lock mothers into their dependent position (Ungerson, 1985).

The official view is that the cohabitation rule is based on the principle of fairness. It is argued that women living with a male wage earner 'in the nature of marriage' should not be eligible for a benefit to which married women are not. On the surface this argument seems logical, and in part is it. There is no reason why solo mothers should be treated differently and receive an income which married mothers do not (Fairbairns, 1985). To maintain and reproduce the traditional family structure and, thus, social order, the welfare state would not treat solo mothers better than married mothers. Because many partnered women have individual incomes below the poverty line, however, the welfare state is forced to pay them more than many women receive as men's dependents (Saville-Smith, 1987). This is also why many mothers perceive themselves as better off on the DPB (Dann and Du Plessis, 1992). Nevertheless, solo mothers and their children do often experience a drop in their family income and standard of living (Dann and Du Plessis, 1992).

So why not abolish the cohabitation rule and extend a secure income to all caregivers as suggested by the 1988 Royal Commission on Social Security? In fact, with the abolition of the universal family benefit in 1991 and the implementation of the work-test for some groups of solo mothers (see next chapter), it seems as though the Government is moving further away from providing any financial recognition of caregiving work.

To provide all caregivers with a regular income would be to undermine women's economic dependence on men, thus posing a real threat to the social order of society (Saville-Smith, 1987). It tends to be assumed that taxpayers (predominantly male), would be burdened with the cost, and would therefore most likely object ⁴⁰(Fairbairns, 1985; Saville-Smith, 1987). However, as Fairbairns (1985) pointed out, if all income is shared equally within the family (as the state presumes), then would it matter if 'breadwinners' were taxed more so that the caregivers within their family could receive a wage?

The notion of providing a wage for all caregivers, independent of their marital status, has been a source of contention amongst feminists (Select Committee on Women's Rights, 1975; Cox and James, 1987; McKinlay, 1992). Some feminists argue that paying a wage for all caregivers would consign women to the private sphere, and marginalise them further from the public world of politics and decision making (Select Committee on Women's Rights, 1975; Fairbairns, 1985; McKinlay, 1992). It is also feared that it would be used by the state to standardise and regulate maternal behaviour (Fairbairns, 1985).

Those opposed also argue that the payment would be so small as to devalue caregiving and further reinforce women's dependency on their partners. The 'DPB for people caring for the sick and frail' and the United Kingdoms 'Invalid Carers Allowance' (ICA), are two examples of benefits provided for both single or married women (and men), caring for the very sick, disabled or elderly (as long as they are not the caregivers spouse or dependent child), in the 'community' ⁴¹(Saville-Smith, 1987; Glendinning, 1992). As both Glendinning (1992) and Joshi (1992) pointed out in relation to Britain's ICA, because the payments are so low, they do not compensate caregivers for earnings lost or foregone and when caregivers enter the labour force they find their previous skills are outdated, and their caregiving skills unrecognised. As a result, Glendinning (1992) claims, the ICA tends to reinforce their (the majority of whom are women), dependency on their partners or the people they are caring for. Similarly, under the 'DPB for people caring for the sick or frail', caregivers living with a partner are paid only \$152.21 for the full-time care (NZIS, 1997).

⁴⁰The fact that women constitute at least, if not more than, 50% of voters signals some hope though.

⁴¹Until 1986, 'married' women in the United Kingdom were ineligible for the ICA on the grounds that they were financially dependent on their 'husbands', and would be at home anyway and so were not sacrificing a career (Glendinning, 1992).

Another alternative to the cohabitation rule is the Universal Basic Income (UBI), which would replace all current benefits and would be paid to every adult irrespective of their relationship and employment status (The Aotearoa Network of Unemployed and Beneficiaries, 1994; Morris, 1996; Briar, 1997a). Through the UBI solo mothers would receive their own independent income as individuals and would be free to form relationships without the threat of having to become dependent on their partners (Briar, 1997a). The UBI is discussed in more detail in chapter six.

The Child Support System

Background

In New Zealand, as with other English speaking countries, children are seen as the individual responsibility of their parents, not of the nation. Thus, to qualify for the DPB when it was first introduced, solo parents were required to seek child support from the liable parent⁴² through either a private agreement (subject to approval by the DSW), or through the Courts (Walsh, 1992). If they chose the latter, the amount the liable father was required to pay was determined by the Courts and was based on his income, circumstances and the needs of the children (CSMC, 1978). If no private agreement was in place or the solo mother had not lodged a maintenance order with the Courts she was only eligible for the emergency benefit⁴³.

The DPB Review Committee (1977) expressed concern at the number of liable fathers absconding from their financial responsibility to support their children. For the year ending 1976, \$48,903,061 was spent on DPB payments, but only \$6,113,483 worth of maintenance payments were received by the department (ibid: 20). The DPB Review Committee (ibid) argued that because the emergency benefit was "usually" the same value as the DPB and because maintenance payments went directly to the DSW to offset the costs of state expenditure on the DPB, solo mothers had little incentive to apply for child support from the liable fathers or ensure payments were made. In response to the DPB Review Committee's recommendations the Minister of Social Welfare

⁴² Because the majority of liable parents are men I refer to them from here on in as liable fathers. However, the rules applying to child support are the same for women and men.

⁴³ Although the emergency benefit was less secure than a statutory benefit, it was "usually" the same value as the DPB (DPB Review Committee, 1977:21; Walsh, 1992).

introduced an interim payment, the 'emergency maintenance allowance', for solo mothers for the first six months, or until maintenance had been settled (CSMC, 1978; Easton, 1981; DSW, 1988). The 'emergency maintenance allowance' was \$16 less than the full amount of DPB per week, which, in 1979 was \$78.28 per week for one solo parent and a child (CSMC, 1979). As I argue below, this provision was not only designed to encourage solo mothers to apply for maintenance from the absent father, but it was also designed to encourage newly separated couples to reconcile and 'unmarried' mothers to adopt out their babies.

However, this measure did not reduce both the number of solo mothers claiming the benefit (Wylie, 1980), or the number of outstanding child maintenance payments owing to the DSW. Concern over the rise in DPB expenditure led to the introduction of the Liable Parent Contribution scheme (LPC) under the Social Security Amendment Act 1980 (DSW, 1988; Walsh, 1992). Rather than having to lodge applications for child maintenance with the Courts themselves, solo mothers had to name and legally identify the liable father when applying for the DPB. The DSW was then responsible for locating the liable fathers, assessing support payments and if maintenance was not paid, the DSW had the authority to enforce payments⁴⁴ (DSW, 1988; Walsh, 1992). Once again, if the solo mother refused to identify the liable father without 'good and sufficient reason' (see below), then she was only eligible for the emergency maintenance payment at the reduced rate⁴⁵ (DSW, 1988).

Under the LPC scheme, child support payments were also paid directly to the DSW to offset the rising costs of the DPB (Walsh, 1992). Therefore, once again solo mother beneficiaries and their children did not benefit from any payments made under the LPC scheme. Furthermore, while in receipt of the DPB, child support was payable only in accordance with the LPC scheme and under this scheme liable fathers were only able to pay an amount up to the value of the DPB. Any child support agreements or maintenance orders made through the Courts were suspended while the benefit was paid and liable fathers did not have to pay more than the value of the DPB (ibid).

⁴⁴If a liable father did not pay the DSW could authorise his employer to deduct wages, or for the self-employed the matter could be taken to the District Court (DSW, 1988; Walsh, 1992)

⁴⁵ In 1987 an amendment was made to the Social Security Act 1964 that enabled eligible applicants to move onto the DPB without identifying the liable father. However, those who did not name the liable father without 'good and sufficient' reason received a reduced rate of the DPB.

Solo mothers not receiving an income support benefit were not covered by the scheme (Garfinkel and Wong, 1990; Walsh, 1992; Child Support Review Working Party, 1994). Child support was payable either in accordance with a voluntary agreement or in accordance with a maintenance order under the Family Proceedings Act 1980. If liable fathers refused or failed to keep up with payments, solo mothers had to go through the Courts privately (Walsh, 1992). This, and other problems associated with this system of child support for non-beneficiary solo mothers (such as delays in payments, late payments and payments not being paid in full), were considered to be a disincentive for DPB recipients to move off the DPB and into employment, particularly for those in low paid employment on a tight budget (Walsh, 1992; Child Support Review Working Party, 1994).

Furthermore, the LPC scheme was not as successful at recovering child support payments as hoped (Walsh, 1992). The DSW had difficulty locating liable fathers and the average assessment made was low. Approximately only one third of liable fathers paid child support under the LPC scheme (Walsh, 1992; Child Support Review Working Party, 1994). With the increasing number of solo mothers claiming state welfare, concern over the rising costs of the DPB and concerns over the number of fathers absconding from their financial and moral responsibilities led to the introduction of the Child Support Act 1991 (Walsh, 1992; Child Support Review Working Party, 1994). The rest of this section briefly describes the provisions of this Act and its impact on the ability for solo mothers to become and maintain economically independent of men.

The Child Support Act 1991

The Child Support (CS) Act 1991 was designed to increase both the proportion of liable fathers⁴⁶ paying child support and the actual amounts that each liable father paid. This Act integrated the previous dual system of child support into one system, catering for both beneficiary and non-beneficiary solo mothers and is very similar to both Australia's Child Support (Assessment) Act 1989 and the United Kingdom's Child Support Act 1993 (Garfinkel et al, 1990; Millar, 1992; Walsh, 1992). Under this Act child support payments are administered through the Inland Revenue Department by using a formula which is applied to the liable

⁴⁶Once again, the CSA applies to both men and women, but as I stated earlier, because the majority of non-custodial parents are men I will continue to refer to them as liable fathers.

father's taxable income (Walsh, 1992; Child Support Review Working Party, 1994). In order to qualify for the full rate of the DPB solo mothers must once again name and legally identify the liable father. Failure to do so results in a \$22 per week reduction in the benefit for each child whose liable father is not identified (using 1997 figures)⁴⁷. This penalty is imposed unless the child was conceived as a result of incest or rape, or if there is insufficient evidence to establish the other parent in law⁴⁸.

For those solo mothers who do not claim a benefit, the decision to apply for child support is voluntary. Thus, once again solo mother beneficiaries are distinguished from employed solo mothers and stigmatised through routine administrative procedures (Garfinkel et al, 1990). Unlike the LPC, child support payments can be made either in accordance with the set formula, or in accordance with a voluntary agreement made between the custodial and non-custodial parents (Walsh, 1992; Child Support Review Working Party, 1994).

Impact of the Child Support System on Solo Mother Beneficiaries

So what impact does the child support system have on the ability for solo mothers to raise their children independent of another male wage earner? For the majority of solo mother beneficiaries the CS Act 1991 effectively reinforces and maintains their economic dependency on men beyond marriage by reducing their benefit when they refuse to identify the liable parent. Thus, even though the DPB enables solo mothers to raise their children independent of a partner, their total income depends on whether or not they identify the liable fathers and establish, or continue, economic links with them.

However, forcing solo mothers to legally identify the liable father can have negative and potentially drastic consequences. In their British study of solo parent families, Bradshaw et al (1991) found that 24% of those surveyed who were, or had been, in receipt of income support had, or would have, refused to give details on the liable parent (this was prior to the Child Support Act which came into affect in 1993). The reasons that were given ranged from; the solo parent not wanting anything to do with the liable parent, or not knowing the whereabouts of the liable parent (the most common), to not wanting to cause

⁴⁷ Personal contact with Income Support Staff.

⁴⁸ Personal contact with Income Support Staff.

problems for the liable parent, a fear of violence and knowing that it would be pointless because the liable parent could not afford to make payments (ibid).

Furthermore, by enforcing child support payments according to a set formula that has been criticised by many liable fathers as 'unrealistic and too high' (Child Support Review Working Party, 1994), men may be reluctant to leave their families, or may pressure women and children not to leave (Bradshaw, et al, 1991). Thus, the CS Act 1991 may force both women and men to stay in relationships against their own wishes.

For a minority of solo mothers the CS Act 1991 may increase their total income and, subsequently, their dependency on the liable father. For instance, unlike the LPC scheme, child support payments made by the liable father may exceed the value of the DPB, the excess of which is paid to the solo mother and her child (Walsh, 1992; Child Support Review Working Party, 1994). Therefore, in cases where the absent father is on a very high-income, solo mother beneficiaries and their children stand to gain more than they did under the LPC scheme. Because the majority of liable fathers are on low incomes, however, the benefits of this will reach only a small minority of DPB recipients (Child Support Review Working Party, 1994). For instance, in the year 1993/4 58% of liable parents (63,000), paid the \$10 per week minimum payment (ibid).

The Child Support Review Working Party (1994) argued that by using taxable income as the only base for assessment, liable fathers were able to avoid paying child support which reflected their true capacity to provide proper support for their children. The working party received many submissions from solo mothers who reported that their ex-partners were paying minimal child support while maintaining a high standard of living. Therefore, the working party (ibid: 31) suggested that:

all Social Welfare beneficiaries be required to disclose to the Department of Social Welfare, as an integral part of receiving a benefit, the known financial circumstances of the liable parent so that this information can be passed on to the Child Support Agency on a regular basis.

As I explained above, however, many solo mothers may be unaware of the liable father's income and for very good reasons may be unwilling to disclose any known information.

For the majority of solo mothers reliant on the DPB, the CS Act 1991 will have no impact on increasing their incomes as child support payments are retained by the Government up to the value of the DPB. Also, as pointed out above, in the majority of cases liable fathers are not on high incomes. This was a major issue that was repeatedly raised in submissions made to the Child Support Review Working Party. Many liable fathers claimed that they had no, or little, incentive to pay child support when the solo mother is on a benefit (ibid). Because the DPB is not reduced if the liable father fails to pay child support and because in the majority of cases their children do not receive any of the child support payments made, liable fathers had little incentive to make payments. Liable fathers also felt that because child support payments are retained by the Government right up to the value of the DPB, they were paying for the support of solo mothers as well. This evoked resentment by both parties (ibid).

Furthermore, because the DPB is not cut if liable fathers fail to pay child support and because most solo mother beneficiaries do not receive any portion of the child support payment made, the working party argued that they have little incentive to make sure that liable fathers pay regular and correct amounts of child support (ibid).

The working party, therefore, suggested that DPB recipients be allowed to keep a proportion of the child support payments made by the liable father (ibid). The working party claimed that 'passing-on' a portion of child support to DPB recipients would increase their incentives to ensure child support payments are made, increase the incentives for liable fathers to pay child support, and improve the well-being of the children. However, the working party also acknowledged that it would be costly to the Government in terms of lost revenue and claimed that it could create a disincentive for DPB recipients to move into full or part-time employment ⁴⁹ (ibid).

Those solo mothers who move off the DPB into employment often face delays in child support payments of up to ten weeks (Child Support Review Working Party, 1994). When considering that the type of employment many solo mothers move into is low paid and insecure, any delays that these women may face in receiving their child support payments could act as a disincentive to search for

⁴⁹Once a certain amount of income is earned over and above the benefit, the benefit starts to abate which, the Government claims, acts as a disincentive to full or part-time employment (see next chapter).

paid work. These delays may act as a possible disincentive to move into employment are Furthermore, the total income for those solo mothers not receiving a benefit is dependent on the circumstances and actions of their ex-partner. Although many liable fathers are on low incomes and make only 'small' payments, for those solo mothers who must rely on these payments, late payments and irregular payments can cause financial hardship and stress. Although some financial assistance is available to low-income earners such as Family Support, the Guaranteed Minimum Family Income (GMFI), the Independent Family Tax Credit (IFTC) and the Accommodation Supplement, many are unaware of their entitlement to these and in other cases they are simply not enough ⁵⁰(Dann and Du Plessis, 1992; Levine, Wyn and Asiasiga, 1993; Child Support Review Working Party, 1994; Duncan et al, 1996). The Child Support Review Working Party stated:

some custodial parents face interest charges when they cannot pay their bills; some have to take out short-term loans to cope until the child support finally arrives; others incur penalties on rates, power or hire purchase accounts. Late payments certainly can result in financial stress for the custodial parents.

The child support system attempts to prompt men into fulfilling their financial obligations and support their children (Garfinkel et al, 1990). In this sense the CS Act 1991 addresses the inequalities between custodial and non-custodial parents, where the former typically bears the brunt of the costs associated with raising children. However, as with the charitable aid system, the welfare state's child support system reinforces solo mothers to financially depend on their child's father which may also create or intensify hostility between them. The dependency relations encouraged represent an extension of women's dependency within marriage, making it hard for solo mothers to become self-supporting. Also, many men do not earn enough to support one home, let alone two. However, an alternative to the child support system, such as a tax-funded universal childcare benefit that reflected the costs of raising children, would reduce, but not on its own eradicate, both solo mother's poverty and their dependency on men. This is discussed more in chapter six.

⁵⁰ The GMFI is a tax credit that supplements the incomes of low-income earners with dependent children. It guarantees an after tax income of \$278 per week with family support being paid on top (Tax Reduction and Social Policy Bill, No.151-1, 1996). The IFTC, introduced under the Tax Reduction and Social Policy Bill 1996 is a tax credit of \$7.50 per week per child to families who are independent of state support and ACC (ibid).

The Level of the DPB

Although the introduction of the DPB was a welcome relief to many women searching for a means of escaping unsatisfactory relationships, providing a reasonable quality of life for oneself and children always remained a challenge (Robinson, 1994). In 1973 the DPB rate for solo mothers with one child was \$36.50 per week (Beaglehole, 1993). However, in the same year the *minimum* weekly wage for a grocers assistant was over twice this amount at \$75, and the *minimum* weekly wage for a carpenter (typically a male dominated occupation) was \$95, nearly three times this amount (ibid). Thus, solo mothers on the DPB were from the start kept in poverty relative to male wage earners (Saville-Smith, 1987). This was despite recommendations in the report of the 1972 Royal Commission on Social Security (RCSS), that beneficiaries should receive as of 'right', an income that would enable them to 'belong and participate' in the community (RCSS, 1972)⁵¹.

As mentioned else where in this thesis, since its introduction the DPB has evoked a certain degree of moral panic (Else, 1997). Perhaps more than any other benefit, solo mothers have been perceived as less deserving because they have required assistance as a result of their own actions. Opponents have argued that the DPB causes family breakdown and encourages 'unmarried' mothers to keep their babies rather than adopt them out (Koopman-Boyden, et al, 1984; Saville-Smith, 1987; Wilson, 1995; Else, 1997). For instance, shortly after its introduction the DPB Review Committee (1977:12) argued:

In many cases also, the benefit rates are high enough to facilitate the break up of a marriage which might otherwise have been saved.

Thus, in 1978 the DPB was cut \$16 per week for the first six months or until child maintenance was settled to make it appear less 'attractive' for those contemplating solo parenthood (Koopman-Boyden, et al, 1984). The threat of poverty was, therefore, used to prevent mothers from leaving unhappy marriages.

Over the years criticism of the DPB has retained its moral dimension (Else, 1997). For instance, at a National Party Conference in 1988 Ruth Richardson

⁵¹The 1972 RCSS defined need and poverty in relative terms.

condemned the DPB with providing incentives for young girls to become 'welfare dependent':

...people who sleep around careless of the consequences impose substantial costs leaving others to pick up the tab. We can't afford the human and financial costs of this sort of behaviour, yet we run... welfare systems that "pay" people to behave in this way (cited in Brosnan, et al, 1989:18).

One of the justifications for the 1991 benefit cuts was that it would "encourage family responsibility for individuals before the state accepts responsibility" (Shipley, 1991:17). What this really meant for solo mothers, however, was that poverty would force them off the DPB into relationships with male-wage earners and deter mothers from leaving relationships. Yet, if life on the DPB is more 'attractive' than marriage, then this reveals not a lack of commitment to marriage by woman, but the impoverishment that many experience as men's dependents. Furthermore, if the lack of a benefit was the only thing keeping these families together, then are these the kind of families that as a society we want our children growing up in?

By focussing on the perceived incentives of the benefit system, key structural factors have been largely ignored by Government officials and policy makers (Else, 1997; Campbell, 1997). For instance, an important factor that has contributed to the growth of solo mother families over the years has been the increase in the number of people of parenting age (by 45%), between 1971 and 1991 (DSW, 1996a: 84). While the percentage of solo mothers aged between 20-24 dropped from 22% in 1986 to 19% in 1996, the percentage of those aged 30 or over increased from 48% to 55% (DSW, 1996a: 83). As was argued in the previous chapter, other factors such as the impact of the women's movement, changing social attitudes, the lack of accessible childcare facilities, women's lower wages, Maori urbanisation, and changes to matrimonial law have all contributed to the growth in the number of solo mother beneficiaries. Added to this are the rise in unemployment and the breakdown in low skilled full-time male unemployment which has also contributed to increasing divorce rates (Davies et al, 1993; Dalziel, 1993; Cambell, 1997). As Else (1997:47) pointed out:

It is easy to overlook just how fast and how extensive the collapse of full employment and of male wage support for women and children have been.

While critics of the DPB have emphasised the impact it has on family breakdown, more recently attention has turned, primarily, to the impact it has on

the incentives for solo mothers to enter paid work (Briar, 1997b). However, as Briar (ibid) argued, regarding solo mothers primarily as potential employees is in direct contrast to the original objectives of the DPB - that is to provide unsupported mothers with a benefit so that they could care full-time for their dependent children (ibid). As I argue in the following chapter, it also assumes that people need financial incentives to 'work' and ignores the valuable contribution of unpaid work to society.

Poverty Prior to the 1991 Benefit Cuts

The Government was well informed of the poverty endured by solo mother beneficiaries and their children prior to 1990. Both the DSW and the 1988 RCSP warned the Government that both women and Maori were the most economically disadvantaged members of society (DSW, 1990; Royal Commission on Social Policy (RCSP), 1988, Rice, 1992). A survey by Rochford (1987) into the standard of living of beneficiaries in 1986 (in order to measure the adequacy of benefit levels for the Department of Social Welfare), found that over half of those surveyed reported postponing medical and dental treatment and being unable to replace clothing. One third reported often going without meat or fish (ibid). An overwhelming number of DPB recipients were found to be amongst those experiencing substantial degrees of poverty, especially if they had more than one child (ibid).

Research by Stephens, Waldergrave, and Frater (1995) showed that between 1983/84 and 1989/90 the incidence of poverty for solo 'parent' families fluctuated between 37.8% and 41.8% before adjusting for housing costs. By comparison, the poverty incidence in the same period for families consisting of two adults and one child wavered between 9.3 % and 7.1 %⁵². After extensive public consultation the 1988 RCSP, along with Rochford's survey (1987), found benefit levels were barely adequate as it was, claiming that they should by no means be cut (RCSP, 1988).

The Department of Social Welfare informed the Minister in its 1990 briefing paper that over 80% of solo parent beneficiary households were situated in the

⁵² Stephens et al (1995) established a consensual-based poverty measure through using time-specific focus groups and Statistics New Zealand's Household Income and Expenditure Survey data. To measure poverty over time, adjustments were made in line with the data taking account of the economic climate and policy changes of the time.

lowest three income deciles (DSW, 1990). According to the 1987/88 Household Expenditure and Income Surveys, 26.2% of such households were in the lowest income decile that had an average income of just below \$5,000 per annum. In comparison, the percentage of two parent households in this income decile was less than half at 10.1% (ibid). Because solo parent families are disproportionately poor, the department explained that the DPB provided the greatest relief from poverty and that a dollar taken from the DPB would cause more hardship than a dollar taken from any other benefit (ibid).

The 1991 Benefit Cuts

Nonetheless, when the National Party came into power in 1990, it did not hesitate to reduce benefit levels. New Zealand's economy was experiencing its deepest recession since the 1930's and despite pre-election promises to increase spending in key areas of social policy, attention was quickly diverted towards ways of 'salvaging' the economy (Rice, 1992). The Government believed that fiscal savings were urgently required to overcome New Zealand's economic problems. Because the welfare state was considered both economically unfordable and socially detrimental, beneficiaries were the obvious place to start (Dann and Du Plessis, 1992; Rice, 1992). In the 'Economic and Social Initiative' of December 1990, Ruth Richardson announced the Government's intentions to 'redesign' the welfare state beginning with benefit cuts and a shift to a more targeted welfare system (Stephens, 1992).

Benefit cuts announced in the December 1990 'Economic and Social Initiative' saw the nominal value on most of the social welfare benefits, with the exception of the invalid's benefit, significantly fall (Boston, 1992). The new benefit levels were based on an absolute definition of poverty, rather than the relative definition recommended by the 1972 RCSS that implies 'belonging and participating'⁵³. If, on the other hand, the Commission's recommendations were followed, then benefit levels would have been at least 22% higher (Stephens, 1992). Instead beneficiaries were to "maintain [themselves] in the daily essentials of food, clothing, power and housing at a decent level" (Shipley, 1991:13), on an

⁵³As Cheyne et al (1997) explain, 'absolute poverty' implies the total absence of essentials that are necessary to survive such as food and water. Relative poverty is an absence of resources which are necessary to obtain a standard of living that enables individuals to 'belong and participate' in the community (ibid). Absence of a telephone could be defined here as a symptom of poverty.

income 33% below even the DSW's estimate of an adequate income (Stephens, 1992).

Although all benefits (bar the invalid's benefit), were reduced, not all benefits were cut equally. The DPB received the second largest cut behind the unemployment benefit for 18 - 24 year olds (ibid). From the 1st of April 1991 the DPB was cut by 10.7% or \$27.21 per week, taking the DPB from \$255.14 to \$227.93 net per week for a solo mother with one child. For a solo mother with two children their benefit was cut by \$26.04 per week or 8.9%, taking it from \$292.87 to \$266.83 net per week (these figures include National's new increased Family Support) (Richardson, 1991; Beaglehole, 1993; Stephens, 1992; Dann and Du Plessis, 1992; Cheyne, et al, 1997). Furthermore, because benefit levels should have been indexed to inflation prior to the 1991 cuts, these figures actually underestimate the loss of income to beneficiaries (Stephens, 1992; Cheyne, et al, 1997).

Accommodation became even more expensive following the reform of housing policy in 1991 (Rice, 1992). In 1991 Housing Minister John Luxton announced that many state housing tenants faced substantial rent increases. Not only were state housing tenants charged substantially higher rents, but they were also forced to pay a higher proportion of their income on what many have described as substandard housing (Duncan, et al, 1996). Prior to 1993, beneficiaries and low-income earners could be granted an Accommodation Benefit to assist them with housing costs. The Accommodation Benefit meant that recipients paid no more than 25% of their income on accommodation (DSW, 1993). However, in 1993 the Accommodation Benefit was replaced by the Accommodation Supplement which subsidises only 65% of housing costs that exceed 25% of income (ibid). Because the majority of solo parents are paying rent (Rochford, 1993), these reforms had a serious impact on their standard of living. For many, accommodation consumed one third to one half of their total income which forced many to move to cheaper (and often overcrowded) accommodation (Rice, 1992).

Impact of the Benefit Cuts on Solo Mothers

Following the announcement of the benefit cuts in December 1990 the total number of DPB recipients, and the costs associated, stagnated for the first time since its introduction (DSW, 1992). It was estimated that there were 11,000

fewer DPB recipients in the 1991/92 fiscal year than was forecast, saving taxpayers \$103 million (ibid). Although what happened to these 11,000 would be DPB recipients (the great majority of which would have been women), is unknown, the Government considered this stagnation to be a positive move towards family responsibility and 'independence'. As Briar (1992a: 57) noted:

Cuts in the DPB . . . were followed by smug speculation that the apparent drop in the number of claimants was the result of women returning to relationships.

While little is known about those women discouraged, or forced off the DPB following the 1990 announcement of the benefit cuts, the impact of the cuts on existing DPB recipients has been well documented by Dann and Du Plessis (1992) in their study 'After the Cuts: Surviving on the Domestic Purposes Benefit'. Dann and Du Plessis (ibid) conducted indepth interviews with 23 DPB recipients (22 were women), to investigate the impact of the benefit cuts on solo parents and their tactics of survival. Their research documents some of the survival strategies of solo parent beneficiaries that run counter to the social myth that they deprive their children because they are irresponsible, lack budgeting skills or spend the milk money at the pub (ibid).

Despite their efforts, however, the majority of solo mothers reported serious hardship for both themselves and their children following the benefit cuts (ibid). As mentioned above, changes in housing policy made accommodation even more expensive for many state housing tenants. For solo mothers, accommodation consumed one third to one half of their total income which forced many to cut back on and in some cases sacrifice, certain essentials such as food and power (ibid).

In fact, food seemed to be one of the main discretionary items in their budgets (ibid). Fresh fruit was considered a luxury item, some mothers reported eating children's left overs and most of the households had a diet made up of starchy foods (potatoes, rice and pasta) with little protein and meats (ibid). Doctor's visits and prescriptions were another item cut back and dentist visits were out of the question. This persisted despite the introduction of the Community Services Card for beneficiaries on the 1st of February 1992. Adults reported going to the doctor only when they were "almost dead" and a report by Bagnall (1994) also

found that women on low personal incomes sacrificed their own health needs so that their children could receive medical attention⁵⁴.

All reported that it was impossible to save for a deposit on a house or retirement (Dann and Du Plessis, 1992). Instead debt was a persistent burden to most of the interviewees and was usually induced by an unexpected emergency such as a visit to the doctor. Belonging to a sports club, or going on school trips were unfordable, as were restaurants or movies (ibid). Dann and Du Plessis (1992) discovered through their own interviews and through researching the voluntary welfare sector that an increasing number of solo mother beneficiaries relied on charitable aid⁵⁵. Some of the women interviewed spoke of the humiliation of asking friends and relatives for assistance knowing they would not be able to return the favour, and that their friends and relatives were themselves struggling financially (ibid). Prior to the cuts, DPB recipients and their children were relatively poor - after 1990 their situation was exacerbated leading to social exclusion, stress, anxiety and consequently poor health (Dann and Du Plessis, 1992; People's Select Committee, 1992).

The People's Select Committee (1992) also explored the impact of the benefit cuts on beneficiaries in their report 'Neither Freedom Nor Choice'. Their findings from 296 individual and group submissions (the majority of whom were women), reported similar experiences of poverty and deprivation, despite hard work and determination. These findings were also confirmed four years later in a study by Duncan et al (1996) into the situation of women living on low incomes.

Not only were the poor made poorer, but as Dalziel (1993) points out, the combination of the benefit cuts along with the 1988 tax cuts had a significant impact on income distribution. While high-income earners were considerably better off than they were prior to the tax cuts, Dalziel argues this was achieved at the expense of beneficiaries and low-income earners (ibid). Stephens et al (1995) revealed that between 1984 and 1993 those in the lowest income decile had a 14% decrease in income, while those in the top income decile had a 13.5%

⁵⁴When poverty leads to poor physical health it could be defined as absolute poverty. It became clear that many of the women interviewed by Dann et al (1992), the People's Select Committee (1992), Bagnall (1994) and Duncan et al (1996) were raising their children in 'absolute' poverty.

⁵⁵Following the cuts a Methodists Central Mission reported a 20% increase in the number of beneficiaries seeking warm clothes, blankets and food. However at the same time voluntary contributions to such services from the public began to dwindle (Dann et al, 1992).

increase in income. For beneficiaries in the lowest income decile, this decrease was most noticeable following the benefit cuts that saw their median income fall from \$17,425 in 1991 to \$15,611 in 1992 (ibid). Rochford's (1993) analysis of the 1991 census also shows that only 7% of solo 'parents' had an income of over \$30,000, compared to 68% of two parent households. Conversely, the great majority (80%), of solo 'parent' households had an income below \$20,000, whilst only the minority (13%) of two parent households were in this income group (ibid).

Not only had the income gap widened between high-income earners and beneficiaries, but the proportion of beneficiaries falling below the poverty line had significantly increased. Krishnan (1995) found that the number of beneficiaries (excluding superannuants), below the poverty line had increased from 20% in 1987/88 to 73% in 1992/93 (Cheyne, et al, 1997).

Although the April 1991 benefit cuts resulted in the number of DPB recipients falling from 97,000 in 1991 to 96,335 in 1993, this reduction proved to be only a short term reaction as the number of people receiving the DPB soon climbed to 100,256 by 1994 and to 108,789 by 1996 (DSW, 1996c). Regardless of the rising numbers of solo mothers claiming the DPB and the obvious poverty endured by many, there has never been any attempt by the Government to reinstate benefit levels to their full value prior to the cuts. In fact, in 1994 the Business Round Table recommended that benefit levels be cut even further so as to maintain a significant benefit/ wage gap (Employment Task Force, 1994c).

From 1992 the DPB has simply been adjusted in line with the Consumer Price Index and so has remained constant in real terms (DSW, 1992; DSW, 1996c). In 1997 the DPB excluding Family Support for a solo 'parent' with one child was \$209.30, and \$228.34 for a solo 'parent' with two children (NZISS, 1997; Beaglehole, 1993). Although family support is also available, it decreases in value for the second and subsequent children and does not realistically cater for the costs of raising children. For instance, the Child Support Review Working Group (1994) estimated that to maintain an adequate standard of care for children would cost a minimum per week of \$53 for toddlers, \$74 for five-year-olds and \$171 for teenage boys. Yet family support payments are \$44.50 per week for the first child and \$29.50 for the second and subsequent child, or \$37.50 for each extra child aged over 13 years (NZISS, 1997b). Saville-Smith (1987) argues that this is based on the assumption that mothers are self-

sacrificing and tied by bonds of love and kinship. For instance, the Orphans and Unsupported Child's Benefit, which is paid to guardians, does not decrease with the number of children. As the research cited above reveals, solo mothers do sacrifice their own health and well-being so that their children may receive daily essentials.

Conclusion

Although the DPB has enabled women to leave unsatisfactory relationships, it has also replicated the traditional 'breadwinner/dependent' model of family relations and trapped many solo mothers in poverty (Saville-Smith, 1987).

Through the administration of the cohabitation rule solo mothers are prevented from having an enduring relationship with a man whilst in receipt of a benefit. If they do enter a regular relationship with a man then they must surrender their only source of income and become dependent on their partners. Thus, solo mothers, as with women in general, are treated as men's dependents. The cohabitation rule is, therefore, a blatant denial of women's individuality and citizenship.

The child support system may also keep solo mothers financially dependent on men, even beyond marriage. As with the LPC scheme, the CS Act 1991 was designed to increase the number of liable parents paying child support and the actual amounts that they paid. As was pointed out earlier, however, only a minority of solo mothers benefit from these payments because the state retains them up to the value of the DPB to offset state expenditure. Thus, liable fathers actually contribute towards the maintenance of solo mothers themselves. The CS Act 1991, therefore, encourages more private support for solo mothers as opposed to more public support (Millar, 1997), and in this sense, is also reminiscent of the nineteenth century and early twentieth century child support system.

As mentioned earlier, many solo mother beneficiaries are also raising their children in absolute poverty. One of the reasons why the DPB is set at such a low level is to encourage families to stay together or to reconcile. Indeed, the low level of the DPB may make dependency on a man to be financially the better option, especially when solo mothers have children reliant on them. Therefore, as with nineteenth century and early twentieth century income support policy, the

threat of poverty on the DPB may force solo mothers to remain in unhappy or abusive relationships.

As with nineteenth century and early twentieth century income support policy the DPB presupposes that solo mothers are full-time caregivers who were dependent on a man and soon will, or at least should be, dependent on a man. Through the administration of the cohabitation rule, the child support system and the low level of the DPB, many men and women have been forced to remain together, or retain an association, in cases where they may otherwise choose not to. It may be argued, however, that the state is a more reliable provider than many individual men and that solo mothers find it easier to claim their rights through the public, and more accountable, welfare state than on an individual basis in the home (Pateman, 1992; Briar, 1992a). Solo mothers also receive the benefit themselves and, therefore, have more control over how it is spent than many partnered women (Pateman, 1992; Briar, 1992a).

CHAPTER 4

FROM WELFARE TO THE WORKFORCE: TOWARDS 'INDEPENDENCE'?

Introduction

As the previous chapter illustrated, for nearly twenty-five years politicians were willing for the welfare state to support solo mothers as caregivers through the provision of the DPB. However, recent changes to income support policy have signalled a change in this relationship. The state now regards solo mothers as potential employees and requires many to become independent of the income support system via paid work. Throughout this chapter the impact of these recent policy changes on solo mother beneficiaries and, in particular, whether they will enable solo mothers to raise their children in dignity is explored.

This chapter is structured into three main sections. The first section provides a broad overview of the changes introduced under the 1996 Tax Reduction and Social Policy Bill and introduce the 'key players' in the policy making process. This is to familiarise the reader with the income support policy changes that form the main subject of this chapter. The next section explores the structural barriers that solo mothers, and women in general, face in the labour market and which impact on their ability to become self-supporting. Factors such as labour market income, childcare policy, the benefit abatement system, and education and training policy are looked at. The following section explores what is considered here to be a primary assumption underlying the work test provisions - that unpaid work is not 'real work'. The undervaluing of unpaid caregiving and domestic work is, feminists argue, a key contributing factor to women's economic dependence on men and the poverty many experience when performing this work. A theme that was raised in chapter two, the anomalous position that solo mothers occupy as both breadwinners and sole caregivers, is also explored.

From a Carer's Benefit to a 'Work' Tested Benefit

On April 1st 1997, under the Social Security Amendment Act 1996, the mandatory work-test was extended to DPB recipients, women on the widows benefit, and spouses of persons receiving the unemployment benefit whose youngest child is aged 14 years or older⁵⁶ (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996; Social Security Amendment Act, 1996; Department of Social Welfare (DSW), 1996a). In order to remain eligible for their benefits these caregivers are now required to register with the New Zealand Employment Service (NZES), as unemployed, actively seek paid work and attend interviews or courses arranged by the NZES. For those receiving the DPB or the widow's benefit, the work test is satisfied if they undertake part-time paid work or attend a part-time training or education course. However, spouses of those receiving the unemployment benefit must seek and accept full-time paid work, which, as with work-tested recipients of the DPB and widow's benefit, must first be approved by the Department of Labour (Tax Reduction and Social Policy Bill, No. 151-1, 1996; Finance and Expenditure Committee, 1996).

Some exemptions apply and sanctions, involving a series of benefit reductions, are imposed if work test requirements are not complied with (Tax Reduction and Social Policy Bill, No. 151-1, 1996; Finance and Expenditure Committee, 1996; Social Security Amendment Act, 1996). DPB recipients with children aged between seven and thirteen are also encouraged to search for paid work, although they are not forced to⁵⁷. However, under the Social Security Amendment Act 1996 they are required to attend an annual interview with Income Support staff to 'prepare' themselves for paid work when their children become of a more 'independent' age (ie, over 14). Also, as with the work test, sanctions apply for those who fail to attend a mandatory interview (Tax Reduction and Social Policy Bill, No. 151-1, 1996; Finance and Expenditure Committee, 1996; Social Security Amendment Act, 1996).

⁵⁶This also applies to women on the widow's benefit and spouses of recipients of the unemployment

benefit who may not have dependent children at all. The 1998 Budget, which was announced after this chapter was written, introduced changes to this policy. From 1 February 1999 DPB recipients whose youngest child is aged 14 or older will be required to seek full-time work whilst those whose youngest child is aged between 6 and 13 will be required to search for and take up part-time work (Peters, 1998).

⁵⁷Once again, the 1998 Budget announced that from 1 February 1999 this group of solo mothers would be required to search for and take up part-time work (Peters, 1998).

The above changes to income support policy were introduced into Parliament through the 1996 Tax Reduction and Social Policy Bill⁵⁸ and as I point out below, many of the provisions contained in this Bill flowed directly from the recommendations made by the Employment Task Force (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure, 1996). Following its first reading the Bill was referred to the Finance and Expenditure Committee which, after a consultation process, presented its findings and recommendations. The Committee received thirty-one submissions from beneficiary groups and other community organisations⁵⁹ (Finance and Expenditure Committee, 1996). Advice was also received from the Treasury, the Inland Revenue Department, the Department of Labour and the DSW (*ibid*). The provisions of the Bill, which are outlined in more detail throughout this chapter, also align with the DSW's own policy directions on solo mothers and welfare dependency (see below).

The 1996 Tax Reduction and Social Policy Bill also contains other provisions which are designed to move solo mothers off the DPB into paid work. For instance, changes to the benefit abatement system have been implemented that enable caregivers on the DPB or widow's benefit to keep more of their earnings from employment (Tax Reduction and Social Policy Bill, No. 151-1, 1996; Finance and Expenditure Committee, 1996; DSW, 1996a). Income tax reductions and the Independent Family Tax Credit⁶⁰ have also been introduced with the intention of creating incentives for beneficiaries to enter the labour force and to reward those already participating in paid work (Tax Reduction and Social Policy Bill, No. 151-1, 1996; Finance and Expenditure Committee, 1996; DSW, 1996a).

⁵⁸The 1996 Tax Reduction and Social Policy Bill amended the Social Security Act 1964, the Social Welfare (Transitional Provisions), the Income Tax Act 1994, the Income Tax Act 1976, and the Tax Administration Act 1994.

⁵⁹Labour opposition members criticised the fact that only 31 submissions were collected (Hansard, 8th May 1996).

⁶⁰As from 1st July 1996, the Independent Family Tax Credit was made available exclusively to low and middle income families who are independent of State income support (Finance and Expenditure Committee, 1996). In submissions to the Finance and Expenditure Committee (1996) it was argued that the tax credit should be extended to beneficiary families. There was concern that it was increasing the socio-economic gap between beneficiaries and non-beneficiaries (*ibid*). For instance, the Wellington People's Resource Centre argued that the discriminatory effects of the tax credit would adversely affect the children of beneficiary families (*ibid*). Nonetheless, the Finance and Expenditure Committee recommended that no changes be made.

As mentioned above, these new provisions flowed directly from recommendations made by the Employment Task Force which was appointed in 1993 in response to the Government's growing concern about welfare 'dependency' and unemployment (Multi Party Group, 1995). The Task Force comprised of eleven people who supposedly represented a diverse range of perspectives. However, each member of the Task Force held considerable positions of power and were more likely to represent the interests of the powerful rather than solo mother beneficiaries (The Aotearoa Network of Unemployed and Beneficiaries, 1994).

The primary objective of the Task Force was to develop proposals that ensured *every* New Zealander had the opportunity to be in paid work (Employment Task Force, 1994a). Because both monetary policy and industrial relations policy were beyond their terms of reference, however, this was to be achieved without compromising the Government's objective of economic growth (Employment Task Force, 1994a; The Aotearoa Network of Unemployed and Beneficiaries, 1994). Thus, even though it was recommended in public submissions that benefit levels be increased to relieve the poverty of solo mothers and their children (Employment Task Force, 1994c), this was never the intentions of the Task Force. Instead, their recommendations, in line with the Government's general policy approach, centred around actively encouraging solo mother beneficiaries into the labour force by enforcing reciprocal obligations on them to obtain paid work, providing training schemes to enhance work skills and implementing changes to the benefit abatement rate (*ibid*).

At about the same time that the Employment Task Force was formed, the DSW was also putting in place its long-term strategic plan to reduce welfare dependency under the banner of 'welfare to well-being' (DSW, 1996a). The DSW's briefing to the 1996 incoming government, 'Strategic Directions', highlights the direction of the department and emphasises its new expectations of DPB recipients. Consistent with the recommendations made by the Employment Task Force, the DSW has designed strategies to move solo mothers off welfare into the labour market (*ibid*). This approach, announced by the Minister of Social Welfare in 1991, recommended by the Employment Task Force and subsequently embodied in the 1996 Tax Reduction and Social Policy Bill, is now the basis of the DSW's policy on solo mothers and poverty.

Selective overseas welfare reforms received a lot of attention in New Zealand during this period and were clearly an influential force behind the changes to income support policy for solo mothers. For instance, the Wisconsin Works programme, which requires solo mothers in receipt of Aid to Families with Dependent Children into paid work once their youngest child turns twelve weeks⁶¹, was the focus of the DSW's Beyond Dependency conference, and featured as the sole overseas example of welfare reform in the television documentary 'Time Bomb' (Dominion, 18th March, 1997; Dominion, 21st March, 1997; Campbell, 1997). Similarly, prominent state welfare critic, David Green (1996) (who was commissioned by the Business Round Table to suggest some guiding principles of state welfare reform), advocated work-testing DPB recipients once their youngest child turned five⁶².

'Independence' through Paid Work?

The Government's stated objective of extending the work-test and mandatory interviews to solo mother beneficiaries is to move them towards 'self-reliance' via the labour market (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996; DSW, 1996a). This policy direction has been influenced by overseas welfare reforms and by recommendations made by the Employment Task Force (1994) that changes to the income support system take account of the increasing number of married women entering the labour force. As mentioned elsewhere in this thesis, however, solo mothers face a number of disadvantages in the labour market, namely; sole childcare responsibilities, low income, the lack of family friendly employment policies, the lack of accessible and affordable childcare facilities, the benefit abatement system and no or few market qualifications and skills (Wylie, 1980; Dominick, Rochford and Robb, 1988; Dann and Du Plessis, 1992; Rochford, 1993; Levine, et al, 1993; Duncan, et al, 1996). These disadvantages all impact on whether solo mothers are able to participate equally in the labour market and generate sufficient income to raise

⁶¹American solo mothers (and solo fathers), on Aid to Families with Dependent Children (AFDC), whose youngest child is aged 6 years old have had to search for paid work since 1972 (Sainsbury, 1996).

⁶² Since the 1998 Budget, New Zealand has moved closer to implementing David Green's proposal, whereby those solo mothers whose youngest child is aged six will, from 1 February 1999, be required to search for and take up part-time work (Peters, 1998). It is also interesting to note, however, that another overseas expert brought over to New Zealand by the Business Round Table, Patricia Morgan, whose book 'Farewell to the Family' (1995), advocates paying benefits to mothers to stay at home and care for their children.

their children above the poverty line independent of another wage-earner. As Briar (1997b) points out:

Women are the working poor, and so moving to 'independence' for most women on the DPB means moving from poverty and unpaid work on welfare, to poverty while combining paid and unpaid work.

A 'Living' Wage?

As the previous chapter showed, solo mothers on the DPB are raising their children in poverty. This is not good for them, their children, or society in general. Rather than raising the DPB to a level that represents the actual costs of raising children, however, the direction of policy is to move solo mothers towards 'independence' through paid work. Will the labour market offer solo mothers and their children enough income to enable them to participate in society independent of another wage earner?

Although more women have entered the labour market over the past few decades, and despite the implementation of the Equal Pay Act (1972), the majority do not earn enough to support a family (Briar, 1997b). According to the 1996 census, 70% of women reported an income of below \$20,000 and less than 6% of women reported an income of over \$40,000 (Brown, 1997). In comparison, 46% of men reported receiving an income of less than \$20,000 and over 20% reported earning over \$40,000 (ibid). Those women in paid work reported a median income of \$19,200, only 66% of men's (\$28,900) (ibid). Rochford's (1993) analysis of the 1991 census revealed that only 61% of solo mothers who were employed full-time reported receiving an income of over \$20,000 (thus, leaving 39% with earnings under \$20,000), and just 25% reported receiving an income above \$30,000 (compared to 41% of solo fathers employed full-time).

Not only are solo mothers disadvantaged in the labour market by gender income inequalities, but they are also disadvantaged in comparison to many two parent households by virtue of the fact that they must live on one income alone⁶³. In 1976 solo mothers had a mean income of 59% of the all-families mean income

⁶³One of the most significant features of women's labour force participation over the past few decades has been the increasing participation of married women (partially driven by the need for two incomes), from 26% in 1971 to 46% in 1991 (Davies et al, 1993).

equivalised and by 1996 it had declined to 39% (Martin, 1997). Although solo fathers also experienced a drop in income relative to the all-families group, they still earn significantly more than women do, thus, reflecting the gender dimension involved. In 1976 solo fathers had a mean income of 98% of the all-families group, falling to 62% in 1996 (ibid).

One of the reasons why women continue to earn less than men is that, due to their greater responsibility for unpaid domestic and childcare work (and employer's prejudices against employing women), they spend less time in paid work (Davies, et al, 1993; Ministry of Women's Affairs, 1996; Brown, 1997). Using statistics from the Quarterly Employment Survey, women's average weekly earnings in 1996 were only 74% of men's (ibid). This income gap reflects the fact that women are more heavily concentrated in part-time employment and are less likely than men to receive over-time earnings (Brown, 1997; Ministry of Women's Affairs, 1997). For instance, in 1996 37.1% of women were employed part-time compared to 10.4% of men (Ministry of Women's Affairs, 1996). Similarly, although the number of solo mothers in paid employment has increased over the past decade, most of this growth has been in part-time employment (in 1991 28% were employed and of this 11% were part-time, in 1996 the figures were 36% and 20% respectively)⁶⁴.

While employers may benefit from the way in which part-time employment is currently structured⁶⁵, part-time employees may be disadvantaged by the terms and conditions under which they are employed (Novitz, 1987; Briar, 1992b; Ministry of Women's Affairs, 1996). For instance, data from the Household Economic Survey showed that the average real hourly earnings of part-time employees in 1995 were only 84% of those of full-time employees (ibid). Although part-time work is viewed as a stepping-stone to full-time employment, on its own it currently offers solo mothers little hope of raising their children independently of another adult wage earner ⁶⁶(Briar, 1992b). Moreover, many

⁶⁴ Kay Goodger, Work Families and the State Conference, 28th-30th November, 1997.

⁶⁵Employers may benefit considerably from part-time employment: employers can meet periods of peak demand at a reduced cost by employing people part-time rather than full-time; part-time employees are able to work at a faster, more productive rate (the tedious nature of many part-time jobs means that part-timers will work more efficiently); employers save by paying lower hourly wage rates and by not paying over-time wages (but may incur greater administration costs); and employers also incur fewer training costs (Novitz, 1987; Sayers, 1992; Lonsdale, 1992; Briar, 1992b; Ministry of Women's Affairs, 1996).

⁶⁶Solo mothers on the DPB in part-time employment are also disadvantaged through the benefit abatement system which reduces their benefit once they earn over a certain (see below).

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part-time jobs are unlikely to become full-time⁶⁷ and many full-time jobs do not even pay enough to cover childcare costs, rising market rents, food, clothes and education costs (Novitz, 1987; Sayers, 1992; Lonsdale, 1992; Briar, 1992b; Levine et al, 1993; Ministry of Women's Affairs, 1996; Duncan et al, 1996).

Despite the fact that more women are obtaining higher paying jobs, many continue to be concentrated in a narrower range of occupations than men (horizontal segregation), and in lower positions within the same occupation as men (vertical segregation) (Briar, 1992a; Ministry of Women's Affairs, 1996). Occupational segregation is another significant contributor to the gender pay gap (Briar, 1992a; Davies, et al, 1993; Ministry of Women's Affairs, 1996). In 1996 23.6% of women, but only 5.2% of men, were employed in the clerical occupational group (Ministry of Women's Affairs, 1996). Similarly, 22.6% of women were employed in the service and sales occupational group compared to 8.6% of men. Conversely, women were under-represented in the agriculture and fishery sector (5.5% compared to 11.4% of men), as trade workers (1.8% compared to 17.3% of men), and as legislators, administrators and managers (9.2% compared to 14% of men) (ibid). Because the Equal Pay Act (1972) only covers women who are doing the same or very similar jobs as men, occupational segregation removes female dominated occupations from the reaches of equal pay legislation (Briar, 1992a, 1997b; Lonsdale, 1992; Boyd, 1997). Furthermore, in female dominated occupations women often perform work which reflects their unpaid domestic and childcare work. Thus, due to androcentric definitions of skill and the undervaluing of 'women's work' these occupations also tend to be paid at lower rates (Dex, 1985; Novitz, 1987; Bryson, 1992; Davies, et al, 1993; Ministry of Women's Affairs, 1996).

In 1972 women earned 72% of men's average ordinary time hourly earnings (Boyd, 1997). By 1977, five years after the Equal Pay Act was implemented, the gender pay gap closed to 78.5%, and by 1990 it had narrowed to 82% (ibid). However, since the repeal of the Employment Equity Act 1990 and the

⁶⁷ According to Sayers (1992), and Davies et al (1993), part-time employment exists in both the primary and secondary labour markets, although most of the growth in part-time employment has been in the secondary sector. Part-time employment in the primary sector is used to retain staff with specific skills, while part-time employment in the secondary sector is likely to exhibit the typical characteristics of the secondary sector (low status, low pay, lack of job security and protection, lack of training or promotion prospects) (Briar, 1992a; Sayers, 1992; Davies et al, 1993).

implementation of the Employment Contracts Act 1991, this gap has widened to 80.8% (Boyd, 1997).

Historically, social attitudes and government policy have also directly contributed to women's lower earnings (Briar, 1992a; Davies, et al, 1993; Ministry of Women's Affairs, 1996). As Briar (1992a) pointed out, based on the notion of the 'family wage', the state fixed women's pay at half of men's between the two world wars.

Discrimination by employers is also another component of the gender pay gap (Ministry of Women's Affairs, 1996; Briar, 1997a). Women may be passed over for positions and promotions based on the assumption that their present or potential domestic responsibilities will reduce the time and energy they can devote to their jobs. In the study by Levine et al (1993), one ex-beneficiary solo mother claimed that during three separate job interviews each employer focussed on the fact that she was a solo parent and expressed concern over the possibility that she would frequently have to take time off when her child was sick. Although she was well qualified she did not get any of the three jobs (ibid). Similarly, Duncan et al (1996), found that some women they interviewed were hesitant to seek employment or had been forced to resign due to the fact that many employment contracts don't allow for paid sick leave for the first six months.

The Costs and Insecurity of Employment

Linked with income levels is the issue of employment costs, including such things as childcare fees, transport costs, and clothes (after a period on a benefit many beneficiaries find it difficult and often impossible to replace clothing) (Levine et al, 1993). Although solo mothers may be helped with some of these costs⁶⁸, for those on low incomes the assistance provided is often not enough (Dann and Du Plessis, 1992; Levine et al, 1993; Duncan et al, 1996). The transition from the benefit to paid work (the time between the last benefit payment and when the first pay cheque arrives), was also seen as prohibitive in the studies by Levine et al (1993) and Duncan, et al (1996). Although the 'transition to work' benefit provides some assistance it is only available to those entering full-time

⁶⁸Such assistance may include: the accommodation supplement; special benefit; and the childcare subsidy.

employment, not for those who have one or more part-time jobs (Duncan, et al, 1996).

Some of the women interviewed in both these studies were also anxious about surviving the stand down period if employment did not work out (Levine, et al, 1993; Duncan, et al, 1996). DPB recipients face a 20% reduction of their benefit for thirteen weeks if they are considered to be voluntarily unemployed⁶⁹. However, the penalty imposed for other beneficiaries who are considered to be voluntarily unemployed consists of a thirteen-week stand down (reduced from twenty-six weeks). Even though this provision acknowledges that solo mothers have children to provide for, it would still leave them in dire poverty and potentially make them even more vulnerable to exploitative employment conditions or unsatisfactory relationships (Finance and Expenditure Committee, 1996).

Changes to the Benefit Abatement System

Another factor which impacts on the employment and economic well being of solo mothers, is the benefit abatement system. Prior to the 1996 amendments, a number of studies into the poverty and employment of solo mothers found that the benefit abatement system acted as a disincentive to part-time employment (Wylie, 1980; Shipley, 1982; Dominick, et al, 1988; Dann and Du Plessis, 1992; Levine, 1993; Duncan, 1996). Income earned between \$60 and \$80 gross per week (\$3120 to \$4160 annually), was abated at 30 cents in the dollar, and any income earned above the \$80 threshold was abated at 70 cents in the dollar (Employment Task Force, 1994a). Any supplementary assistance, such as the accommodation supplement was also abated at 25 cents in the dollar as soon as any extra income was earned (ibid).

Research carried out by Wylie (1980) and Shipley (1982) found that DPB recipients who wanted to obtain employment felt the benefit abatement system was too severe. They either wanted a part-time job that would not affect their benefit or a full-time job that would fully compensate for the benefit (Shipley, 1982). These findings were later confirmed by Dominick et al (1988) and Dann and Du Plessis (1992).

⁶⁹ Voluntary unemployment is where people leave employment without 'good and sufficient reason', or where they are dismissed for misconduct (Finance and Expenditure Committee, 1996).

Dann and Du Plessis (1992) found that most of the women interviewed who had been employed said that it was not worth it financially. They recalled their interview with one woman:

Helen spent four months cleaning offices part-time, but found that by the time she had deducted transport costs and paid tax, she was working for \$4 an hour, which was not worth the anxiety of leaving her younger children alone with their fifteen-year-old sister as a baby sitter (ibid: 20).

According to Duncan et al (1996), although many women wanted to be in paid work there was a realisation that due to the structure of the benefit abatement system and secondary tax⁷⁰ (along with other factors such as the low wages that their domestic curriculum vitae could typically demand), returns on their labour would be low. At least by not being in paid work their time was a resource, one they believed was essential for raising their children (ibid). The same anxieties and concerns were also expressed by those interviewed by Levine et al (1993).

One of the most discouraging aspects of the benefit abatement system for DPB recipients found in all of these studies was the fear of paying higher rents once they entered employment. The fact that both the accommodation supplement and other supplementary assistance was abated by 25 cents for every dollar earned above and beyond the benefit deterred some DPB recipients from seeking paid work (Dominick, et al, 1988; Dann and Du Plessis, 1992; Levine et al 1993; Duncan et al, 1996). It was feared that if they lost their accommodation supplement as a consequence of being employed, they might not be able to pay the rent (Duncan, et al, 1996).

As already pointed out, DPB recipients are currently able to meet their work-test requirements with part-time employment (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). The part-time work-test provision can be seen as a response to the Employment Task Force's (1994d) recommendation that income support policy be viewed in the context of changes in the structure of the labour market - the increase in the number of part-time jobs (Finance and Expenditure Committee, 1996). The task force argued that the benefit abatement system only encouraged full-time paid work, thus preventing

⁷⁰Because state welfare benefits are taxed at the G code, any income from employment is taxed at the higher secondary rate.

those for whom part-time employment was the only realistic option from seeking employment (Employment Task Force, 1994a, 1994d).

However, as is also argued above, although part-time employment may lead to full-time employment in some cases, many part-time employees are disadvantaged in relation to full-time employees. Nonetheless, rather than improving the conditions of part-time employment, the Government has implemented changes to the benefit abatement system in order to make part-time employment more viable for caregivers (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). The task force recommended that the income exemption level be extended for all beneficiaries from \$60 to \$80 gross per week (Employment Task Force, 1994d). The task force also recommended that DPB recipients be abated 30 cents in each dollar for income between \$80 and \$200 gross and 70 cents in each dollar for income over \$200 per week gross (*ibid*).

Under the 1996 Tax Reduction and Social Policy Bill the income exemption level was raised to \$80 gross per week for all beneficiaries as recommended by the Employment Task Force (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). DPB recipients, those on the widow's benefit, and those on the invalid's benefit are abated at 30 cents for income earned between \$80 and \$180 per week gross, and 70 cents for income earned over \$180 per week gross. However, those paying childcare fees are able to earn up to \$20 extra per week (NZISS, 1996b). All other beneficiaries who are expected to work full-time are abated 70 cents for all income earned over \$80 per week gross (Tax Reduction and Social Policy Bill 151-1, 1996; Finance and Expenditure Committee, 1996).

Despite the change in the benefit abatement system, DPB recipients (as with other beneficiaries), continue to have their accommodation supplement abated at 25 cents in the dollar for the first \$80 of gross income earned per week in excess of the standard benefit (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). Submissions were received by the Select Committee requesting that the accommodation supplement and special benefit abatement scheme be wiped or at the least be amalgamated with the benefit abatement level (Finance and Expenditure Committee, 1996). It was claimed that the combination of secondary tax, the benefit abatement scheme, and the accommodation supplement and special benefit abatement schemes would leave

many beneficiaries with effective marginal tax rates of up to 100% (ibid). The Alliance argued that changes to the abatement system would not have the desired impact for the majority of those beneficiaries who receive an accommodation supplement or a special benefit (ibid). While changes to the benefit abatement system are an improvement and will benefit solo mothers by enabling them to keep more of their earnings from part-time employment, as Duncan et al (1996) pointed out:

Those on the Domestic Purposes, Invalid's and Widow's Benefits may find the changes to the abatement of additional income from part-time work to their advantage, *but the increases in income may still not be sufficient to overcome the difficulties and extra costs of balancing employment and childcare* (emphasis added).

Childcare

Research has shown that the lack of affordable, accessible and flexible childcare is one of the most significant barriers preventing solo mothers from entering paid work (Wylie, 1980; Dominick et al, 1988; Dann and Du Plessis, 1992; Rochford, 1993; Levine et al, 1993; Duncan, et al, 1996). Rochford's (1993) analysis of the 1991 census revealed a strong association between the full-employment of solo mothers and the age of their youngest child. Only 7% of solo mothers with a child of pre-school age were employed full-time compared to 43% of those with children over the age of fifteen (this may also reflect their desire to care full-time for their young children) (ibid: 31). In contrast, however, solo fathers had an employment rate of 35% and 66% respectively.

Childcare is still largely a private responsibility in New Zealand compared to, for instance, Sweden, where a parental allowance system enables parents to care for their children at home, and day care centres are publicly provided ⁷¹(May, 1991; Easting, 1992; Bryson, 1992; Smith, 1996; Sainsbury, 1996). Thus, although the work-test and mandatory interview encourages beneficiary mothers into the labour force, the continued lack of public childcare reinforces the ideology that children should be cared for by their mothers at home (May, 1991; Easting, 1992a; Joshi, 1992; Bryson, 1992; Sainsbury, 1996). Although low income parents and beneficiaries in employment or employment related training may

⁷¹ Although childcare is mainly funded through tax revenue, parents do pay some fees which are based on a sliding scale. While Swedish solo mothers typically pay 3-4% of the costs of day care, high income earners may pay up to 40% of the costs (Sainsbury, 1996).

receive the childcare subsidy they may still end up paying up to 50% of the childcare costs (Levine, et al, 1993; Duncan, et al, 1996). The childcare subsidy is paid up to a maximum of \$67 per week (for thirty hours or more), for children attending a licensed early childhood centre for at least three hours per week (NZISS, 1996c; Smith, 1996; Duncan et al, 1996). Thus, considering that the average weekly childcare centre fee is around \$130 per week (Smith, 1996), a substantial shortfall must be paid privately. As the DSW (1996a: 87) pointed out:

... the maximum level of subsidy is set too low for some situations if it is to lower work barriers caused by childcare needs⁷².

Some solo mothers interviewed by Levine et al (1993) said that they had withdrawn from, or delayed, both full-time and part-time employment or training because of the costs of childcare. One third of the ex-beneficiary solo mothers and only one fifth of solo mother beneficiaries used childcare centres. Others had utilised informal childcare sources, the most common being their own mothers (ibid). One quarter of solo mother beneficiaries interviewed avoided using any childcare service by participating in paid work or training during school hours, or by undertaking courses by correspondence. However, for those with school age children, the lack of after school child care facilities was also a prohibitive factor (ibid).

Furthermore, because the Childcare Subsidy can only be used at licensed childcare centres, the hours for which care is often needed are not always covered, particularly for those working at night or weekends, or for those who have to travel some distance to their jobs (Levine, et al, 1993). However, on-campus creches at universities and polytechnics were particularly useful for those involved in courses held during the day (ibid). Transport to and from childcare centres (and the cost involved), was also a major hurdle for solo mothers without private transport or access to public transport (ibid). Many of the interviewees also expressed concern at the quality of care provided in childcare centres. Once again, solo mothers who were fortunate enough to have willing and able nearby family or friends relied on them to look after their children while they undertook paid work or a training course ⁷³ (ibid). As I point out below, however, unless

⁷²The 1998 Budget also announced, however, that DPB recipients in paid work with two children will be eligible for a childcare subsidy of up to \$72 per week during the school term and \$108 per week during the school holidays (Peters, 1998).

⁷³However, having to rely on family or friends to care for one's child would undoubtedly create a sense of indebtedness and obligation.

solo mothers have the appropriate market skills to demand a high income, the lack of affordable and accessible quality childcare services may force many into low paid part-time employment or dependency on a man.

Education and Training

Not surprisingly, education and qualification levels have also been identified as crucial determinants of whether solo mother beneficiaries enter employment, the type of employment they enter, the level of income earned and the degree of economic autonomy enjoyed (Wylie, 1980; Dominick et al, 1988; Rochford, 1993; Levine, et al, 1993; Employment Task Force, 1994; Duncan, et al, 1996; Ministry of Women's Affairs, 1996). Although more women are participating in tertiary education (in 1995 54% of university, polytechnic and college of education students were women), they continue to be under-represented in non-traditional male dominated degrees that lead to higher paying jobs (Ministry of Women's Affairs, 1996:57). Women are also less likely to enrol in post-graduate tertiary education. As the Ministry of Women's Affairs (*ibid*) pointed out, women received 50% of the bachelor honours degrees awarded in 1994, but only 44% of masters or doctorates degrees (*ibid*).

It is believed that the rising costs of tertiary education and women's lower lifetime earnings potential limits their incentive to invest in this level of education (*ibid*). Rochford's (1993) analysis of the 1991 census, revealed that only 27% of solo mothers had a tertiary qualification and 49% had no formal qualification. Levine et al (1993) also discovered that nearly half of those interviewed had no formal qualification before becoming a solo parent. In order for solo mothers to enjoy genuine economic independence from men, however, they must be able to access the appropriate education and training facilities that will hopefully lead to better employment conditions and higher income.

The two main forms of assistance provided by Income Support for solo mothers in need of education and employment related training are the Compass Scheme and the Training Incentive Allowance (TIA) (Employment Task Force, 1994a; Levine, et al, 1993; DSW, 1996a).

Compass is a voluntary programme designed to facilitate solo mother beneficiaries into the labour force or into employment related training (Nixon and McCulloch, 1994; NSISS, 1996f). Based broadly on Australia's 'Jobs,

Education and Training' (JET), scheme, Compass coordinators provide counselling and advise on a one to one basis to solo mothers who have been on a benefit for longer than twelve months (Nixon et al, 1994; NZISS, 1996d). Compass coordinators work together with solo mothers to identify their goals for the future, advise them on the appropriate training or educational course they need to take, and inform them about other supportive services offered through Income Support, for instance the childcare subsidy and the TIA (Nixon et al, 1994; NZISS, 1996d).

Compass was piloted in four Income Support offices between March 1994 and March 1995 and during that year nearly 50% of all applicants entered an education or training course (NZISS, 1996d). In 1995 Compass was extended to 41 sites nationally and evaluation of the scheme showed similar results to that of the pilot programme (ibid). Evaluation showed that by April 1996, two years after the Compass pilot started, 252 Compass participants cancelled their benefits and 44 of these cancellations were due to Compass participation rather than other factors (ibid). Qualitative interviews with solo mothers participating in the Compass programme also received positive feedback on the friendly service provided and the assistance they were given towards reaching their goals (ibid). In submissions from the Combined Beneficiaries Union to the Finance and Expenditure Committee (1996) it was suggested that the Compass scheme be extended and improved rather than pursuing with the mandatory work-test interview.

In 1983, in response to Wylie's (1980) study, the TIA was established to provide financial assistance to solo mother beneficiaries (as well as those on the emergency benefit and the invalid's benefit), attending an employment related training course (Harland, Harvey, and Donnell, 1989; Nixon, et al, 1994; NZISS, 1996a). The TIA is a supplementary payment paid on top of the DPB to assist with the costs of training. In 1997 the TIA was paid at a standard rate of \$23.56 per week, which could be increased to \$80.98 per week for those attending a tertiary institution or \$35.03 per week for those attending other courses (NZISS, 1996a).

An evaluation of the TIA showed that over half of former TIA recipients who answered the questionnaire had found employment since receiving the allowance (Harland, et al, 1989). The most common occupations that recipients of the TIA moved into included teaching, clerical, typing and nursing (ibid). While most of

the jobs obtained are in female-dominated occupations (and thus beyond the reaches of the Equal Pay Act 1972), the TIA did allow some to undertake post-graduate tertiary study which potentially offers higher income⁷⁴ (ibid). Most respondents to the questionnaire reported that the TIA had helped them gain qualifications which often led to employment and had provided them with other non-financial benefits such as increasing their self-confidence, self-awareness and had provided them with the chance to interact with others (ibid). Others claimed, however, that the TIA was not enough to cover the costs of their training courses and that they had not been able to complete their courses. It is also useful to note that this evaluation was conducted before the increase in tertiary fees and the introduction of the student loan scheme (ibid).

While recipients of the TIA interviewed by Levine et al (1993) regarded it as a help, according to Duncan et al (1996), the costs of tertiary education and anxieties about accumulating a huge debt through the student loan scheme deterred many women from seeking more marketable skills. Many women also stressed that they were having difficulties meeting the costs of their own children's educational needs (school fees, trips, stationary, uniforms), and were concerned about not being able to save for their children's future tertiary education (ibid).

As is pointed out above, the costs of childcare significantly exceed the value of the childcare subsidy and, therefore, act as a further barrier to education and training (Levine et al, 1993; Duncan, et al, 1996). The hours for which most licensed childcare service centres operate also pose a problem for those who want to attend night courses, unless they are lucky enough to rely on and in some cases pay, family, friends, or neighbours to care for their children. Transport costs were also mentioned as prohibitive, as were the costs of books and other resources needed for training courses (ibid). Another important indirect cost of training, which Levine et al (1993) identified, was the earnings from part-time employment that were often foregone. Thus, although the TIA does help some solo mothers obtain, or improve their market skills and qualifications, for others the payment is simply not enough to cover such things as course costs, child care costs, transport costs and the lost earnings from part-time employment foregone.

⁷⁴ The TIA may still be paid to those enrolled in post graduate university courses as long as they are specifically work related courses (Personal contact with Income Support Staff).

This section has explored some of structural barriers that solo mothers face in the labour market, which hinders their ability to raise their children independent of men through employment. The next section explores one of the key assumptions which I believe is behind the work-test provisions - that unpaid work is not 'real work'.

Unpaid Work Is Not 'Real Work'

The assumption that solo mothers on the DPB are not really earning their benefit, that caregiving is not 'real work', permeates current income support policy documents (Briar, 1997b; Else, 1997). For instance, Income Support's vision is "positive income support enables people to *transform dependency into contribution*" (emphasis added) (DSW, 1996a: 11). This vision statement implies that 'dependents' don't 'contribute' to society in return for their benefits, that they need incentives to 'work', and thus, that their unpaid caregiving work is not 'real work'. In order to challenge these assumptions it is necessary to first of all critique the concepts of 'dependency' and 'contribution'.

The concept of 'dependency' used extensively throughout recent income support policy documents is narrowly applied to those people who derive their income from the state (DSW, 1996a; Briar, 1997b; Else, 1997). 'Self-reliance' is defined by the DSW (1996:7) as "being independent of the benefit system for most working age people". Bunkle and Lynch (1992) argue, however, that this narrow definition of dependency denies the reality that everyone is a dependent at some stage in their lives, and that everyone in society is, in some way, connected and interdependent. It also ignores the fact that all paid work depends on an invisible infrastructure of unpaid work, and assumes that 'dependents' are 'bludgers' who don't contribute to society (Bunkle et al, 1992; Else, 1997). Solo mothers on the DPB may be dependent on tax payers for a period in their lives, but tax payers and society in general are dependent on caregivers to raise the next generation. During a parliamentary debate on the 1996 Tax Reduction and Social Policy Bill, Labour Party member Lianne Dalziel argued that dependents included:

... men who are dependent on their wives, the mothers of their children, to provide supportive, stable, and welcoming environments for them at all times. This is dependency the other way (Hansard, 8th May, 1996:12427).

The Government does not view all forms of dependency in a negative light however. As the previous chapters have shown, throughout history the state has played an important role in reproducing and maintaining women's full or semi-economic dependence on men, through for example, the cohabitation rule and the lack of accessible childcare (Saville-Smith, 1987; Briar, 1992a). Not only is it assumed that women who are dependent on men are adequately catered for, but their dependency has enabled them to perform many of the unpaid tasks which tax payers would otherwise have to fund (Craig, 1992; Briar, 1992a, 1997a). This model of dependency relations, however, is glossed over behind what Government officials refer to as 'family responsibility' and 'self-reliance' (Shipley, 1991; Birch, 1995a; Peters, 1996). As Gordon (1990:14) pointed out "welfare represents deplorable "dependence", while women's subordination to husbands is not registered as unseemly".

The term 'contribution' is also a key concept used frequently throughout current income support policy documents. According to the DSW (1996a: 7) 'contribution' means:

directing time and energy into enhancing the lives of others, in contrast to simply being in passive receipt of benefits. Contribution might include such things as: caring for children, improving childcare skills, voluntary work; work training or seeking paid work.

The DSW (1996a: 29), went on to clarify that:

It is important not to limit [the concept of contribution] too tightly to contribution through work force participation only . . . caring for children, developing personal and home making skills should be encouraged as ways of meeting a reciprocal obligation.

From these quotations above it would appear as though solo mothers are in fact making a contribution to society in their role as caregivers. However, policies that press solo mothers to seek paid work or prepare themselves for paid work run in contrast to the above definition of 'contribution'. Removing choice and placing explicit 'reciprocal obligations' on solo mothers in return for the DPB implies that what they are already doing is not enough; that they are not really contributing to society (Else, 1997; Briar, 1997b).

As was pointed out above, however, at present⁷⁵ not all solo mother beneficiaries are expected to seek paid work. Until their youngest child turns fourteen the unpaid caregiving work undertaken by solo mothers appears to be regarded as a contribution worthy of benefit receipt, which, as Saville-Smith (1987) points out, is cheaper for tax payers than fully subsidising public child care. However, this does not mean that the state adequately supports solo mother beneficiaries with children under the age of fourteen. As was argued in the previous chapter, the low level and stigmatising effects of the DPB may push many solo mothers into either the labour force or dependency on men before their children turn fourteen. Furthermore, the mandatory interviews may also indirectly pressure solo mothers into paid work before they consider themselves and their children to be ready (Hansard, 8th May 1996:12419- 12437; Finance and Expenditure Committee, 1996). As was stated in the first reading of the Tax Reduction and Social Policy Bill (1996:xxii):

Mandatory interviews are intended to provide a clear signal to non-work-tested beneficiaries that they should start moving towards independence and employment once their youngest child is 7 years or more.

Mandatory interviews may provide solo mother beneficiaries with valuable information about training and childcare issues, keep them in contact with the labour market and give them a sense of optimism and encouragement about their future. On the other hand, the mandatory nature of the interviews, the presence of sanctions for non-compliance and the focus on 'getting a job' may signal to these women that their unpaid caregiving work is not 'real work' and that to contribute to society they must be in paid work (Hansard, 8th May, 1996:12419 - 12437).

Linked with the narrow definition of 'work' as something that is done in exchange for money, is the assumption that people need financial incentives to 'work' (ibid). The Government believes that by 'giving' people benefits without expecting anything in return, the benefit system itself saps their incentive to become 'self-reliant' (Williams, 1989; Briar, 1997b). As the previous chapter illustrated, the gap that exists between minimum wage levels and benefit levels is based on this assumption, as were, in part, the 1991 benefit cuts (Cheyne et al,

⁷⁵As I have already pointed out, the 1998 Budget announced that solo mothers whose youngest child is aged between 6 and 13 will, from 1 February 1999, be required to search for and take up part-time work (Peters, 1998).

1997). However, qualitative research has shown that many solo mother beneficiaries do want to enter employment but find they are prohibited by barriers to and within employment (Wylie, 1980; Shipley, 1982; Dann and Du Plessis, 1992; Levine et al, 1993; Aotearoa Network of Unemployed and Beneficiaries, 1994; Employment Task Force, 1994c; Duncan et al, 1996). After interviewing women on low incomes Duncan et al (1996:31) argued:

Instead of acting as an incentive, low benefit levels may actually prevent some beneficiaries from moving into employment, by making it impossible to save to cover such expenses such as work clothing, childcare and a contingency fund for possible stand-down if a job does not work out.

Furthermore, many solo mother beneficiaries already regard themselves as fully employed in the care of their children (Dann and Du Plessis, 1992; Levine et al, 1993; Aotearoa Network of Unemployed and Beneficiaries, 1994; Duncan, et al, 1996). As was stated in the report of the Aotearoa Network of Unemployed and Beneficiaries (1994:33):

Women parenting alone already have a job with lousy hours and wages and no annual leave provisions. The fact that so many of us choose to add work outside the home to add to our stress levels surely shows that the tired old stereotypes - bludger/ lazy/ poor little kiddies - no more apply to us in our work as in any other area of our lives.

The assumption that solo mother beneficiaries need financial incentives and the threat of sanctions to 'work' is also expressed through the mandatory nature of the work-test provisions, the sanctions which are applied for non-compliance⁷⁶, and the changes to the benefit abatement system and the tax system which increases the rewards for wage and salary earners (Hansard, 8th May, 1996:12427). However, this assumption disregards the hours of unpaid work that caregiving demands:

Indeed, if the behaviour of women, especially mothers, had been treated as evidence about human nature, then assumptions about the intrinsic idleness of human beings and the need for financial work incentives would have lacked any

⁷⁶A thirteen-week stand down for 'voluntary' unemployment exists. For a first failure (to fulfil the work-test or mandatory interview requirements), benefits are reduced by 20%, and a further 20% for each month of non-compliance. For a second failure (following recompliance after the first failure), benefits are reduced by 40% and for a third failure benefits are reduced by 20% for thirteen weeks (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996).

credibility. Mothers of young children commonly work around 100 hours a week, and in the process often forego opportunities for paid work (Briar, 1997b: 54).

Although it is assumed that mothers of school children are free to work during school hours, as pointed out earlier, in relation to full-time work, part-time work disadvantages employees in terms of pay, conditions and future prospects. Furthermore, as Else (1997) pointed out, there is no reference to any research that explores what solo mother beneficiaries actually do all day. New Zealand research has shown that not only do solo mother beneficiaries spend many hours per day in unpaid domestic and childcare work, but many are also involved in voluntary community work (Dann and Du Plessis, 1992; Levine et al, 1993). British feminist Gillian Pascall (1986), refers to overseas research (Oakley, 1974; Hartmann, 1981; Piachaud, 1985), which shows that mothers may spend between fifty and eighty hours per week doing unpaid domestic and childcare work.

While the age of the youngest child certainly has a great deal to do with the time spent caregiving, so does income or more precisely, the lack of income (Pascall, 1986; Joshi, 1992). A hidden cost of employment identified by Levine et al (1993) was the loss of time which many solo mothers needed in order to budget on a low income. Searching for the cheapest goods and cooking cheaper meals absorbed much time and energy for these women. Similarly, the research conducted by Dann and Du Plessis (1992) on the survival strategies of DPB recipients following the 1991 benefit cuts showed that poverty increased the amount of time these women spent doing unpaid work. As Dann and Du Plessis (1992:1) report:

The people we interviewed are imaginative, resourceful and innovative managers - they budget, they barter, exchange, garden, bottle, freeze, ... go on YMCA working holidays which enable their children to get away while they cook for others, baby sit for one another and collapse with exhaustion .

Feminists Delphy and Leonard (1992) argue that the reason why domestic and childcare work is not valued as 'real work', is because it is usually performed by women in their role as wives and mothers. As the previous chapter showed, the state stepped in as surrogate husband to reproduce this model of family relations for solo mothers (Saville-Smith, 1987). It is not, therefore, the specific tasks that solo mothers do which explains why their caregiving work is not valued as 'real

work', but the fact that they perform this work in their role as mother/ wife. For instance, if a solo mother moved off the DPB and took up employment as a cleaner, cook or caregiver she would suddenly be considered to be 'economically active' (Delphy, 1984; Waring, 1988; Delphy et al, 1992; McKinlay, 1992). As Waring (1988) argues, if unpaid caregiving work was viewed as 'real work' and was, somehow, calculated in our system of national accounts, then receipt of the DPB may not be linked with the negative connotations applied to 'dependency'⁷⁷.

Mixed Messages about the Value of Parenting

Because the work-test currently applies to solo mother beneficiaries whose youngest child is aged fourteen or older, it is otherwise assumed that at age fourteen all children (at least those whose parents are on a benefit), are of a more independent age and require less care and supervision. However, the Finance and Expenditure Committee (1996) received submissions opposed to the Government's assumption that at age fourteen all children are of a more independent age. Similarly, although most of the solo parents interviewed by Levine et al (1993), believed that at age twelve their children required less supervision, many were also anxious about what could happen to their teenage children if they had to enter employment. Wylie (1980), in her study of factors affecting work force participation for solo mothers, found that many solo mother beneficiaries interviewed expressed the same concerns. The Combined Beneficiaries Union asserted that such a decision should be made by parents not officials (Finance and Expenditure Committee, 1996), which was also the sentiment of many solo mothers according to the research conducted by Dann and Du Plessis (1992) and Levine et al (1993).

Forcing solo parents to enter the labour force once their youngest child turns fourteen was also criticised by both the Labour and Alliance Parties as a contradiction to the Government's stance on family stability (Hansard, 8th May 1996). For instance, throughout both the Employment Task Force's reports (1994a, 1994d), and the DSW's documents (1996a), emphasis is placed on the

⁷⁷What constitutes 'work' has enormous consequences for the way in which a country measures its output - its GDP (Waring, 1988; McKinlay, 1992). The way in which a country measures its GDP is derived from the United Nations System of National Accounts (UNSNA), which as Waring (1988) points out, only measures those products and services which have a market value. In this system, unpaid caregivers and domestic workers are considered unproductive and economically inactive. Waring (1988) challenges the androcentric nature of the UNSNA, the origins of which are rooted in neoclassical economics.

important role parents play in the future well being of their children. The DSW (1996a: 33), stated:

Research has demonstrated that where families are able to devote enough *time and resources* to their children, and where parents and other caregivers have the appropriate knowledge, skills and goodwill, their children are more likely to become high achieving adults (emphasis added).

However, even though unpaid domestic and caregiving work is not regarded as 'real work', as long as solo mothers are in receipt of the DPB they are still expected to continue doing this work regardless of whether they are in paid work or not. Unpaid caregiving work is still, therefore, regarded as essential work. Furthermore, unless they raise their children according to a certain standard they are likely, under the possible forthcoming 'Social Code of Responsibility', to have their benefits reduced ⁷⁸(Auckland Unemployed Workers Rights Centre, 1997).

As the Auckland Unemployed Workers Rights Centre (1997), pointed out, however, reducing the DPB would directly disadvantage the children and accentuate the problems they may have which are already associated with poverty. The Auckland Unemployed Workers Rights Centre (1997), argued that this Code singles out beneficiary parents and insinuates that welfare dependent 'parents' are less responsible than employed parents, need the threat of penalties to be 'good parents', and that benefit dependency itself leads to family 'dysfunction' (Else, 1997; Campbell, 1997).

Indeed, the DSW (1996a: 35) claimed that two factors, which place families at high risk of becoming dysfunctional, are long term benefit dependency and solo parenthood. Yet as Campbell (1997:38) pointed out:

... if welfare was as socially harmful as claimed, more children would be damaged by it. Yet the Social Welfare Department's own research journal ... reports that only 6% of the children of beneficiaries come to the attention of the Children, Young Persons and their Families Service.

⁷⁸ As the DSW (1996a: 89) pointed out, a similar initiative has been operating in the American State of Wisconsin. To be eligible for AFDC, Wisconsin solo mothers must ensure that their children regularly attend school.

Where the needs of children prevail, however, solo mothers may be exempt from the work-test, although 'need' is defined and determined by officials (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). For instance, regardless of the age of their children solo mother beneficiaries are exempt from both the work-test and mandatory interview if they have a child with special needs ⁷⁹(Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). A child with special needs is defined as having either one or more of the following: 'a physical or intellectual disability, a medical condition, a chronic or recurring illness, or a learning or behavioural difficulty' (The Social Security {Exemptions to the Mandatory Interviews and Work Test} Regulations, 1996). This provision is consistent with the Government's belief that the 'family' is the most suitable institution for caring for the sick and the infirm, and of course the most cost efficient for the state (Saville-Smith, 1987; Glendinning, 1992; McKinlay, 1992; Craig, 1992).

Further exemptions apply for DPB recipients in the first six months following the separation from their partner and for recipients of the widow's benefit in the first six months following the death of their husband. This 'grace' period is provided to allow a time for adjustment and to acknowledge that the children will need their parent's undivided attention (The Social Security {Exemptions to the Mandatory Interviews and Work Test} Regulations, 1996). However, Labour members argued that six months is not long enough to adjust to such a major life change, especially at a time when children need their remaining parents the most (Hansard, 8th May, 1996:12419 - 12437).

Work-tested solo mother beneficiaries are also considered to have 'good and sufficient reason' to decline an employment offer if the job is during hours when the child needs parental supervision, particularly in the evenings (Tax Reduction and Social Policy Bill, 1996; Finance and Expenditure Committee, 1996). Since the implementation of the Employment Contracts Act, however, an increasing number of jobs, particularly in the female dominated service sector, involve working night shifts and weekend shifts (Sayers, 1992; Ministry of Women's Affairs, 1996; Boyd, 1997).

⁷⁹Exemptions also apply for caregivers on the 'DPB for people caring for the sick and frail'. Although still required to attend the mandatory annual interview (to prepare them for employment once their caregiving role is over), these caregivers are exempt from the work-test requirements (Tax Reduction and Social Policy Bill, 1996).

As chapter two revealed, the anomalous position occupied by solo mothers who are expected to singlehandedly be both breadwinner and caregiver is not new. In order to qualify for relief from charitable aid institutions, widows and deserted wives had to prove to visiting relief officers that they were 'competent' mothers (Tennant, 1989). At the same time, however, the small amount that most received on charitable aid forced many to seek low paid work (ibid). Similarly, the research carried out by Duncan et al (1996:32), revealed that the women they interviewed (before the extension of the work-test), received "mixed messages" about the value of parenting. The researchers found that while Government rhetoric and public campaigns were promoting 'good parenting', solo mothers who were employed, on benefits or who combined both, were struggling to provide their children with the bare essentials. As Duncan et al (1996:32-33) remarked:

The women expressed concern about the mixed messages they received about the importance of parenting. Public campaigns encouraged women to leave violent relationships, and promoted good parenting as a vital part of societal well-being. At the same time, women raising children alone faced either a lengthy period on a benefit that did not enable them to provide adequately for their children, or trying to find a job that allowed them sufficient time to care for their children. It was because the women put their children first that many stayed at home with their children.

Conclusion

Although the explicit aim of the recent changes to income support policy for solo mothers is to move them off the DPB and towards 'independence' through paid work, these changes have occurred within a wider policy context that fails to recognise the particular disadvantages they face in the labour market. In order for solo mothers to raise their children above the poverty line independent of men, they would have to earn (significantly), more than the minimum wage. As I have illustrated in this chapter, however, solo mothers are over-represented in the lower paid, lower status and part-time occupations that are beyond the reach of equal pay legislation. Low income, the poor characteristics of part-time employment, the costs of employment, job insecurity, the lack of affordable and accessible child care facilities and the restricting costs of education all impact on whether solo mothers can demand enough income to raise their children above the poverty line independent of another male wage-earner. Although the Government has responded to some of these barriers (for instance with changes

to the benefit abatement system, the childcare subsidy and the TIA), the assistance provided is, in many cases, not enough.

Thus, even though solo mothers are encouraged, and some required, to become 'independent' through paid work, many will still be significantly constrained by their child care responsibilities and unable to compete equally in the labour market, let alone obtain employment that pays enough to educate, feed, clothe, shelter and generally care for three teenage children while saving for their retirement. Although solo mothers are currently able to satisfy their work-test requirements with part-time employment, many part-time jobs will not lead to full-time jobs and genuine economic independence of men. Without supportive labour market and childcare policies that would enable solo mothers to fulfil the dual role of breadwinner and caregiver, the current direction in income support policy may increase their vulnerability to financial dependence on men.

Forcing solo mothers into the labour force also implies that their unpaid work is not 'real work'; that in order to contribute to society they must be in paid work. As was argued above, this assumption ignores the hours of skilled work that caring for dependent children requires. The fact that mothers do this work without being paid, and in return often forego the opportunity to be paid, is also overlooked and contradicts the myth that solo mothers are 'lazy welfare bludgers'. Despite the fact that solo mothers are expected to be both breadwinner on a women's wage and sole caregiver, the Government does not adequately support them in either role.

CHAPTER 5

FROM 'DEPENDENT' CAREGIVERS TO 'INDEPENDENT WORKERS': A THEORETICAL DISCUSSION

Introduction

The aim of this chapter is to provide a theoretical understanding of the economic position of solo mothers and their treatment in the income support system. As stated in chapter one, the theoretical discussion has been located towards the end of the thesis to explain, and 'make sense of', the findings of previous chapters.

This chapter begins with a discussion of how, through the gendered dichotomy of public and private spheres, women have been constructed as men's dependents. A feminist critique of the public and private spheres provides an understanding of how women, defined as men's dependents, have been denied the rights and benefits of market citizenship necessary to become and maintain economically independent of men. In this section the work of political feminist theorist, Carole Pateman, is largely drawn on.

A feminist critique of the public and private spheres also helps us to understand why the welfare state, which developed within this gender-structured society has, until recently, treated solo mothers primarily as dependent/caregivers rather than as 'individuals'. A discussion of the way in which the gendered welfare state treats solo mothers follows.

With the extension of the work test solo mothers are now treated primarily as employees and are expected to become independent of the welfare state through employment. This section of the chapter looks at the change in direction of income support policy, whereby solo mothers are now treated the same as men - as 'individuals'. Whether or not solo mothers, who are still regarded as men's

dependents, are likely to achieve real independence through the work-test provisions is discussed

Finally, this chapter looks at why women are constructed as primarily domestic and dependent on men. The benefits that men as husbands, employees, employers and tax payers derive from women's dependency on men and, thus, the incentives that they have for maintaining their dependency status are explored.

Constructing Women as Men's Dependents: Public and Private Spheres

Libertarianism, and to a lesser extent, moral authoritarianism are the driving philosophical forces underpinning recent policy changes for solo mother beneficiaries. These two philosophies have fundamental differences as well as similarities. The main difference between libertarianism and moral authoritarianism is that the former focuses on individual freedom in the public sphere of paid work, while the latter is more concerned with morality and order, of upholding the heterosexual family unit (Jesson, Ryan and Spoonley, 1988). Central to both ideologies, however, is the dichotomy of public and private spheres.

Since the mid-1980s an increasing number of feminists have critiqued both moral authoritarianism and, in particular, libertarianism, and the implications these ideologies have for women. New Zealand writers such as Jesson, Ryan and Spoonley (1988), Else (1992), Bunkle (1992) and Bunkle and Lynch (1992) have provided powerful critiques, while overseas feminists critiques of the welfare state such as those by Pateman (1989), Okin (1989), Williams (1989), Bryson (1992), and Phillips (1992) add weight to the collection. What all of these critiques share is an assertion that libertarianism and moral authoritarianism have further entrenched the socially constructed dichotomy of public and private spheres and that this dichotomy reinforces women's economic dependency on men.

The notion of public and private spheres has a long history dating back to ancient Greek society (Cox and James, 1987; Pateman, 1989; Okin, 1989; McDowell and Pringle, 1992). As McDowell and Pringle (1992: 15) pointed out, this dichotomy ". . . has been central to western political thought [and] to the

definition of 'women' . . ." For instance, ancient Greek philosopher Aristotles wrote in the fourth century BC that there were two different spheres of human activity; the sphere of necessity - the household, and the sphere of freedom - the public sphere of political life (Cox and James, 1987). In order for men to participate in the sphere of freedom meant that they had to be freed from the necessary everyday tasks of producing goods and reproducing the human species (ibid). As Cox and James (ibid: 4) explained, women were confined to the sphere of necessity on the basis that they:

. . . were not fitted for the higher offerings of the sphere of freedom because they lacked powers of reasoning; correspondingly, they were naturally fitted for the sphere of necessity. Only women could bear children and so, by an extension of logic that sounds familiar today, only women could rear them. Both activities . . . were to be found in the household.

Similarly, although libertarianism is often used interchangeably with the term 'new right', it can be dated back to seventeenth and eighteenth century classical liberalism and the social contract theorists of this era (Jesson et al, 1988; Phillips, 1992). The social contract refers to the voluntary agreement between individuals to be governed under one system of rule (Pateman, 1989; Easting, 1992b; Gordon, 1994). Fundamental to social contract theory was a revolutionary claim that each individual is borne free and equal. The doctrine of universal, individual freedom was the emancipatory principle of the modern era (Pateman, 1989; Gordon, 1994). But was this principle extended to women? As Pateman (1989) explained, it was feared that if everyone were able to freely negotiate to be governed then contract theory could possibly threaten the social order of society. It was, therefore, decided that in order to maintain social order, certain members of society (women), must necessarily be denied the freedom to contract together as citizens (ibid).

It becomes obvious at this stage that social contract theory contains internal contradictions (Pateman, 1989; Easting, 1992b). It is derived from classical liberalism which is an individualist, egalitarian doctrine, and yet is based on a patriarchal order which is hierarchical, where women are perceived as naturally subordinate to men (Pateman, 1989; Phillips, 1992). However, as Pateman (1989) explained, early liberals soon reconciled this contradiction by extending the virtues of liberalism to men in the public sphere of paid work and citizenship, while imposing a patriarchal order over women in the private sphere of unpaid work. Women were located outside the public sphere without individual rights of

citizenship⁸⁰ (Gordon, 1994). The separation of the public and private spheres was, therefore, also a sexual division, which was central to maintaining the social order of society⁸¹ (Pateman, 1989; Easting, 1992b).

For social contract theorists the criterion for citizenship was 'independence', which centred on the rights of men - property ownership, bearing arms and self-employment (Pateman, 1989; 1992; Gordon, 1994). The subjection of women in the private sphere was justified on the basis that men were 'naturally' superior to women and, thus, had a 'natural' authority over them (ibid). Women were viewed by social contract theorists as inferior to men, as naturally subordinate and as lacking the means of independence. Men were defined as individuals, whereas women were defined in relation to men - as their dependents⁸².

Women, naturally lacking the capacities for public participation, remain within an association constituted by love, ties of blood, natural subjection and particularity, and in which they are governed by men. The public world of universal citizenship is an association of free and equal individuals, a sphere of property, rights and contract - and of men, who interact as formally equal citizens (Pateman, 1992:226).

As Pateman (ibid) pointed out, it was also believed by prominent writers of the day such as Rousseau, Hegel, and Freud, that women lacked the reason that was necessary to sublimate their natural passions and desires and become responsible citizens. Similarly, Gordon (1994: 27) stated:

The relationship between mind and body is not construed in the same way for women and men; the latter can subject intrusions of their bodies to control of their minds. Women's bodies are seen as more anarchical and dangerous; women are less able to control their bodies. Their bodies also evoke desire, which tendentially erodes the distinction between mind and body, and spells danger to men, whose bodies are less associated with flesh, corporeality and

⁸⁰ There is no unified agreement on the definition of citizenship. While the political left have an inclusive concept based on social, economic and political benefits and rights, the right's notion of citizenship implies the exclusion of those who are financially dependent on either the state or another individual, for example, many housewives and solo mothers. However, the left has also traditionally denied women full citizenship status by fighting for a family wage for men.

⁸¹ In reality, however, the public and private spheres have never been completely separate. In fact, feminists argue that the two spheres are inextricably linked and interdependent.

⁸² As Gordon (1994: 27) pointed out, the equal, free 'individual' was not only gender-specific, but was generally confined to white, middle class, heterosexual, able bodies males. "White women, women and men of colour, disabled women and men and working class men are on the margins of norms and normality constructed in locations of power along the axes of hegemonic masculinity"(ibid).

irrationality. Women's bodies threaten the reason and rationality of men.

Thus, despite their status as moral guardian, women were ineligible to enter civil society as political beings because they were considered to be a natural source of disorder to the state (Pateman, 1992). As such they 'needed' to be under the direct control of an individual man within marriage.

Those women not living under the direct authority of an individual man - solo mothers, automatically endangered the patriarchal, social order of society (Saville-Smith, 1987). While wives were refused entry into the public sphere on the basis that they were naturally subordinate to their husbands, solo mothers were denied entry because they were considered too dangerous. Thus, to maintain and reproduce the gendered breadwinner/dependent model of social relations, both the nineteenth century charitable aid system and the twentieth century welfare state stepped in as 'surrogate husband' for those women not under the direct authority of an individual man, namely solo mothers. As previous chapters have shown, these women have always been regarded with a great deal of suspicion and have subsequently had their sexual relationships closely monitored by both nineteenth century charitable aid officers and twentieth century state authorities⁸³.

By examining the work of seventeenth and eighteenth century social contract theorists such as Locke, Hobbes, Rousseau, J.S Mill, Kant and Hegel, Pateman (1989), explored how women have been constructed as men's dependents. She also explored what it meant and still means to be an 'individual' and enjoy the benefits of full citizenship. The key to citizenship in the late twentieth century, Pateman (1989; 1992) argued, is employment. However, as was argued in chapter four, only paid work carried out in the public sphere is valued as a contribution worthy of citizenship. Although women have now won formal citizenship and have been incorporated in the public sphere, as Pateman (1992: 231) stated their "standing as 'workers' is still of precarious legitimacy. So, therefore, is their standing as democratic citizens". Constrained by their caregiving responsibilities in the private sphere, solo mothers are unable to compete equally with men in the paid workforce and gain the full benefits of citizenship. Despite the fact that women have been extended individual rights of

⁸³ As this thesis has shown women's bodies, their fertility and sexuality, have also been subject to legal control through, for instance, abortion laws, and for solo mothers, the cohabitation rule.

political citizenship, the state has not provided them with the resources⁸⁴ necessary to gain full citizenship (Gordon, 1994).

As mentioned earlier, a feminist critique of the public and private spheres helps us to understand why, in order to uphold social order, the welfare state has defined and treated solo mothers as men's dependents (discussed in more depth below). However, it also highlights the problems associated with income support policies that treat solo mothers the same as men - as 'individuals', when they have historically been treated as men's dependents (discussed further on).

The Gendered Welfare State

The welfare state is in the business of ruling and for it to retain power in a democratic society it must maintain social order. In order to uphold and reproduce social order the welfare state, which developed within a gender structured society, has reproduced and maintained the gender-based division of public and private sphere (Walby, 1986; 1990; Saville-Smith, 1987; Glendinning and Millar, 1987; Pateman, 1989, 1992; Briar, 1992a; Bryson, 1992). Whereas men have been incorporated into the welfare state as 'individuals', women have been incorporated with their status as dependent mother/wife intact (Saville-Smith, 1987; Pateman, 1989, 1992; Gordon, 1990; Bryson, 1992).

Women have a direct relationship with the welfare state as both paid and unpaid welfare providers and as welfare beneficiaries (Wilson, 1979; Gordon, 1990; Bryson, 1992; Pateman, 1989). As paid workers women tend to be concentrated in the lower ranking and lower paid occupations where they perform work that mirrors their unpaid caregiving and domestic work. Conversely, the more powerful and prestigious decision making arena remains predominantly male terrain (Pateman, 1989). Thus, although the welfare state provides women with some degree of economic autonomy in the form of employment, it has also reinforced their dependent status through its gendered occupational structure (Pateman, 1989; Gordon, 1990; Dominelli, 1991; Bryson, 1992).

Women also have a direct relationship with the welfare state as unpaid welfare providers. Based on their dependent/caregiver status women are assigned the

⁸⁴Such as affordable, good quality childcare services, pay equity etc.

primary responsibility for domestic work, childcare, caring for the sick and the elderly and many other unpaid tasks that are assumed to be their 'natural' duty. In an attempt to reduce the size and duties of the welfare state, paid work that was previously carried out in the welfare state has increasingly become unpaid work for many women in their homes and in the voluntary community sector - a situation that removes them further from the public sphere of employment and citizenship (Bryson, 1992; Pateman, 1992). As mentioned elsewhere in this thesis, men directly benefit from this in a number of ways. As long as women are encouraged to perform this work unpaid in their homes men are exempt from having to do it themselves, from having to privately pay some else to do it, or from having to pay for the public provision of such work through income tax (Delphy, 1984; Delphy and Leonard, 1992; Bryson, 1992; Briar, 1992b 1997a; Pateman, 1992). As Pateman (1992:231) aptly pointed out:

A good deal has been written about the fiscal crises of the welfare state, but it would have been more acute if certain areas of welfare had not been seen as a private, women's matter.

Over the past century women have also become more directly related to the welfare state as recipients. The main reason for this is that women are more likely than men to be poor, especially following a marriage break up (Gordon, 1990; Pateman, 1992). Although income support provisions are officially 'gender neutral', the rules governing eligibility effectively divides them into 'masculine' and 'feminine' tiers (Pascall, 1986; Saville-Smith, 1987; Gordon, 1990; Briar, 1992a; Bryson, 1992; Pateman, 1992). According to Saville-Smith (1987), provisions are based on a two-tier system which reinforces the public and private dichotomy and the associated gender division of labour. Claims to income support for men and women are, thus, subject to different assumptions and, as pointed out in the previous chapter, are based on masculine definitions of 'work' (Pateman, 1992; Bryson, 1992; Fraser, 1987; Callender, 1992).

The first tier of income support benefits provided by the welfare state are available to 'individuals' who are unable to exchange their labour power for a wage due to the failings of the capitalist market (Pateman, 1989; Bryson, 1992; Fraser, 1987; Callender, 1992). Unemployed men are usually the claimants in this tier, and their claim is made on the basis of their identity as paid workers, not as unpaid domestic workers or caregivers (Pateman, 1989; Bryson, 1992; Fraser, 1987; Callender, 1992).

The second tier of income support benefits is oriented towards households and includes all of those benefits available to people as 'dependents' of individuals, not as individuals in their own right (Fraser, 1987; Pateman, 1989). Income support provisions are designed to compensate for what are perceived of as family failures, or more generally, the lack of a male wage earner (Fraser, 1987; Pateman, 1989). Solo mother beneficiaries fall into this category of recipients. They are expected to be economically dependent on a man, but are not because:

they are dependent on a man who could not support them, . . . [or] should have had a man support them if he had not died, divorced or deserted them⁸⁵
(Owens, 1984, cited in Pateman, 1989: 242).

The DPB is available to both men and women who are caring for dependents in need of care. As Saville-Smith pointed out, "the state does not prescribe that the tasks that make up the mother-wife role should be undertaken by women", and so in this sense the government is not administering explicitly gender specific benefits (1987:201). However, the fact that the state operates within a gender divided society that associates women with unpaid domestic and child care work in the private sphere means that it is predominantly women who receive this benefit (ibid). Although men are not excluded from receiving the DPB, it is not consistent with their assigned gender role. They, therefore, make up the small minority of claimants (ibid).

The Domestic Purposes Benefit - Treating Solo Mothers As 'Dependent' Caregivers

As mentioned above, for the welfare state to retain power in a democratic society it must maintain social order. To maintain social order the welfare state reproduces the existing social structures of society because this is how the general population perceives 'social order' (Saville-Smith, 1987: 208). However, to retain power in a democratic society the state must also concede, or appear to concede, to demands from various other groups in society that may directly compromise the prevailing social order. The state's actions are, therefore, often in response to a wide variety of different political pressures from various patriarchal capitalist elites as well as from those of feminist, anti-racist, disabled and other disadvantaged groups (Briar, 1997a). The result of this is that the state often acts in a contradictory manner (Walby, 1990; Saville-Smith, 1987). As this

⁸⁵Or being unemployed!

thesis has illustrated, the DPB is an example of a benefit that both enables women to escape or avoid unsatisfactory relationships and economic dependency on men while simultaneously encouraging solo mother beneficiaries to seek economic security with a male wage earner (Saville-Smith).

The DPB, therefore, both endangers and reproduces the patriarchal, social order of society (*ibid*). It is founded on the principle that women are, or at least should be, primarily domestic and dependent on men, while simultaneously enabling women to leave unsatisfactory relationships (Saville-Smith, 1987; Gordon, 1990; Pateman, 1992). However, to compensate, the DPB is administered in a way which reinforces their dependency, if not on men, then on the patriarchal welfare state. Through the administration of the DPB the welfare state assumes the role of the absent husband; the welfare state becomes in effect a 'surrogate husband' (*ibid*). As 'surrogate husband' the actions of the welfare state mirror those of the breadwinning husband/dependent wife relationship until the responsibility for maintaining mothers and their children can be transferred to individual men (*ibid*).

As this thesis has shown, one way in which the welfare state mirrors this model of family relations is through the administration of the cohabitation rule (Wilson, 1977, Fairbairns, 1985, Pascal, 1986, Saville-Smith, 1987, Bryson, 1983; Pateman, 1989; Briar, 1994; Morris, 1996, Rankine, 1996). As was pointed out in chapter three, procedures are in place for monitoring and regulating solo mother's private lives and as soon as it is confirmed that a solo mother beneficiary is in a monogamous, heterosexual relationship, she loses her benefit and becomes reliant on the benevolence of the man in question. Therefore, just as men control women's labour power and sexuality in marriage, the jealous welfare state demands that women abstain from a regular sexual relationship while receiving the benefit (Saville-Smith, 1987; Pateman, 1992).

The cohabitation rule reinforces the notion that women exchange sex with men in return for financial support (Wilson, 1977; Fairbairns, 1985; Pascal, 1986; Saville-Smith, 1987; Bryson, 1983; Pateman, 1989; Briar, 1994; Morris, 1996; Rankine, 1996). However, solo mother beneficiaries in lesbian relationships, or those with many different sexual partners, are not at threat of having their benefit cancelled because the cohabitation rule does not acknowledge such relationships (Bryson, 1983; Briar, 1994; Rankine, 1996). Thus, instead of the cohabitation rule encouraging monogamous, heterosexual relationships it, therefore,

paradoxically enables the opposite - lesbian relationships and promiscuity. It is most likely assumed, however, that women will resist being labelled as 'deviant', and will endeavour to be 'good' regardless of the personal sacrifices they must make.

As chapter three revealed, the child support system forces the majority of solo mother beneficiaries to become and remain dependent on their child's father. Unless they name the father of their child their benefit is reduced, making it harder for them to support themselves and their children independent of a man. However, for many varied and valid reasons solo mothers may not want to have any association with their child's father. Women are, thus, coerced into either remaining in relationships, or conversely, naming the father of their child so that the government can pursue him for child support payments.

Because child support payments are kept up to the value of the DPB to offset government expenditure, the majority of solo mother beneficiaries do not receive any of this money. This means that liable fathers are actually contributing towards the cost of the DPB and are, therefore, contributing towards the maintenance of their ex-partners. As was stated in chapter three, this was resented from both solo mother beneficiaries and liable fathers (Child Support Review Working Party, 1994).

For the minority of women on the DPB who do receive some portion of child support payments, their total income continues to depend on the actions and circumstances of their ex-partner. Therefore, whether they name the liable father or not, and whether they receive any child support or not, solo mother beneficiaries are, in some way, forced to depend on their child's father after their relationship ends.

As previously pointed out, the low level of the DPB may also force many women into either remaining with their partners or entering a relationship with a male wage-earner (Saville-Smith, 1987; Briar, 1997b; Else, 1997). Those who remain on the DPB find it difficult and nearly impossible in many cases to participate in society. New Zealand research has shown that solo mother beneficiaries and their children are increasingly having to rely on other adults, charities and food-banks for their survival (Duncan et al, 1996; Dann and Du Plessis, 1992; Levine et al, 1993; People's Select Committee, 1992; Cheyne et al, 1997; Rochford, 1987).

Administering the benefit at a low level is also based on the assumption that women are self-sacrificing and will go without themselves rather than see their children suffer (Saville-Smith, 1987; Easting, 1992a). As with marriage, solo mothers must budget for themselves and their children on a low income. Unlike marriage, however, solo mothers receive the DPB in their own right. They are not reliant on the benevolence of an individual man and, thus, subject to feelings of obligation to provide domestic and sexual services in return for their upkeep (Pateman, 1992).

To uphold the institution of marriage, the DPB is administered in a way that stigmatises those who deviate from it. For instance, as was pointed out in chapter two, both the charitable aid system and, up until the introduction of the DPB, the state's income support system stigmatised solo mothers by making clear distinctions between the 'deserving' and 'undeserving' according to perceptions of their 'sexual morality' (Tennant, 1989; Saville-Smith, 1987; Beaglehole, 1993).

A distinct 'hierarchy' is evident ... widows and their children have always been regarded more sympathetically ... while unmarried [and divorced] mothers once scorned as immoral and dismissed as authors of their own misfortune continue, even in the 1990's to arouse ambivalent feelings and at times hostility (Beaglehole, 1993:24).

Although widows were incorporated into the welfare state in 1911 under the Widows Pension Act, 'unmarried' mothers were denied access until the DPB was introduced in 1973. By conceiving a child outside marriage 'unmarried' mothers undermined the morality of the 'marriage market' and, thus, posed a direct challenge to the patriarchal order of society. In contrast to widows, deserted wives and, particularly, 'unmarried' mothers were seen as responsible for their own predicament, although as Tennant (1989) pointed out, in some cases their 'predicament' was the result of rape. Nonetheless, without assistance from both the charitable aid system and the welfare state, 'unmarried' mothers were often forced into either marriage, insecure, low waged work, prostitution or adopting out their children in order to survive (*ibid*).

The DPB has been administered in a way which assumes that women are, or should be, dependent or semi-dependent on a male wage earner. Through the low level of the DPB, the cohabitation rule and the child support system, solo mothers are defined and treated as dependent caregivers. Their dependency

status has also been reinforced through the state's lack of assistance to enable solo mothers, and women in general, to obtain a 'living' wage. However, as mentioned above, with the recent policy changes that encourage solo mothers to become independent of income support through employment, it would seem as though solo mothers are now being treated as 'workers'. This is discussed below.

The Domestic Purposes Benefit - Treating Solo Mothers as 'Independent Workers'

Under the recent changes to income support policy, the requirement to seek employment has been extended to recipients of the DPB. Thus, under the guise of 'equality' solo mothers are now expected to become independent of the welfare state through paid work; they are expected to become 'independent market individuals'. However, as was explained earlier, women have been constructed as men's dependents, defined in opposition to the independent market individual and cannot, therefore, be full citizens in the present meaning of the term (Pateman, 1992:236; McDowell et al, 1992; Gordon, 1994).

Treating solo mothers as 'individuals' in the labour market as it is presently structured, without taking into consideration the full extent of their sole responsibility for childcare, automatically disadvantages them. (Pateman, 1989; 1992). Not only do solo mothers face sex discrimination in the labour, but they, unlike the majority of men, also have sole responsibility to care for their children. Solo mothers are not the same as men, nor should they have to become like men in order to achieve equality. Differences based on gender should not be a source of inequality (Phillips, 1992; Briar, 1997a).

A lack of gender analysis has obscured the fact that 'equal treatment' policies have different consequences for solo mothers and may in fact perpetuate existing gender inequalities (Gordon, 1990; Cheyne et al, 1997). As Phillips (1992: 210) remarked "... what if I have a child to support and you have none? What if I am weak and you are strong? What if I need more than you?" Thus, the demands of liberal feminists - to be treated 'equally', to leave gender out in the form of gender-neutral policies, will not necessarily result in equality for all women (Phillips, 1992). For instance, the equal right to vote has not resulted in the equal participation of women in politics, nor has the equal opportunity to compete in employment guaranteed women equal job and income status with men (Pateman, 1989; 1992; Phillips, 1992; Briar, 1992a; Sayers, 1992).

When differences between men and women are officially acknowledged, however, and policies are developed accordingly, the outcomes are not always necessarily equal either. As Briar (1997a) noted:

When domestic responsibilities are recognised, however, this involves treating women as 'other', or atypical workers, and men as the norm which almost invariably involves payment of 'atypical' wages for women.

Although many solo mothers are now pressured into paid work:

In recognition of their special status as sole carers for their children, the work, education, or training they are expected to seek or participate in will be part-time (Tax Reduction and Social Policy Bill, No. 151-1, 1996:xxiii).

Unlike recipients of the unemployment benefit, the paid work, education or training that work-tested solo mothers must participate in to satisfy their work-test requirements can be part-time. However, as was pointed out in chapter four, although part-time work is sold to women as an ideal means of combining paid and unpaid work, part-time employees are generally disadvantaged in terms of pay and conditions relative to full-time workers. (Novitz, 1987; Briar, 1992b; Ministry of Women's Affairs, 1996). Furthermore, as Briar (1992b: 83) pointed out:

part-time employment reinforces women's responsibility for child-care and domestic labour and makes it difficult for women to insist that men take a fair share.

Although solo mothers in part-time paid work may continue to receive an abated benefit, the increase in income may still not be enough to overcome the financial, physical and emotional costs of combining paid work with sole childcare responsibilities (Duncan, et al, 1996). Forcing solo mothers to seek paid work, even part-time paid work, without addressing the inequalities in both the private and public spheres may, therefore, reinforce their economic dependency on men.

This situation is what Pateman (1992) refers to as Wollstonecraft's dilemma. Women have either demanded that their differences be over looked and that they be incorporated into society as equal individuals, or that their differences and unpaid work be valued as worthy of equal citizenship (ibid). However, as Pateman (ibid: 236) pointed out:

... within a patriarchal welfare state neither demand can be met. To demand that citizenship, as it now exists, should be fully extended to women accepts the patriarchal meaning of 'citizenship', which is constructed from men's attributes, capacities and activities. Women cannot be full citizens in the present meaning of the term; at best, citizenship can be extended to women only as lesser men. At the same time, within the patriarchal welfare state, to demand proper social recognition and support for women's responsibilities is to condemn women to less than full citizenship.

Why are Women Constructed as Men's Dependents? The Benefits to Men

This chapter has argued that the separation of society into public and private spheres has been a means through which women have been constructed as dependent on men. It has also been argued that, in order to reproduce social order, the welfare state has, both symbolically and materially, reproduced solo mother's dependency on men. As was pointed out above, although the income support system now treats solo mothers as 'independent workers', the extension of the work test may also reinforce their caregiving role and their economic dependency on men. Why? Who benefits from this?

In this section of the chapter the benefits that men, as husbands, employees, employers and tax payers derive from women's economic dependency on men is discussed. The nature of these benefits are briefly discussed in order to provide an understanding of the reasons why men have a vested interest in maintaining and reproducing women's dependent status.

French feminist Christine Delphy (1984), has produced an innovative and sophisticated materialist feminist analysis of the patriarchal nature of marriage - of the benefits to men of marriage and the costs to women. Because the majority of solo mother beneficiaries were previously married, or 'living in a relationship in the nature of marriage', it is important to analyse the relationship between marriage and the poverty experienced by many after marriage ends.

Marriage, Delphy (1984:94) believes, is the "institution by which unpaid work is extorted from a particular category of the population - women-wives". Why is caregiving and domestic work unpaid? Many authors have tried to explain and justify why housework is unpaid by referring to it as either unproductive, or by claiming that it is performed for consumption and not for production, or by stating that goods and services are produced for use and not for exchange.

Delphy (1984), and in her later work with Leonard (1992), reject these hypotheses, asserting that it is due to the relations under which housework is performed (marriage), that explains why housework is unpaid, and why women's labour is therefore exploited. For instance, if "a man marries his housekeeper or prostitute, the same work and the same women suddenly become unpaid and unproductive"(Delphy et al, 1992:84) It is, therefore, not the tasks themselves which are unproductive, but the subordinate position of women as wives which make themselves and their work appear unproductive (ibid).

As Pascall (1986:41) notes, economic and social policies have also reflected the idea that housework is not productive, where housewives are typically described as not working, or officially regarded as "economically inactive". Although the DPB was introduced to enable solo mothers to care for their children full-time in their own home, the introduction of work-test provisions have further entrenched the notion that raising and caring for children is not 'real work'. Although they are expected to continue doing this work, it is not regarded as a contribution worthy of citizenship.

According to Delphy (1984), the marriage contract is synonymous with a work contract, where the work of the wife and other dependent family members is appropriated by the head of the household - the husband. Work that is allocated to the wife, such as the preparation of food, maintenance of the house, children, husband and so forth, free the husband to engage in paid work, thus enabling him to improve his career prospects and increase his lifetime earnings. Conversely, due to the time consuming nature of domestic and childcare work, wives tend to experience downward occupational mobility and overall lower lifetime earnings (ibid). Thus, while men financially benefit from having a housewife, the time consuming nature of caregiving and domestic work, and the unpaid nature of this work, make women vulnerable to poverty after marriage ends. This may impel women to salvage marriages against their wishes. As Delphy (1984:98) states:

Thus it can be said that, from the woman's standpoint, marriage creates the conditions for its own continuation and encourages entry into a second marriage if a particular union comes to an end.

After marriage ends many women find themselves with no accumulated wealth, limited labour market experience, few market qualifications, out-dated skills and a general lack of confidence in their ability to compete in the labour market (ibid). As with marriage, solo mothers continue to care for their children after

marriage ends, leaving their ex-husbands largely exempt from such work. Whether they want to care for their children full-time at home or not, the demands of their unpaid work, the lack of full-time jobs, their poor labour market position and the lack of affordable childcare services forces many solo mothers onto the DPB. When many solo mothers compare their standard of living before and after marriage, marriage may seem to be, financially, the best option (ibid). On the other hand, solo mother beneficiaries may actually find that they are financially better off than they were in marriage, even if they were married to relatively wealthy men (Dann and Du Plessis, 1992). By having their own personal income, these women may also experience a new sense of autonomy and personal power, although current benefit levels seem to be undermining this (ibid).

Due to their childcare responsibilities and their poor labour market position, many solo mothers are relegated to low paid, insecure employment, much of which is part-time and casual⁸⁶. Men benefit from women's poor labour market position both as husbands, and as co-workers (Hartmann, 1979; Briar, 1992b; 1997a; Adkins, 1995). Low wages may force many solo mothers to enter a relationship with a male wage earner, especially when they have their children's well being to consider. In turn, husbands who have wives in part-time or low paid full-time work often continue to be the family 'breadwinner' and benefit in terms of status and power within the home (Delphy and Leonard, 1992).

Women are over-represented in low skilled, low paid work performing tasks which, although menial, are essential to the overall business or organisation in which they work (Briar, 1997a). According to Briar (1992b; 1997a), the sort of work that women are concentrated in, such as clerical work, supports and enhances men's work. Men are relieved from having to do such work and are freed to concentrate on more prestigious work from which they benefit in terms of higher status and pay (Cockburn, 1991; Briar, 1992b; 1997a). At the same time, male employees also benefit in terms of less competition from women for the higher paid jobs that have more promising career paths (Briar, 1992b; 1992a).

⁸⁶As I pointed out in the previous chapter, solo mother beneficiaries are encouraged to seek this type of employment through the work test and, also, the inadequate amount of resources devoted to childcare.

Briar (1997a) argued, as did Cockburn (1991) and Adkins (1995), that as husbands, employers also benefit from women's economic dependency on men within marriage. It could be argued that as men, employers are party to the social contract which is premised on the subordination of women in heterosexual relationships (Pateman, 1989; Briar, 1997a). Male employers, therefore, have a vested interest in giving men priority over women for the best jobs.

As mentioned above, women are assigned the primary responsibility for unpaid domestic work, childcare, caring for the sick and the elderly in the private sphere. Not only does this free men from having to do an equal share of such work, but as long as women are available to do it unpaid in their home (in return for their upkeep), men are also exempt from having to pay, either privately or through income tax, for some else to do it (Delphy, 1984; Delphy and Leonard, 1992; Bryson, 1992; Briar, 1992b 1997a; Pateman, 1992). Thus, men save in terms of money and labour power from having a semi, or fully, dependent wife and, at the same time, gain in terms of power and status.

Conclusion

This chapter has explored how the separation of the public and private spheres has been a means through which women have been constructed as domestic and dependent on men. The notion that women were domestic, dependent beings can be traced back to ancient Greek society and to the seventeenth and eighteenth century social contract theorists whose ideas have filtered through to contemporary libertarian thought. The separation of society into public and private spheres and women's relegation to the latter sphere of unpaid domestic and caregiving work has reinforced their dependency on men in marriage. State policies that maintain this separation between paid work and unpaid work, through for instance the lack of adequate and affordable childcare services, forces many women to remain predominantly in the private sphere, and, thus, perpetuates their dependency status.

Although the welfare state enabled women to leave relationships and care for their children in their homes through the provision of the DPB, it was administered in a way which confirmed their dependency on men in marriage. Solo mothers have been treated by both the charitable aid system and the welfare state's income support system as dependent caregivers which makes it particularly hard for them to become independent. However, as was argued

above, unless the inequalities that exist between men and women in both the private and public spheres are addressed, policies that treat solo mothers the *same* as men will not overcome existing inequalities. Some policy solutions that would assist women achieve real independence are discussed in the next chapter.

CHAPTER 6

DISCUSSION AND CONCLUSION

Introduction

Will the extension of the work test to solo mothers enable them to raise their children independent of men through employment, or does it signal a return to the pre-DPB days and greater pressure for solo mothers to become, or remain, dependent on men? This thesis has tended to support the latter view. The aim of this chapter is to discuss the reasons why.

Three historical periods in the provision of income support have been highlighted: the period before the introduction of the DPB, the DPB, and the extension of the work test to solo mothers. While each period marks a shift in the direction of income support policy, some significant features have remained constant throughout the entire period under review. Both change and continuity in income support policy throughout this period are discussed below. At the end of this chapter some policy solutions that would help solo mothers achieve real independence are suggested.

Solo Mothers - Caregivers, 'Workers' or Men's Dependents?

As this thesis has illustrated, the income support system's treatment of solo mothers has varied throughout the period under review. Prior to the introduction of the DPB solo mothers were generally not provided with adequate support to care for their children full-time in their homes (Tennant,1989). The gendered breadwinner/dependent model of family relations was firmly embedded in nineteenth century society and was a fundamental basis for social order (ibid). Women were regarded as primarily domestic and dependent on men and solo mother's poverty was, therefore, regarded as a result of their lack of a husband rather than an individual wage (ibid). Although 'deserving' solo mothers could receive outdoor relief from charitable aid boards, the state refused to step in as surrogate husband. Nor were they assisted as paid workers (ibid). Because 'unmarried' mothers were perceived as sexually 'immoral' and, thus, a danger to

the social order, they received even less support from the charitable aid boards and were not supported by the state as either caregivers or paid workers (ibid).

As chapter three revealed, the introduction of the DPB in 1973 marked a significant shift in income support policy for solo mothers. It enabled solo mothers to care for their children full-time in their own homes, irrespective of their perceived sexual 'morality' (although widows have continued to be catered for under the widow's benefit) (Elworthy, 1988; Beaglehole, 1993). The DPB was introduced in recognition of the fact that solo mothers could not be in two places at the same time and, therefore, acknowledged the time consuming nature of unpaid work. However, the state continued to deny solo mothers the resources necessary for them to enter paid work, such as affordable childcare (Elworthy, 1988; Beaglehole, 1993). In fact, until the extension of the work test in 1997, solo mothers were not expected to make themselves available for paid work in order to qualify for the DPB. Solo mothers were regarded as legitimate dependents of the welfare state in their capacity as full-time caregivers (Elworthy, 1988; Beaglehole, 1993).

However, the extension of the work test to solo mothers marks yet another significant shift in the direction of income support policy. Many solo mothers are expected to become independent of the welfare state through employment; they are treated as 'workers', rather than caregivers. The extension of the work test to solo mothers runs in contrast to the original intentions of the DPB - to provide a benefit for caregivers so that they can care for their children full-time in their own homes. As mentioned earlier in this thesis, it also appears as though income support policy is moving further away from recognising caregiving work as 'real work'.

Despite these changes in income support policy, solo mothers have continued to be treated as men's dependents throughout the entire period under review. This is particularly significant in light of the work test for solo mothers which treats them as 'independent workers'. As was explained in chapter five, it is somewhat paradoxical to treat solo mothers as individuals when they have historically, and still are, treated as dependent on men.

For instance, during the nineteenth century solo mothers had to refrain from having any sexual relations with men whilst in receipt of charitable aid. If charitable aid officers discovered that a solo mother was living in the 'nature of

marriage', then she was expected to depend on her lover for support. As was argued in chapter three, the cohabitation rule reinforces the notion that women trade their sexual services and fidelity for financial support from men (Wilson, 1977; Fairbairns, 1985, Pascal, 1986, Saville-Smith, 1987, Bryson, 1983; Pateman, 1989; Briar, 1994; Morris, 1996, Rankine, 1996).

The cohabitation rule is also a blatant denial of women's individuality and citizenship rights. Although the twentieth century welfare state tolerates 'promiscuity'⁸⁷, once a solo mother enters a monogamous, heterosexual relationship she is also expected to depend on her partner for her, and her child[ren]'s welfare, regardless of the quality of the relationship (Fairbairns, 1985; Saville-Smith, 1987). Any solo mother wanting to maintain a long-term relationship with a man must either surrender her independence and become dependent on the man in question (if the man is able and willing to support her), or live in a constant state of fear and paranoia that her benefit will be cancelled (Fairbairns, 1985; Saville-Smith, 1987).

The cohabitation rule is also a means of controlling solo mother's sexuality. As was argued in chapter five, women's sexuality is perceived as a threat to the social order of society. Because solo mothers are not under the direct 'control' of an individual man in marriage, the welfare state monitors their sex lives to ensure that they are not having a sexual relationship outside the bonds of marriage⁸⁸, and that if they are, they become dependent on the man in question. Prior to the introduction of the DPB, the income support system also attempted to control their sexuality by denying assistance to those who were viewed as 'sexually immoral'. Such distinctions can also be interpreted as a means of dividing solo mothers in order to weaken their collective power.

Similarly, the child support system, which has also been administered throughout the entire period under review, reproduces solo mother's dependency on their ex-partners even after their relationship has ended. As was explained in previous chapters, unless solo mothers name the father of their children they face a benefit reduction and, thus, poverty. Also, because child support payments are retained

⁸⁷As I explained in chapters two and three, attitudes towards both women and sex became more liberal during the 1960s, and in 1972 the Royal Commission on Social Security recommended that the 'moral clause' of the Social Security Act 1964 be repealed (RCSS, 1972).

⁸⁸Or a relationship in the 'nature of marriage'.

by the state up to the full value of the DPB most solo mothers do not actually receive any of these payments. This also means that, through their child support payments, liable fathers actually contribute towards the maintenance of solo mothers themselves.

Another continuity in income support policy has been the low level of assistance that has been administered throughout the entire period under review. The meagre amount that solo mothers received from charitable aid boards or on the widow's benefit forced many to seek some form of paid work. Although the DPB was introduced to enable solo mothers to care for their children full-time in their homes, it has never adequately covered the full costs of caring for children (Dann and Du Plessis, 1992; Duncan et al, 1996). The poverty experienced by solo mothers, particularly following the 1991 benefit cuts, would clearly place enormous pressure on them to seek financial security in terms of dependency on a male wage earner.

It is clear from the above discussion and the findings presented throughout this thesis, that income support policy has historically, and continues to, treat solo mothers as primarily domestic and dependent on men. Even though income support policy in the late 1990s refers to solo mothers as 'individuals' under the guise of gender-neutral language, the income support system has continued to reinforce the separate gender roles of the traditional breadwinner/dependent family (Sainsbury, 1996). As was pointed out above, this has been achieved through the administration of the cohabitation rule, the child support system, the low level of the DPB and the lack of assistance provided to solo mothers as paid workers. It also appears, however, that the work test policy package also upholds and reinforces the gendered breadwinner/dependent model of family relations.

For instance, in recognition of their caregiving responsibilities, work tested solo mothers are only required to seek part-time paid work⁸⁹(Tax Reduction and Social Policy Bill, No. 151-1, 1996). The work test was extended to solo mothers within a context of shifting labour market patterns and social change

⁸⁹Recipients of the unemployment benefit and other work tested benefits (who are predominantly male) are expected to seek full-time work (Tax Reduction and Social Policy Bill, No. 151-1, 1996). However, as I have mentioned elsewhere, from 1 February 1999, those solo mother beneficiaries whose youngest child is aged fourteen or over will also be required to seek full-time work (Peters, 1998).

(DSW, 1996a). With the growth of part-time work over the past decade and the increase in the number of mothers engaged in part-time work, the Government changed its expectation of solo mothers (*ibid*). Part time work has now become an acceptable role for mothers; it reinforces women's caregiving role without posing any significant threat to men's breadwinner status within marriage (Briar, 1992b; Millar, 1997). Part-time work also relieves tax payers from having to contribute towards the costs of public childcare.

While part-time work may seem like an ideal way in which mothers can combine their caregiving responsibilities with paid work, part-time work pays part-time wages and solo mothers can not raise their children independent of men on a part-time wage. In fact, Cockburn (1991) argued that the increase in part-time and casual work, particularly within the service sector, was constructed in terms of women's domestic/dependent status (Adkins, 1995). Although part-time work may be seen as a stepping stone to full-time work, as was pointed out in chapters four and five, many part-time jobs do not lead to full-time jobs (Briar, 1992a; Sayers, 1992; Davies et al, 1993). Part-time employees are generally disadvantaged in terms of wages and conditions relative to full-time workers and it is doubtful, therefore, that solo mothers will achieve 'real independence' through part-time work (Novitz, 1987; Briar, 1992b; Ministry of Women's Affairs, 1996).

In order for solo mothers to achieve 'real independence' and citizenship they would have to earn significantly more than the minimum wage in full-time employment. However, as previous chapters have made clear, solo mothers have not been provided with the adequate resources to do so. Childcare still remains a significant barrier to entering the labour market and although some initiatives (such as changes to the benefit abatement system, the childcare subsidy and the training incentive allowance), have been introduced to assist them, as already pointed out, this assistance is generally not enough (Duncan et al, 1996). Furthermore, the work test has been extended to solo mothers during a period of increasing unemployment and within a labour market that discriminates against solo mothers as both women and as caregivers. As chapter four revealed, women are disadvantaged relative to men in the labour market in terms of their income, conditions of employment, job security and future prospects (Novitz, 1987; Briar, 1992b, 1997a; Ministry of Women's Affairs, 1996).

Although many solo mothers are now required to enter the labour market and move towards becoming independent of the welfare state, they are still expected to fulfil their domestic/caregiving role to a specified standard. Thus, although caregiving work is not recognised as 'work' or as a contribution to society, it is still regarded as necessary work. In fact, the work test has been extended to solo mothers during a time when early childhood development theories are gaining more media attention. Also, as was pointed out in chapter four, both the Employment Task Force (1994a, 1994d) and the DSW (1996a) emphasised the important role that parents play in the future well being of their children. The expectation that solo mothers combine caregiving with paid work that pays a living wage places them in a rather ambiguous position. As Hobson (1994: 183) commented in relation to US solo mothers:

[a]s full-time carers supported by public assistance, they are condemned as welfare dependents, non-contributors to society, and as full-time workers, they have been censured as neglectful mothers.

The anomalous position that solo mothers occupy as unpaid welfare providers and paid workers was also a dominant theme for nineteenth century and early twentieth century solo mothers. Exactly how solo mothers are suppose to simultaneously combine their caregiving with paid work that pays a 'living' wage in a gendered society that separates the two roles into different spheres is not clear. Indeed, the emotional and physical stress involved in trying to combine these so far incompatible roles may be enough to drive solo mothers into dependency or semi-dependency on a man.

As stated above, it is clear that although income support policy refers to solo mothers as 'individuals' and treats them as workers through the work test, they are still regarded as primarily domestic and dependent on men. Through the administration of the cohabitation rule, the CS Act 1991 and the part-time work test, the income support system attempts to reproduce the traditional model of family and gender relations after couples have separated. As with many mothers in heterosexual relationships, to qualify for support from the state solo mothers on the DPB must refrain from having a relationship with a man, must rely on their child[ren]'s father for support and must now enter part-time paid work. It appears, therefore, that although the stated objective of the work test is to move solo mothers off welfare through paid work, solo mothers in receipt of the DPB are still, in the late 1990's, married to the state, maintained as men's dependents until their dependency can be given away to individual men in marriage.

Although the DPB is administered in a way which reinforces solo mother's economic dependency on men, it is clear that solo mothers, and women in general, are better off with this level of state intervention. The state is the only institution with the mandate to address and resolve gender inequalities that exist in both the family and the labour market (Saville-Smith, 1987). The labour market, on the other hand, sustains discriminatory employment and wage patterns for women and caregivers. It is doubtful, therefore, that the economic position of solo mothers will improve in a market led society. Instead, this new direction in income support policy is likely to pressure solo mothers into relationships with male wage earners before they and their children are ready. Forcing some groups of solo mothers into a discriminatory labour market without adequate childcare support, and punishing them if they fall short of specified mothering standards is, in many ways, reminiscent of the nineteenth and early twentieth century state's approach.

This thesis has underlined the need for policies that enable solo mothers to achieve 'real' independence. Some policy solutions are offered below.

Towards 'Real' Independence for Solo Mothers: Some Policy Solutions

This thesis has argued that the income support system treats solo mothers as men's dependents in order to uphold and reproduce the prevailing social order, and that this order is based on the subordination of women in the family. The reason why solo mothers are vulnerable to poverty and economic dependence on men is, therefore, because they are women. As British feminist Jane Millar (1997: 162) aptly stated

[i]n order to reduce inequalities after marriage (or relationship) breakdown we also need to find ways to reduce inequalities between women and men within marriage. Women and children will continue to be poor as lone-parent families until women in general are able to achieve a more substantial degree of equality and independence. (1992: 149) argued:

Thus, to enable solo mothers to become economically independent of men, policies need to be created that promote 'real' economic independence for women in general.

In chapter three the concept of a universal basic income (UBI) was introduced. The UBI, combined with changes to labour market policy and childcare policy (discussed further on), would potentially assist women to achieve 'real' economic independence. As was pointed out in chapter three, the UBI is an allowance that would be paid to every adult irrespective of their relationship and whether they were employed or not (The Aotearoa Network of Unemployed and Beneficiaries, 1994; Morris, 1996; Briar, 1997a). Women would receive an independent income in their own right, not as men's dependents. The Aotearoa Network of Unemployed and Beneficiaries (1994) also proposed that additional income be paid on top of the UBI to households with dependent children and to those with special needs (eg, those with high accommodation costs, disability related expenses).

The UBI has many advantages for both men and women (Aotearoa Network of Unemployed and Beneficiaries, 1994; Morris, 1996; Briar, 1997a). However, as Briar (1997a) pointed out, partnered caregivers would gain the most because they would receive their own independent income regardless of whether they were in paid work or not. With their own independent income, partnered mothers who stay at home to care for their children full-time would be freed from economic dependence on their partners (Briar, 1997a). Women would also have more choice over whether to remain in unsatisfactory relationships or not and could, therefore, create happier, healthier environments in which to raise their children (ibid). As mentioned in chapter three, solo mothers would also be able to form new relationships without having to depend on their partner for their, and their children's, welfare (ibid). Nor would solo mothers have to depend on their ex-partners through the child support system (ibid).

In its briefing paper to the incoming Government, the DSW (1996a: 22) mentioned that while a UBI could accommodate part-time employment, it would also act as a disincentive to paid work. On the contrary, the Aotearoa Network of Unemployed and Beneficiaries (1994), Morris (1996) and Briar (1997a) all argued that the UBI would remove the barriers to paid employment such as the poverty trap caused by the benefit abatement system, the costs of working and so forth. Solo mothers, as with men and women in general, would have more choice over whether they wanted to enter training or education courses, enter paid work, stay at home and care for their children, work in the community, or combine caregiving with paid work (The Aotearoa Network of Unemployed and Beneficiaries, 1994; Morris, 1996; Briar, 1997a). As Morris (1996) pointed out,

the UBI would provide financial recognition to unpaid caregiving and domestic work.

Because the UBI would be paid to every adult as of right, it would also remove the stigma associated with the DPB, and as Morris commented, "[end] the surveillance of beneficiaries and the whole apparatus of blaming and inspecting people on benefits" (1996:20). Due to its universal nature, it is likely that there would also be more support for it from both men and women, employees and employers (Briar, 1997a).

However, as Briar (1997a) pointed out, the main problem associated with the UBI is the issue of how to fund it. The Aotearoa Network of Unemployed and Beneficiaries (1994) suggested that the UBI could be funded partly through personal income tax. It was also argued that the UBI would potentially become more affordable in time because it would enable more people to enter paid work and, therefore, increase the tax base (The Aotearoa Network of Unemployed and Beneficiaries, 1994). Also, because the UBI would replace all current benefits⁹⁰ the state would save in administration costs (The Aotearoa Network of Unemployed and Beneficiaries, 1994; Briar, 1997a). Briar (1997a) suggested that another possible way to fund the UBI would be to widen the tax base and tax company profits, pollution and so forth.

If the Government eventually agreed to implement the UBI, it is recognised that it would most likely be introduced gradually (Briar, 1997a). However, there is plenty of scope for changes to be made to labour market policy, childcare policy and income support policy in the mean time that would assist solo mothers, and women in general, to achieve economic independence from men.

Research by Levine et al (1993) and Duncan et al (1996) revealed the need for jobs that pay 'decent' wages. As was pointed out in chapter four, women are over-represented in low paid work which increases their vulnerability to becoming dependent on men in marriage (Bryson, 1992; Rochford, 1993; Ministry of Women's Affairs, 1996; Brown, 1997; Briar, 1997b). One of the reasons why women earn less than men is because they tend to be segregated in female-dominated occupations. As I explained in chapter four, the Equal Pay Act

⁹⁰Except perhaps, a childcare allowance (The Aotearoa Network of Unemployed and Beneficiaries, 1994) and a supplementary benefit for people with special needs (The Aotearoa Network of Unemployed and Beneficiaries, 1994; Briar, 1997a),

1972 only covers women who are doing the same or very similar jobs as men and the work that women tend to do in female-dominated occupations is generally undervalued (Dex, 1985; Novitz, 1987; Bryson, 1992; Davies, et al, 1993; Ministry of Women's Affairs, 1996). Thus, to improve women's hourly rate of pay the state would need to 'reintroduce'⁹¹ 'equal pay for work of equal value' legislation so that 'women's work' was revalued and brought into line with male-dominated occupations (Briar, 1992a, 1997a).

Another reason why women, on average, earn less than men is that they spend less time in paid work (Davies, et al, 1993; Ministry of Women's Affairs, 1996; Brown, 1997). To improve women's access to full-time work women need to be provided with good quality, convenient, affordable childcare for all pre-schoolers as well as care for after school and during the holidays (Briar, 1997a). Indeed, childcare was viewed as one of the greatest barriers preventing solo mothers from entering paid work in the research by Levine et al (1993), Rochford (1993) and Duncan et al (1996).

To assist mothers, and fathers, combine caregiving with paid work, the length of the 'normal' working day could also be reduced (Briar, 1997a). As Briar (ibid: 192) argued, "[t]he 'normal' working day or week is designed for people who have no caregiving responsibilities". The conditions and wages of part-time employment could also be improved and the benefit abatement system could be changed so that solo mothers on the DPB could receive more of their earnings from employment ⁹²(Briar, 1992b; Duncan et al, 1996).

Ready access to good quality, affordable childcare that fully covered the hours of work and training was also identified as necessary for women to attend training and education courses (Levine et al, 1993; Rochford, 1993; Duncan et al, 1996). Solo parents interviewed by Levine et al (1993) also commented that the costs associated with courses exceeded their ability to pay. Thus, to improve their prospects in the labour market solo mothers should also be provided with more

⁹¹The Pay Equity Act, introduced in 1990, was a designed to ensure equal pay for work of equal value. However, it was repealed by the National Government only a few months after it was introduced (Briar, 1992a).

⁹²As I pointed out in chapter four, while the changes to the benefit abatement system introduced under the Tax Reduction and Social Policy Bill 1996 were an improvement, they were not considered to be adequate to facilitate solo mother beneficiaries into employment (Duncan et al, 1996).

assistance with course costs. This could involve an increase in the Training Incentive Allowance.

As mentioned above, solo mothers have never been provided with a genuine choice as to whether they stay at home and care for their children, enter paid work or combine both paid and unpaid work. To give solo mothers genuine choice, policy makers need to make sure that they have ready access to a 'living' wage in the labour market, while ensuring that those who wish to stay home and care for their children full-time have the resources necessary to do so as full citizens of society. This could be achieved through a UBI, but in the meantime policy makers could look at renaming the DPB the 'caregivers allowance', extending the principle of individual entitlement so that eligibility does not depend on marital status, and increasing the level of entitlement to reflect the actual costs of raising children and the opportunity cost foregone in the labour market.

The alternative policy solutions mentioned above would need to be fully researched before they were implemented. Future research also needs to be conducted into the causes of women's economic dependence on men which, in too many cases, leads to poverty and destitution after relationships end. However, the findings of this thesis also highlight the need for regular and ongoing research to be conducted into the impact of the work test on solo mothers and their ability to raise their children independent of men as full citizens of society.

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APPENDIX

THE MARRIAGE

(Kagan, 1996)

An autumn bride
 no veil or feast
 a witness
 declaring our intent
 in an office that could
 remember hundreds of
 like agreements
 Some scorned our union
 like I had married a man
 "old enough to be her father"
 "cheap little tart does not
 deserve him"
 "he married beneath him
 you know"
 but we didn't care
 especially me
 he was kind
 generous
 supportive
 of our needs
 I wondered what he received
 in return
 knowing he did the right thing
 holding his ego for all to see
 just a nice bloke
 who took on the responsibility
 The years past
 and we grew into comfort
 without too many demands
 no cook fuck or clean
 the union suited me
 financial security
 meant freedom
 The time to seek
 destroy the falsehoods
 nurture the truth
 education for the sake of learning
 self-discovery
 self-acceptance
 Then we woke one day
 and realised

the commitment had waned
and it looked as if it was over

He had tired
didn't see the point any more
felt drained

that I was dependent

I felt it too

there didn't seem to be
anything left for us to do
my future was without him

But him being a good man
would not leave me

in the lurch like some
wants to see me on my feet

so we have made another
agreement

one of separation

Supported for a few years yet

I'll work towards real freedom

but I have to say

its not been half bad

its been the foundation

of my evolution

and now we are just at

its natural conclusion

I owe no pledge debt or thanks

accept to acknowledge

being on the DPB

being Mrs State

has put me on the edge

and it's been great.