

Finding a balance?

**Work, family and economic security:
Insights from parents in the Life Chances study**

Ursula Harrison and Dina Bowman

2024



The Brotherhood of St. Laurence (BSL) is a social justice organisation working towards an Australia free of poverty. Our purpose is to advance a fair Australia through our leadership on policy reform, our partnerships with communities and the quality of our services. Our approach is informed directly by people experiencing disadvantage and uses evidence drawn from our research, together with insights from our programs and services, to develop practical solutions that work. For more information visit <www.bsl.org.au>.

Ursula Harrison is the Life Chances Research Fellow and Dina Bowman is Principal Research Fellow in the Work and Economic Security team in the BSL Social Policy and Research Centre.

Acknowledgements

Many thanks to the participants of the Life Chances study for their ongoing generosity in sharing their insights and experiences. Thanks also to the Life Chances Advisory Group members for support and guidance, and to Alex Bishop for editing this report.

Published by

Brotherhood of St. Laurence
67 Brunswick Street
Fitzroy, Victoria 3065
Australia

ABN 24 603 467 024

ARBN 100 042 822

T (03) 9483 1183

www.bsl.org.au

Suggested citation: Harrison, U & Bowman, D 2024, *Finding a balance? Work, family and economic security: insights from parents in the Life Chances study*, Brotherhood of St. Laurence, Fitzroy, Vic.

© Brotherhood of St. Laurence 2024

Apart from fair dealing for the purpose of private study, research, criticism, or review, as permitted under the *Copyright Act 1968* and subsequent amendments, no part of this paper may be reproduced by any process without written permission. Enquiries should be addressed to the publisher.

Contents

Summary	4	4 Creating a more equitable distribution of care	24
Stage 13 of the Life Chances study	4	A multidimensional approach is needed	24
Work and care patterns affect financial wellbeing	4	Some promising progress	27
Creating a more equitable distribution of care	6		
1 Introduction	7	Appendix	28
Patchy progress towards gender equity in work and care	7	References	31
2 The study	11		
Data collection and recruitment	11		
Data analysis	13		
3 Parenting, work and financial wellbeing	14		
Parenting and financial wellbeing	14		
Parents wanted to share the load and the joy	15		
Gendered patterns of work and care persist despite changing attitudes	16		
Parental leave arrangements contributed to the gendered division of labour	20		
The availability and cost of childcare influenced work and care decisions	22		

Summary

This report provides insights into how becoming and being a parent affects economic security and financial wellbeing.

The Life Chances longitudinal study began in 1990 and arose from BSL's desire to understand the impact of advantage and disadvantage over the life course. The study began with 167 babies from low, middle and high-income families. Each stage of the study has focused on different aspects of inequality, highlighting the impacts on the life chances of the participants.

The babies are now in their early thirties, and many have begun to form families of their own. Accordingly, Stage 13 of the study investigated how becoming and being parents of young children affects financial wellbeing.

Stage 13 of the Life Chances study

The research team designed the study in two parts: an initial survey of current participants (122) in the Life Chances study; and in-depth interviews with those who are now parents.

We received 69 responses to the survey, a 57 per cent response rate. The survey had a dual purpose: to briefly update the circumstances of the study participants and to identify those who were parents. Twenty-two respondents indicated that they were parents. We then invited them to an interview to explore the impacts of becoming and being a parent on their financial wellbeing, employment and domestic arrangements. Thirteen mothers and four fathers were interviewed, with 26 children in total ranging in age from nine weeks to eight years.

In preparing this report we also reflected on insights from other stages of the study, especially Stages 1, 2 and 12, including survey responses and interviews with the first set of parents who joined the study in 1990.

Work and care patterns affect financial wellbeing

Gendered patterns of work and care were established in the early days and months of becoming and being a parent, despite a desire to do otherwise. These were reinforced by policy settings that constrained parents' aspirations for a better balance of work and care. The usual pattern of paid employment in the families we interviewed was as a '1.5 earner household' where the father/partner worked full-time and the mother worked part-time. Fathers/partners did what they could but mostly fitted caring around their work. As one mother observed, the gendered division of labour is dictated by:

Well, you're making the money, [it's] 'What does your work need from you?' not 'What does your family need from you? Let's work around you.' I find as a part-time worker, as a mother, as a woman, I am the one that's got to try and find the flexible work to work in with our families, but there's no expectation that my husband has to find a flexible work environment to fit in with the family, because I'll do it.

Most wanted to share the work and care

Like their parents before them, the 2020s parents made significant financial, social and household adjustments to their lives when they became parents.

They wanted to share the load and the joy of caring for children; with fathers/partners keen to spend 'quality time' with their children and to be 'hands-on dads'. Most referred to their ideal arrangement as one where care was equally shared, but once they became parents it was more difficult to maintain these arrangements without conscious effort, and instead they tended to fall back into gendered roles.

Achieving the right balance between work and family was often difficult, and in the face of rising costs and uncertainty mothers felt pressure to 'return to work', and fathers/partners felt pressure to keep working, even if they wanted to spend more time at home with their children.

Mothers reported carrying the mental load of parenting, even though they often also added that, while less than ideal, their 'arrangements work for us'.

The gender pay gap reinforced gender roles

Because most of the mothers were the lower earner in the household, they were more likely than the fathers/partners to change their working arrangements once they had children. There was a sense that 'it was always going to fall back on the mother' as under the circumstances this seemed the best financial arrangement to make.

Part-time work, a key driver of the gender pay gap, became the norm for most mothers in the early years of parenting. Mothers more often organised their work around caring responsibilities and fathers' participation in caring was typically arranged around their usual working hours.

Having a supportive and responsive employer who understood the demands and responsibilities of parenthood was very important. Bridget, who was

looking for a job, explained that she prefers to work in female-dominated workplaces:

I never want to be in a workplace where you have to pretend you don't have kids when you're at work. One of my old bosses once said the worst thing about being a parent and working is that you're expected to parent like you don't have a job, and work like you don't have a kid.

Patterns of unpaid care established in the early days and weeks of parenthood tended to reinforce the notion that mothers will undertake more of the unpaid caring and domestic work over time.

Take-up and coverage of paid parental leave was patchy

Eligibility for the federal Paid Parental Leave (PPL)¹ scheme varied, with some mothers not eligible to claim due to insecure or interrupted work. Those eligible to claim often experienced a loss of income due to payment being made at the minimum wage level. They also lost superannuation contributions because this does not apply to the federally funded 18 weeks of leave. Some mothers received both employer paid leave and federal PPL, but they still experienced a loss of income due to the low level of the federal scheme.

Most fathers/partners did not take the federally funded Dad and Partner Pay (DaPP) of two weeks even when eligible, citing loss of pay and 'the hassle' of applying. With employer paid parental leave, when available (typically offering one week only), some extended their leave by taking annual leave or carers' leave.

Patterns of unpaid care established in the early days and weeks of parenthood tended to reinforce the notion that mothers will undertake more of the unpaid caring and domestic work over time.

¹ Note PPL refers to the Paid Parental Leave scheme, while Parental Leave Pay (PLP) refers to the payment. See [Paid Parental Leave Guide](#).

Limited and costly childcare restricts choice

A childcare place was not always available when mothers were ready to return to work, resulting in some mothers postponing their return to work. Parents felt compelled to accept a place whenever it was offered for fear of not being offered another place when it was needed. Lack of childcare flexibility forced mothers who worked variable hours to rely on extended family or, in one instance, to employ a nanny.

The high cost of childcare was an additional financial burden for parents, one describing it as 'ruinous'. The increased childcare subsidy introduced in 2022 was helpful but did not change the fact that paying for childcare was a major expense in the family budget.

High effective marginal tax rates also influenced mothers' decisions about returning to paid employment or working more. This finding reflects previous research (see for example, *Growing pains: Family Tax Benefit issues and options for reform* and *Return to the family safety net*).

Creating a more equitable distribution of care

Recent refocused policy efforts by the federal government are positive attempts to place women's economic security more firmly on the agenda.

Applying a gender lens to all family-related policy areas will ensure the removal of barriers to gender equity, enable women to participate more fully in paid employment and reduce the mismatch between desired work and care arrangements for men and women. Policy levers include boosting childcare affordability and availability, developing models of paid parental leave that encourage more equitable distribution of care between mothers and fathers/partners, and supporting greater take-up of flexible work options by fathers/partners.

Applying a gender lens to all family-related policy areas will ensure the removal of barriers to gender equity, enable women to participate more fully in paid employment and reduce the mismatch between desired work and care arrangements for men and women.

1 Introduction

The Life Chances longitudinal study began in 1990 and arose from BSL's concern with the numbers of children living in poverty, and a desire to understand the impact of advantage and disadvantage over the life course. Each stage of the study has focused on different aspects of inequality.

In 1990, when the study began, most of the mothers in the study had given up paid employment when they had children. A few had unpaid parental leave and if they returned to work it tended to be part-time. Now that the then babies are adults and becoming parents it is timely to examine whether, and to what extent, things have changed.

This report is structured as follows: First we provide some context, sketching changes in gender equity since 1990. We then introduce the study, describing the sample and research approach, before presenting findings and considering their implications. We conclude with some policy proposals to progress equity for parents.

Patchy progress towards gender equity in work and care

Since 1990, cultural attitudes and gender norms have shifted with more men and women under the age of 40 aspiring to share childcare (Baird 2023). Fathers are sharing caring roles at a greater rate than previously, but this generally means fitting in their caring responsibilities around their employment, rather than making significant changes to their employment arrangements (Baxter 2018).

Despite some progress the gender pay gap persists

Women's labour force participation rose from 52 per cent in 1990 to 62 per cent in 2023 (ABS 2023) but women are still more likely than men to work part-time and be in lower paid, feminised occupations. Women's workforce participation falls once they become mothers, and they are more likely to return to work on a part-time basis

that can last until their children are into their teenage years. These differences in workforce participation between women and men contribute to stalled career progression and the gender pay gap.

The Grattan Institute estimated that 37 per cent of women in Australia worked fewer than 30 hours per week in 2018, compared with the OECD average of 25 per cent (Wood et al. 2020). Furthermore, mothers continue to do the bulk of unpaid care of children under the age of 15 compared to fathers. Seventy per cent of mothers engaged in the physical and emotional care of children, compared to 42 per cent of fathers; 51 per cent of mothers spent time playing, reading or talking with a child compared to 38 per cent of fathers and 40 per cent of mothers participated in feeding and food preparation for children compared to 17 per cent of fathers (ABS 2022).

In 2023 the gender pay gap on base salary was 13.3 per cent, with the total remuneration gender pay gap approximately 5 per cent greater than this (WGEA 2023). Over more than two decades the national gender pay gap has fluctuated between 13 and 19 per cent. The gender pay gap is widespread:

- in seven out of 10 employers, and in every industry, there is a pay gap that favours men
- men are twice as likely as women to be in the top income bracket
- women earn on average \$26.6K per year less than men
- more than 50 per cent of the Australian workforce is employed in industries dominated by one gender (based on employers covered in the WGEA Employment Census).

The gender pay gap persists despite the *Workplace Gender Equality Act 2012* which aims to remove barriers to women's workforce participation and gender discrimination in employment and related matters, to advance employment and workplace gender equality (KPMG 2022).

Slow improvement of parental leave provisions

Paid parental leave schemes are recognised as important policy levers towards gender equity. They provide primary carers (usually mothers) with an income – helping with work and family life balance and maintaining women's connection to their employment (Commonwealth of Australia 2010; W+FPR 2022c). This aim is not always well served by the structure of paid leave schemes.

The Australian system of paid and unpaid parental leave is a hybrid mix of social policy (Paid Parental Leave) (PPL), industrial bargaining, and employer provisions (Baird et al. 2021). The PPL scheme is theoretically the universal form of paid leave available to all eligible parents. However, enterprise bargained conditions vary, and employer-bestowed benefits are mostly limited to larger enterprises.

Brighthouse and Wright's (2008) typology of parental leave spells out some differences between schemes and how they impede, enable or promote equity. Schemes that provide paid leave for mothers, or those that provide unpaid leave for either parent, are likely to impede moves towards greater equality in the sharing of caring and household tasks, as mothers are more likely to take unpaid leave. In contrast, generous parental leave schemes available to family units enable more equitable arrangements to be made as they remove obstacles for women to remain in the workforce, although they do not pressure families to adopt such arrangements. Equity promoting schemes include 'use it or lose it' incentives that quarantine non-transferable periods of leave for each parent.

It took 20 years after the *Parental Leave Test Case* in 1990 to introduce paid parental leave in Australia.² It was not until 2010 that 18 weeks' paid parental leave was available for most mothers, albeit with a *work test* (the requirement to have worked for both 10 out of the 13 preceding months, and around 330 hours/one day per week in that period).

In 2013, Dad and Partner Leave was introduced and in 2022 this leave was rolled into the 18 weeks, increasing paid parental leave to 20 weeks, with a two-week 'use it or lose it' component reserved for each parent. In 2023, legislation was introduced to progressively increase PPL to 26 weeks by 2026 (see Table 1 in the Appendix for more detail). Beginning with rolling in the two weeks' Dad and Partner Pay (DaPP) the scheme will progressively increase paid leave by two weeks per year until reaching 26 weeks in 2026.³ Changes to the PPL scheme are a step in the right direction, as is the increased family income limit and the removal of the notion of primary/secondary/tertiary carer.

A lag on fathers' take-up of parental leave

Many countries have recognised the importance of providing incentives for fathers to take parental leave and have included 'use it or lose it' incentives in their parental leave entitlements. The Nordic countries are generally considered to have the most generous parental leave schemes (Equity Economics 2021; W+FPR 2022c). Sweden's family leave policies allow for 480 days that can be shared by each parent with 90 days reserved for mothers or fathers. Sweden offers a benefit paid at 77.6 per cent of earnings for both parents subject to meeting employment eligibility. Those not earning receive a flat rate of payment (Koslowski et al. 2022). The take-up rate of parental leave by fathers in Sweden is relatively high at 76 per cent (KPMG 2021). Furthermore, evidence from the Nordic countries indicates that when non-transferable leave for fathers/partners is introduced, mothers' earnings and hours of paid work increase (Equity Economics 2021).

2 With the exception of paid leave for Commonwealth public servants, introduced under the Australian Public Service *Maternity Leave (Australian Government Employees) Act 1973*, this was the first paid maternity leave scheme in Australia, granting 12 weeks paid leave to Commonwealth public servants.

3 <https://parlinfo.aph.gov.au/parlInfo/search/display/display.w3p;query=ld%3A%22legislation%2Fbillhome%2F696%22>

In contrast, the take-up of paid parental leave is low in Australia. In 2022–23, 170,260 women accessed government-funded paid parental leave while only 1,020 men did. In addition, almost 87,895 men and 745 women accessed the two-week DaPP payment for secondary carers (Ward 2023).

Flexible work can be a double-edged sword for women

Flexible work options enable employees to better manage competing demands of work and care whether this is for the short or long term. For many mothers, taking up flexible work options is essential for their ability to remain in the workforce (Ruppanner et al. 2018). In 2009, the National Employment Standards were changed to allow employees, and parents returning to work after taking parental leave who were responsible for the care of a child of school age or younger, the right to request flexible working arrangements. This could be in the form of shorter working days, part-time hours, working from home, split shifts or job-sharing arrangements.

While this is a step in the right direction, there is no obligation on employers to respond favourably to such requests. Furthermore, there are gendered differences in the take-up of flexible work options. When women become parents there is far greater likelihood that they will take up flexible working options, and for many women this will be in part-time work (Wood et al. 2020). However, taking up flexible work options can be something of a double-edged sword for mothers as it can lock them into greater unpaid childcare and domestic roles (Chung & Booker 2022). In Australia, working part-time is a common solution to managing work and family responsibilities but it means that women earn less and contribute less to superannuation.

Limited take-up of flexible work by fathers

There has been limited take-up of flexible options by fathers. A recent report from the Australian Institute of Family Studies (Baxter 2023) compared changes in employment for mothers and fathers showing that there are fewer changes in employment for fathers when they become a parent than for mothers.

While there has been increased use of part-time work by fathers, the proportion working part-time has only increased from 6 per cent in 1991 to 12 per cent in 2021. It is unclear how much this is due to underemployment rather than working part-time by choice.

The lockdowns and restrictions associated with the COVID-19 pandemic saw an increase in working-from-home arrangements. While this often enabled both partners to work from home, women tended to come under pressure with responsibility for childcare and domestic work, although fathers did increase their contribution (Ruppanner et al. 2021). Nevertheless, Laß et al. (2023) found that mothers' job satisfaction improved with working from home because this enabled them 'to combine work and family responsibilities'. In contrast, men's job satisfaction was not found to be affected.

Taking up flexible work options can be something of a double-edged sword for mothers as it can lock them into greater unpaid childcare and domestic roles.

(Chung & Booker 2022)

Improved access to childcare and early learning comes at a cost

The Early Childhood Education and Care (ECEC) system in Australia comprises centre-based long day care, occasional care and family day care. Since 1990, this system has changed in two, at times competing, directions. On one hand there has been an increased emphasis on quality and the importance of early learning, and on the other hand marketisation has resulted in approximately 50 per cent of providers coming from the for-profit private sector (Grudnoff 2022). Private providers prefer locating services in more densely populated and higher socioeconomic areas, leaving poorer and more remote communities inadequately serviced (W+FPR 2022a). ‘Childcare deserts’ (Hurley et al. 2022) occur where demand for childcare places outstrips local provision in rural and regional areas where there are higher proportions of families on low incomes. In general, for-profit services charge higher fees than not-for-profit services (ACCC 2023a). Furthermore, the privatised system has undermined the working conditions of the largely female workforce, reduced service quality in their efforts to cut corners, and failed to maximise the sector’s potential macroeconomic and fiscal benefits (Grudnoff 2022).

As it currently stands, there are limitations and barriers within the ECEC system for families wishing to access care. For parents, the associated costs, availability and quality of childcare, as well as personal attitudes towards childcare, can strongly impact decisions about employment, especially for the secondary earner (Stewart et al. 2022).

Many families need flexible ECEC owing to their non-standard or variable work hours (Bowman & Wickramasinghe 2020). While family day care offers the best option for flexible care (Baxter et al. 2016), 97 per cent of childcare is provided through centre-based and before and after-school care (ACCC 2023b) with limited flexible options.

Child Care Subsidy helps but access issues remain

The prohibitive cost of childcare is the most common reason offered by women for their lower participation in the labour force once they have become parents, and the high cost disadvantages low-income families (CPD 2021; Wood et al. 2020).

Since 1984 different subsidy schemes supporting parents to work or study have been introduced, the earliest in the form of fee relief for childcare provided by not-for-profit centres. In 1990 this was extended to cover for-profit centres. The Child Care Benefit introduced in 2000 linked payments to Family Tax Benefit eligibility and improved the affordability of childcare until fees increased faster than average wages. In 2018 the Child Care Subsidy (CCS) was introduced. It replaced the earlier Child Care Rebate and Child Care Benefit and increased the subsidy to 85 per cent for lower-middle-income families. From July 2023 the subsidy maximum increased to 90 per cent for families earning under \$80,000 per year.⁴ Recent changes have increased the subsidy level for second and subsequent children simultaneously in care to 95 per cent for families earning less than \$120,000 per year. But the challenges of cost and access remain.

Compared to OECD and Nordic countries, childcare costs in Australia constitute a much higher percentage of couples’ household income (Equity Economics 2021). The increase in the CCS from 85 per cent to 90 per cent for low-income families was intended to improve affordability. However, recent evidence has shown that although subsidies have increased, the number of services charging fees above the hourly rate cap has almost doubled between 2018 and 2022. The CCS does not apply to the gap between actual fees charged and the hourly rate cap and that can leave parents with reduced benefit from the higher subsidy (ACCC 2023a; Duffy & Branley 2023).

It is in this context that this report explores the financial impacts of becoming and being a parent for some of the participants in the Life Chances study.

⁴ Table 2 in the Appendix lists the rebate and subsidy schemes since 1990.

2 The study

Life Chances is a longitudinal study that began in 1990 recruiting and interviewing the parents of 167 babies (at approximately six months of age) in two adjacent inner municipalities of Melbourne. The suburbs had a mix of substantial public housing estates and renovated terraced housing with diverse populations in terms of income, education and ethnicity. The families in the study reflected the diversity of the two suburbs with high, medium and low-income families, public housing tenants and home owners.

In Stage 12 of the study, we interviewed twenty-eight 30-year-old participants (eight of whom were parents) and 14 parents of Life Chances participants. We asked the older generation to reflect on their own situation as parents in 1990. A key finding was that, despite changing social attitudes and policy interventions, gendered parenting norms persist with mothers usually stopping or changing their paid work once they had children (Harrison & Bowman 2022).

We developed Stage 13 to examine in more detail the impacts of becoming and being a parent on financial wellbeing and women's economic security.

The broad focus of Stage 13 was on the financial wellbeing and economic security of those participants who are parenting young children. A particular focus was on the impact of family policies and structural factors on women once they become mothers. We designed Stage 13 around the central question: How does becoming and being a parent affect women's and men's economic security and financial wellbeing?

Data collection and recruitment

In Stage 13, data was collected during the later months of 2022. The first step was an online survey open to all current participants. This was followed by semi-structured interviews with parents who accepted an invitation in the online survey to be interviewed.

Online survey

An online survey link was sent to all current Life Chances participants (122) in September 2022. The research team received 69 responses, a 57 per cent response rate.

The survey was designed to identify those participants who were parents. Some questions were also asked about employment status, education and study, financial wellbeing self-assessment and financial stress indicators since they were last surveyed in 2019.

Most of the survey respondents were employed (88%) and working full-time, with most (81%) describing their financial circumstances as very or reasonably comfortable. Nine respondents described their circumstances as 'just getting along', one described themselves as 'prosperous', and another with no adult employed in the household described themselves as 'poor'. While the survey sample was generally financially comfortable, 14 respondents (20%) indicated that their household spent more than they earned; a similar number indicated that they would be unable to raise \$2000 in a week; and nine said that they were unable to pay utilities on time. Ten said that they had pawned or sold something to raise extra cash. Several said that they cut back on entertainment and could not afford a holiday (5) or a night out (6).

Over half of the respondents were paying a mortgage, around a third were renting, five lived with relatives and two owned their homes outright.

Parent interviews

Twenty-two survey respondents said they were parents. To explore the impacts of becoming and being a parent on financial wellbeing, we then invited those respondents to participate in a semi-structured interview.

Eighteen respondents indicated that they were willing to be interviewed, one later withdrew due to ill health.

Characteristics of interviewees

Thirteen women and four men were interviewed. All the parents were partnered. The interviewees included one female non-birth parent and one male foster parent. Sixteen parents had 23 children in total, ranging in age from nine weeks to eight years. Most had one child (10 of the 17), five had two children and one had three children. The seventeenth parent was fostering three teenage children.

The interview sample (17) included a mix of childhood family income backgrounds: low (7), medium (3), high (7).

Most parents worked or were seeking employment (see Table 2.1). At the time of the interviews most of the interviewee households had one parent on a reduced income, often while in receipt of paid parental leave. In opposite-sex families with two parents working, the father worked full-time and the mother worked part-time.

Most (15 of 17) interviewees had partners who were employed. Two interviewees received the Disability Support Pension (DSP), as did their partners. Three mothers combined paid employment with study: two were working full-time and studying, one was studying part-time while working part-time. One partner was currently looking for work.

Table 2.1 Employment status of interviewees

Employment status	Men	Women
Employed full-time	2	0
Employed part-time	1	7
On Paid Parental Leave	0	3
Unemployed looking for work	0	1
Not in the labour force	1	2
Total	4	13

Most (14 of 17) had mortgages, two were renting and one owned their own home outright. To set this in context, the Australian Institute of Health and Welfare notes that the home ownership rate of 30–34 year olds was 50 per cent in 2021 (AIHW 2023). Overall, the interview sample was relatively well-off despite their mixed family income backgrounds. Nevertheless, six interviewees had experienced financial stress in the previous twelve months; four indicated that their household expenditure was more than their income; four were unable to raise \$2000 in a week; four could not pay utilities on time; and two had pawned or sold something.

Longitudinal data

To provide a longitudinal perspective the research team drew on the reflections of parents from Stage 12, when we asked them to reflect on their experience as 30-year-olds in 1990. We also drew on data from previous stages of the study to illustrate changes and similarities since the study began.

To distinguish between the older and younger parents, we refer to the two groups as 1990s parents and the 2020s parents.

Data analysis

All survey data and interview transcripts were de-identified prior to coding and analysis. All names are pseudonyms.

The research team conducted a close reading of the transcripts and then coded the data into seven preliminary themes, which mapped the broad impacts of becoming parents for both men and women. We identified shifts in circumstances – for example, changing priorities, care and housework arrangements, employment changes and expectations, ideal care/work arrangements, financial impacts, parental leave, and childcare arrangements – and these were closely examined to identify themes.

Gender blindness or neutrality assumes homogeneity between men and women rather than recognising that there are important differences in the opportunities available to men and women that are maintained and reinforced by social norms and policy frameworks (Mosseri et al. 2020). With a focus on economic security and financial wellbeing the analysis used a gender lens to identify the differential impacts of policies and opportunities for women and men in their paid work and how unpaid care work is managed by households.

Ethics

Ethics approval was granted in August 2022 by BSL's NHMRC-accredited research ethics committee to conduct the online survey and semi-structured interviews.

Limitations

The Life Chances study began in 1990 with an even spread of participants from low, middle and high-income households. Since then, social mobility has meant that many of those who were born into poor households are now doing relatively well. Some of the more disadvantaged families have dropped out of the study, as is common with longitudinal studies of this nature.

The income categories for Life Chances households were originally based on the Henderson Poverty Line. At Stage 10 when the last estimates of family income were recorded the HILDA Survey annual income deciles were used. This was recoded into low, medium and high-income categories. The low-income category was equivalent to the lowest three deciles of household income and to 60 per cent of the median income. The high-income category was equivalent to the top two deciles of household income, and to the top 20 per cent of households.

The interviewees were relatively well distributed between low (7), medium (3) and high (7)-income households as assessed when the study began in 1990. However, it is not necessarily representative of the broader population of parents in their early 30s. Furthermore, our interview sample is small and is skewed in favour of women. Nevertheless, the research provides useful insights into the interplay between contemporary policy frameworks and individual lives.

With a focus on economic security and financial wellbeing the analysis used a gender lens to identify the differential impacts of policies and opportunities for women and men in their paid work and how unpaid care work is managed by households.

3 Parenting, work and financial wellbeing

The parents described having children as a ‘mind shift’ that required them to make significant financial, social and household adjustments to their lives. Bridget, a mother of two young children who was looking for work observed:

It’s almost hard to remember the world before this point, and the world after. They’re just very, very different worlds.

In a similar way, Natalie, a mother of two young children who was expecting her third child within days of the interview, reflected on the shift in priorities and the financial impacts of becoming a parent:

You have other people that you need to worry about and look after, it’s not just you anymore ... you need to cut back on buying things for yourself ... Priorities switch, and I feel like – most of our income goes on the kids, or the house. It doesn’t really go on us.

Becoming parents often also changed career focus, lending a new purpose and sense of identity about what was important in their lives and what they hoped for their children. It also meant additional responsibility and for some a new identity, as Pixie, the mother of two young children, explained:

I guess it gives me sort of a purpose and some direction in my life ... that I am a mum ... and that sort of determines my position within society as well, and I guess it’s something I’m proud of to be a parent.

In a similar way, a father who was working full-time observed that he had shifted focus to the needs of his family, explaining that he was ‘probably less career driven’ now. He wanted to spend enough time with his wife and child and ensure his family was ‘looked after’.

Parenting and financial wellbeing

The interviews for this study were conducted in the second half of 2022. From May 2022 the Reserve Bank of Australia lifted the cash rate over consecutive months from 0.10% in April to 2.6% in October 2022, leading to the highest interest rate in a decade. By September, when we began interviewing, impacts of the cost-of-living increases were starting to be felt, and families were carefully monitoring their expenditure. Since then, inflation and cost-of-living pressures have continued to increase.

One father in a household where both parents were receiving the DSP said he was ‘just getting along’. The couple’s combined income from the DSP was just \$2800 a month, plus Family Tax Benefit A and B. Monthly mortgage costs were \$1250 and Family Day Care \$280. The household was left with a little over \$500 per week to pay for food, utility, transport, clothing and health care.

Even those interviewees who were not experiencing any financial stress (12) paid attention to their financial situation, outlining how they cut back on their expenditure by not eating out, seeking out bargains or being vigilant about their spending. Aside from the added costs associated with having children, such as childcare, clothing, nappies and food, parents were

concerned about the potential impacts of rising interest rates on their housing costs.

Most of the home owners interviewed had bought their homes within the last 10 years when interest rates were at historic lows, and house prices were experiencing historic growth. Three households had already experienced increases in their monthly mortgage repayments, and one had refinanced their loan. Two households were thinking that they may need to do so if rates continued to increase.

Parents wanted to share the load and the joy

Among the 2020s parents the desire for a fair division of household labour appeared to be widespread, but strategies to achieve this varied. A few couples, like Monica and her partner, had formalised arrangements to help with sharing domestic tasks.

We have a roster. And yeah, it's funny even our daughter will say things like, 'It's your turn to read me a story tonight.' She's keeping track of who's done what! Generally, it's 50/50. It's been a conscious decision that we're a team.

Others relied on open communication to address unequal responsibilities. For example, Jill, who combined postgraduate study with casual employment, explained how she would speak up if she felt she was carrying too much of the domestic load.

I always feel very comfortable to say, 'This isn't working for me. I'm too stressed, or I don't have time.' Even every morning having to wake up and decide what to have for dinner can be tiring. So, when I've said that, we've figured out a way how I can potentially lighten that load for me.

Some took a flexible approach, for example, Geraldine's partner was working full-time while she was on paid parental leave (workplace and PPL). They shared tasks when they were at home, but while he was at work, she 'did everything'.

We have a pretty good split. Like, obviously, during the day, when Paul's at work, I do everything, but once he gets home, we just sort of share the workload.

Where fathers worked full-time, the desire to maximise 'quality dad time' after work and on weekends, was common. For example, Tonia was on paid parental leave (workplace and PPL) and, with her husband, had adjusted their shared regime so that after work he could spend time with their daughter:

When we were married, we already had divvied out jobs. And even with having Evie, it just stayed the same. But I guess when he comes home, he will spend more time with her. I don't want her to miss out on quality dad time because he's at work. So as soon as he comes home, he will play with her.

For Tonia, the division of labour made sense. She did most of the cooking because she's the 'better cook', even though they had previously shared this 'half and half' and her partner would 'help out' with some responsibilities like taking out the bins, because 'most dads ... take out the bin'. In a similar way, Zulya who had been out of the workforce since the birth of her first child, explained that her husband 'helped out with the girls' on the weekends, doing what he could.

Sometimes, [with] the oldest one, he does a daddy-daughter day, and they just go shopping and do the supermarket ... He really takes importance on that because when he was young, he never saw his father, he was always working ... and he doesn't want that with his kids.

Nevertheless, Zulya would have preferred more equal sharing of work and care, which would enable her to pursue her studies and have a career.

I would love if he was able to do 50/50 of the parenting. That's what he aims to as well with his business, if he can get it into a stage where he's only working three to four days a week. He's saying, 'In that way, you could do your thing, continue your studies ...' because he knows how much of a thing it is for me, more than a job.

The COVID-19 pandemic saw profound shifts in working arrangements that supported more shared care for some families. For example, Helena's partner worked at home, allowing him to be there in the baby's early years.

[Covid] was brilliant, and, because of everything happening with Covid and people trying to work out how to work from home, he was able to be present.

But these changes were temporary and with pressure to return to the office, old patterns re-emerge.

For many, finding the right balance between work and family was difficult, especially in the context of rising costs and uncertainty. In most households, quality 'dad time' was highly valued, but fathers'/partners' unpaid caring duties were mostly fitted in around work. This tension for the 2020s fathers/partners was similar to that experienced by the 1990s fathers. As one 1990s father explained: 'My work as a waiter prevents me from spending more time with my children.' Another 1990s father was frank about the challenge of finding the right balance:

You're never around as much as you'd like to be. But when you're there you don't want to be – they get on your nerves and me and [my wife] don't have enough time together.

For the 2020s parents, despite having established shared household task regimes prior to becoming parents, once couples had children it was more likely that mothers did most of the childcare and domestic work and reduced their paid work, just like their parents before them. For the parents who had more than one child it was evident that this pattern could last for several years.

Gendered patterns of work and care persist despite changing attitudes

Most of the mothers in this study were secondary earners, like the 1990s mothers before them. Their lower incomes meant that it seemed the best choice for them to reduce or cease employment, rather than their higher-paid partners. This in turn meant that these mothers were more likely to take on a larger load of unpaid domestic work and care of young children, reflecting the normative pattern in Australia (Wood et al. 2020; W+FPR 2022c).

This pattern was strongly evident in the 1990s parents with most mothers not working in the early years of parenting. When asked if they intended to return to employment, a common response was 'when [the kids] are in school and kinder'. However, they were also acutely aware of the importance of women's financial independence. As one mother said when asked why it was important for women to have a job:

... for all the reasons why it's important for a man to have one. So, they have independence. It gives them more choices to make about their own life if they are financially secure. Gives them more opportunities than marriage or children. Security.

For many, finding the right balance between work and family was difficult, especially in the context of rising costs and uncertainty.

Others wanted to work to help with the family finances: 'I can earn some more money for the family [because our] financial situation [is] not good', or 'for the security it brings'.

The 2020s mothers were torn between the desire to care for their children and the need for economic security. Pixie, who worked two days a week and wanted to work more, clearly articulated the persistence of differing expectations for mothers and fathers:

I think in society, the way it is at the moment, it always is going to fall back on the mother or the one that isn't the main breadwinner, because the main breadwinner is out earning the money, right? It's dictated by, 'Well, you're making the money, so what does your work need from you?' not 'What does your family need from you? Let's work around you,' which I find that, as a part-time worker, as a mother, as a woman, I am the one that's got to try and find the flexible work to work in with our families, but there's no expectation that my husband has to find a flexible work environment to fit in with the family, because I'll do it.

The gendered division of labour can be attributed to policy lags, although it may reflect deeply held traditional attitudes. As Natalie explained when asked about how decisions were made, 'I think it kind of just happened. I don't know how, it's just that I've always been – it's always been like that.' Some, like Lisa, took pride in their domestic organisation and care. She explained that nothing much had changed for her when she had a child:

I still make Peter's breakfast and his lunches and dinners, and all the rest of it. Nothing's changed. I'm lucky in that way, that I've always been pretty organised.

Parenting is physical, mental and emotional work. The mothers we interviewed tended to carry the mental load of parenting, making sure that appointments were made and kept, keeping an eye on what tasks should be done, even if their partners contributed to the physical work. Natalie's husband would do the chores when asked, but she kept track of what needed to be done:

It's kind of like he doesn't really know – he needs to be told what to do, if that makes sense. He won't just go and vacuum the carpet because it's dirty, it'll be like me saying, 'Hey, can you vacuum the carpet please?' He won't go out of his way to go clean up anything.

Fathers'/partners' reluctance to take on unfamiliar tasks left mothers with little option but to do it themselves, and this solidified the way responsibilities were managed, as Pixie explained:

We are ultimately a team, even though the child/admin does fall predominantly on me. Last night, for example, we had to go and get Janey's injections and I just had [medical treatment]. And I was like, 'Hey, I haven't been to [physio] this week. Can I go and you take Janey for injections?' He just looked at me like, 'Hell, no.' I'm like, 'What do you mean? I've done everything, all child immunisations for four years, and you're saying you won't get this one.' And he was like, 'No, I'm not comfortable. I don't know how she's going to react.' And I'm like, 'Okay. Fine.' All of that stuff does fall on me. If I was going to fall down [then] he'd do it.

Some, like Bridget and her wife, aware of the mental load carried by mothers as primary carers, made a conscious effort to ensure that this did not fall on one parent:

We're both licensed to carry a mental load and [...] won't do any weaponised incompetence bullshit that forces the other person to do things they don't have the energy to do. We certainly don't do that to each other.

Similarly, Jill who was studying full-time and working casually relied on 'open communication' with her partner about sharing the load.

Both generations of mothers considered it important for fathers/partners to be actively involved in their children's lives. The 2020s mothers/partners generally had a strong desire to actively share care, unlike older parents. For example, a 1993 report⁵ from the Life Chances study touched on shared parenting but framed it as 'support from partner' in helping out with daily events rather than shared care. One mother described her husband's support in a way that seems quite minimal compared to current expectations.

[He] was at the birth, participates in daily events. [The] baby, she recognises him, they play together ... [He will be] a guiding influence. He is strong [about] being honest with yourself and following it through. He will encourage [her] making her own decisions. (Couple in 20s with one child)(Gilley 1993, p. 28)

Since the beginning of the Life Chances study, there has been an increase in women's economic participation (ABS 2023). Social attitudes towards parenting roles are changing, but gendered norms and structural impediments persist.

Parents wanted flexibility at work

Most of the 2020s parents aspired to a more equal sharing of work and care. Nevertheless, generally it was the mothers who undertook part-time work to allow them greater flexibility to manage their work and care. For example, Carolina, the mother of two young children, worked part-time, and said ideally her husband would also work part-time because this would allow them to use less time in formal childcare:

The ideal arrangement would be if my husband was to also be working part-time. So, we'd probably still have the kids in two days of childcare, and then do a day each, and then a day together. But it'd be similar to this, just with him working less.

Financial concerns continued to drive decision-making about caring and work, but having greater choice was important, as one father observed:

If we had a choice, in an ideal world, and income wasn't a need, we would both work somewhere between two to three days each – we don't need to put him in childcare, we can spend the time with him. That would be my preference.

Like their mothers before them, the 2020s mothers were more likely to work part-time once becoming parents. They wanted other flexible work options such as the ability to work from home, and favoured employers who understood the responsibilities associated with caring for young children.

However, flexible work is not always available. For example, Charlotte, who had three children under the age of four, worked part-time and wanted flexibility with start and finish times. She observed: '[some workplaces] are fairly rigid and it's typically an 8.00 'til 4.30 day. [It's] very, very tricky to change that beginning or start time'.

Having a supportive and responsive employer who understood the demands and responsibilities of parenthood was very important. Bridget, who was looking for a job, explained that she prefers to work in female-dominated workplaces:

I never want to be in a workplace where you have to pretend you don't have kids when you're at work. One of my old bosses once said the worst thing about being a parent and working is that you're expected to parent like you don't have a job, and work like you don't have a kid.

It was apparent that mothers were keen to have flexible working arrangements, including part-time work, for both themselves and their partners. Despite the right to request flexible work, most families did not consider this to be feasible for both parents while their children were young.

⁵ Gilley, T 1993, *Access for growth: services for mothers and babies*, Brotherhood of St. Laurence, Fitzroy, Vic.

Pay rates influenced care arrangements

Pay equity is fundamental to enable a fairer share of work and care. Some progress has been made with recent legislative changes centring gender equality and job security.⁶ The changes have removed the need for a male comparator in assessing work value, inserting a statutory equal remuneration principle; introduced 10 days paid domestic violence leave; and empowered the Fair Work Commission to resolve disputes regarding requests for flexible work or the extension of unpaid parental leave.

Nonetheless a key challenge to gender pay equity is the unequal distribution of work hours with men more likely to work longer hours than women who predominate in low-hour and poor-quality jobs (W+FPR 2022b). The disparity in work hours reinforces gendered roles as it is not possible to combine long hours with primary caring responsibilities. Importantly, there are gendered ramifications for economic security over the life course (Wood & Emslie 2021).

Breadwinning and the motherhood penalty

In most of the Life Chances families the father/partner was the breadwinner and mothers were the secondary earner in the household. Women often reduced their working hours and their income when they became parents, as Natalie explained, 'He definitely earns more. I reduced my hours ... he didn't. I was the one to cut down my days and try to find work that fits with the kids.'

This pattern was apparent even for a same-sex couple. For example, Bridget described the 'motherhood penalty' that affected her wife when she had children:

It was absolutely classic motherhood penalty. We knew when Marilyn stopped work to have a baby that she was going to take an income punishment, because that's what happens ... And I kept advancing and we knew that that was in part because I got to spend that whole time solidly working and building my reputation and doing all the stuff. So, I advanced quite a long way and she got stuck.

Making decisions about how to juggle parenthood with career aspirations, work and study, can cause stress in relationships. Kirstin combined caring for her child with freelance work, and explained:

In our relationship, we juggle a lot more and that's been very stressful and the cause of a lot of stress on our relationship.

The juggle often meant that women compromised, accommodating work or study around their caring responsibilities. Natalie, who had two children and another on the way, explained that she stayed in her current job because it was flexible. Her husband was the main breadwinner, and she adjusted her working hours around the children's activities and even though she was not '100% happy', the job was 'flexible and it works around the kids'.

In a similar way, Zulya had been out of the workforce since the birth of her first child. She had tried to study but had found it too difficult.

Being a parent did change a lot of what I was actually aiming for my future. I didn't realise that it was a full-time job. And so, I had to cut my course in half, and then instead of doing a bachelor's I downgraded into a diploma.

Financial pressures complicated expectations and desires around mothering. For Tonia, who was the breadwinner, the financial pressure created by the loss of income while she was on paid parental leave and increasing cost-of-living pressures made her question her decision to take a year's leave, including time without pay.

Only having my husband as the sole income with all the interest rates going up – it is really, really difficult, even though I'd told my boss that I was going to take a year off. I wanted to spend a year at home with my daughter. Yeah, but with the interest rates coming in, I said, 'Oh no, I think I've made the wrong choice.' But I can't go back on my word because they've already hired a replacement. So, we're just dealing with it!

⁶ The *Fair Work Legislation Amendment (Secure Jobs, Better Pay) Act 2022* explicitly states gender and equality and job security as objects of the Act.

Parental leave arrangements contributed to the gendered division of labour

In 1990, the paid leave scheme for employees in the Commonwealth public service (*Australian Public Service Maternity Leave (Australian Government Employees) Act 1973*), offered 12 weeks of paid leave to mothers. Mothers employed elsewhere, as was the situation for most of the 1990s parents we interviewed, had no access to paid leave. Generally, the mothers who at that time were working in secure employment only qualified for the provisions of unpaid maternity leave granted under the Parental Leave Test Case 1990 (ACTU), but those in casual employment or self-employed were not eligible. As one parent said, it could be 'a bit precarious' financially.

Despite progress, paid parental leave coverage is incomplete

While there has been an expansion of PPL provisions, (see Table 1, Appendix), coverage remains incomplete. Some mothers in stable work were fortunate to be eligible for workplace paid leave, as well as the federal PPL scheme. For example, Charlotte, with three children under four, had been eligible for both forms of paid leave:

With all three of them, because I maintained my position at the [workplace] and was still employed full-time with them even though I was on leave, I qualified for the paid [workplace] leave each time as well, which was 12 weeks full-time. Then because between each kid I'd managed to do my minimum hours that Centrelink stipulates ... I also qualified for the government one. So, for all three kids, I had been able to access pay through both systems.

In contrast, Natalie, with her third child due in a few days, was only eligible for six weeks' paid leave from her workplace but, with the addition of some annual leave on top of the 18 weeks' federal PPL, she hoped to stretch her paid leave to six months.

In any case, managing on one wage seemed impossible so she needed to go back to her job.

I don't think we would manage on one wage. Based on the money that's coming out, yeah, it's very important. We'd really struggle on one wage.

Not all mothers' workplaces offered paid leave, and their eligibility for the PPL scheme varied according to their employment circumstances. For example, Monica, who was the sole breadwinner when her child was born, returned to her job after just 10 weeks' paid leave:

I wasn't actually entitled to anything and [my employers] were quite supportive and they gave me the 10 weeks' paid leave, I wasn't entitled to anything through Centrelink because I hadn't been at my employer for 12 months. So, me going back was financially driven.

Following the birth of her second child, Pixie was ready to return to work after 12 months. It was important to return to work because the extra money would help to pay for activities for the children:

But it did get to a point a little bit where we're like, 'You know what, that few extra – 100 bucks a week that you made would be really handy,' and that's sort of why I have gone back after a certain period of time when I felt mentally ready to do that as well ... I think it's just little things. For me, it's really important that my kids learn how to swim, I think from a safety aspect. Things like swimming lessons that they did from three months old and they're bloody expensive.

Those who were sole traders, working freelance or in casual work, were not usually eligible for paid workplace leave, and failure to meet the work test meant they were unable to claim any federal paid leave. Pixie was not eligible to take any leave with her first child, but qualified with her second child:

There was a work test where you qualify if you work 10 months out of the last 13. I wasn't entitled with that with my first child, so I didn't get any paid leave for the first child. With my second, I had worked enough to make that test and I was able to get the 18 weeks of government pay, but nothing from the job.

As a freelance worker Kirsten had no paid leave from a workplace, but she was eligible for the federal scheme:

Unfortunately, I couldn't take any kind of mat leave through work because we are freelance but, yeah, I took the Centrelink payments so that worked out.

Of course, access to paid parental leave has improved since the 1990s; indeed one 1990s parent noted:

My daughter-in-law was complaining about some of her maternity leave conditions. I just laughed at her ... we certainly got no maternity leave.

Fathers' take-up of parental leave remains limited

Most often it was the mothers rather than fathers who took leave, not least because it did not make financial sense to take an effective pay cut to take leave on DaPP. Those fathers/partners who had taken leave following the birth of a child had cobbled together small amounts of accrued annual leave or carer's leave. While mothers need time for postnatal recovery, current systems of parental leave do not enable families to establish shared patterns of care.

For some of the current fathers/partners the situation had not changed substantially since 1990. For example, Zulya's husband was given one week's unpaid leave when their first child was born, and as a business owner when their second child was born, he took just three days leave:

With my first, they did give him a week leave, but without payment, of course. They said, 'You're not going to lose your job. We'll give you a week.' ... [With our second child] he only took three days off, because it was his own business. And even throughout the three days, he was always receiving calls. And his head wasn't with me, it was always with the business.

Eligibility for the DaPP did not guarantee that it would be taken, as it is paid at minimum wage rate which effectively means a two-week pay cut. Fathers/partners were more likely to cobble together whatever leave they had access to, including annual leave, carers or sick leave, for a few short weeks if they could. Paul used annual leave:

My company didn't have paid parental leave. I was given a choice to take the Centrelink two weeks, or just take annual leave. So, I just took annual leave, because I didn't want to get less pay for the time away. I opted to use my four weeks – I used four weeks of annual leave at that time.

Tonia's husband did not want the hassle of applying for DaPP, instead taking one week of workplace paid leave, and one week of carer's leave, meaning that he did not experience a loss of income:

He didn't take Centrelink ... He's never been on Centrelink. He's like, 'I don't want to go through that system. I don't like it. Too much paperwork. I can't be bothered. I'm just going to take the sick leave and that's it.'

Natalie's husband took only one week of workplace leave when their first child was born. With their second child, he was planning to take five weeks as carer's leave, rather than the two weeks DaPP at minimum wage:

He's been able to take about five weeks off this time because I'm having a C-section. His work allowed him to take carer's leave, to take the majority of his sick leave as carer's leave, which has been good ... I don't think we're going to claim [DaPP], because he's just going to go back to work his wage is more than the Centrelink, he's just going to take five weeks.

The availability and cost of childcare influenced work and care decisions

The 1990s parents interviewed in Stage 12 recalled that they had had little difficulty accessing childcare in the 1990s, one claimed that 'there was accessible early childcare for everybody'. When their children were born the cost was offset by Child Care Fee Relief available in both not-for-profit and for-profit centres. While the cost was prohibitive for some, others were prepared to pay whatever it cost, even if it took most of their pay, so that they could return to work or maintain their skills. The 2020s mothers were also juggling these concerns.

Availability of care

The availability of ECEC when and where it is needed supports women's workforce participation. Currently, care systems do not seamlessly meet the work and care needs of families. Most families wanted their childcare to be close to where they were living, although some were prepared to travel for high-quality care that resonated with their values. However, access to ECEC is typically contingent on where people live (Mitchell Institute 2022). There are more centres in urban and high-income areas than in areas of socioeconomic disadvantage.

Limited flexibility around the availability of childcare created pressure to accept what was offered when it was offered. Following the birth of her first child, Bridget and her wife had wanted to wait six months longer before using childcare but felt forced into accepting a place much earlier because:

All the decisions are just around, 'Don't let the door slam shut in your face. You have to take this spot and you have to take it now.' You do not have a choice about that if you want what you want at the end of the day. I mean, ideally, people could just get day care and it wouldn't be hard. But that's not the situation. I've never heard a single story of someone being like, 'Oh, yes, I wanted to return to work on this day, so I rang up the day care and enrolled them and that's how it worked.' No. if you go back to work, it gets pushed three months in either direction based on when you can get day care.

Pixie could not increase her hours of work, even though she had a part-time childcare place for her children.

Now that I need extra days for them because I want to up my hours at work, I am finding that they do not have any availability and basically the wait list is as long as my arm, or actually longer, to try and get extra days.

Uncertain work hours do not fit with the necessity of locking in childcare days. With a mismatch between hours of work and available childcare hours, Kirstin and her partner could afford to employ a nanny who could work when needed:

Our work is so sporadic we can't know – you have to lock in days. We've got a really wonderful nanny who can work sporadically with us. We just give her a schedule like a week out, and we also have really great support in Troy's mum.

The cost of childcare

For many families, childcare was the largest regular expense after the mortgage. Recent changes to the CCS increasing funding from 85 per cent to 90 per cent of costs, including larger subsidies for second and more children, were appreciated by parents with two children in ECEC, but the availability and affordability of childcare when parents were ready to return to work following periods of paid leave remained an issue. Before these changes to the CCS the cost of childcare for two children in long day care was described as 'ruinous', amounting to between \$800 and \$900 per week for one family – more than their housing costs. Even with the reduced costs, childcare was a major expense, as Bridget explains:

We're now on like \$600-plus a fortnight which still – boo! – is a lot of money ... Certainly the subsidies are calculated at a level of you can now pay it and not starve, but that's it. This is not intended to make it easy. It's just intended to make it not impossible.

The high cost of childcare can mean that there is little financial benefit for women increasing their days at work. A father in Stage 12 had indicated that his wife was working part-time because if she worked full-time the cost of childcare would have taken most of her additional earnings as childcare fees were assessed against the mother's pay. For Tonia, the cost of childcare was a key consideration in the decision about returning to employment: 'So, if it's quite expensive, and that cancels out the pay, then I may as well not go to work.'

The value of early learning

Decisions about childcare were also driven by the perceived benefit to the child. Pixie was counting the costs and benefits of using childcare, but she could see the value for her son:

I don't end up with a whole lot extra left in our hands, but ... I felt as though day care was something that he would benefit from socially as well. I like to look at it from that aspect, not just me going to make money.

Helena travelled out of her area to a specialised early learning centre because of the educational benefits for her child. Paul's child had been on a waitlist for more than six months, but he was not in a rush to find a place, feeling that it was important for his child to spend time with his grandmothers and to learn their mother tongue:

We didn't want to put Tom in childcare. That was probably number one ... we wanted our family to spend more time with Tom. Also, that's what my mother would want, and my mother-in-law as well ... and this is probably their only time where they can spend meaningful time with their grandchildren ... there's also, he gets to learn my mother language. He won't get that in childcare.

The experiences of the parents in this study have shown that accessing good-quality ECEC is essential for their household's economic security. The timeliness of the availability and the affordability of childcare influenced the parents' decisions about managing their work, caring and domestic arrangements. When childcare was not available as it was needed, or it was considered too costly, the mothers' workforce participation was disrupted. Mothers adapted their employment plans, suffering a loss of income and career development, whereas with few exceptions fathers'/partners' working arrangements and patterns were largely unchanged when they became parents.

The high cost of childcare can mean that there is little financial benefit for women increasing their days at work.

4 Creating a more equitable distribution of care

Gendered patterns of work and care have persisted across the generations of parents in the Life Chances study despite changes in social attitudes, increased women's workforce participation and new family policy frameworks.

The 1990s mothers tended to have the primary caring role in the early years, sometimes with help from the father, but typically were 'fully engaged with being a mum ... and all the family duties', even those who described themselves as 'working mums'.

The structural drivers of the '1.5 earner household' (Wood et al. 2020, p. 6) have continued to lock the 2020s parents into gendered roles through establishing unequal patterns of care in early parenthood. This has restricted women's opportunities for paid work and reduced their earnings, and limited fathers'/partners' opportunities to contribute to family life.

Parents' choices are constrained by the intersecting impacts of gendered work and pay arrangements; unequal access to paid parental leave; access to and affordability of childcare; and normative attitudes that reinforce unequal patterns of unpaid work and care. The 'workforce disincentive rate' (Wood et al. 2020, p. 3), a combination of high childcare costs and unavailability of care when needed, and income support and tax settings making it unattractive for the secondary earner to work more than three days per week, had significant impacts on the mothers in this study. These intersecting aspects continue to undermine women's financial wellbeing and economic security. In the current context of high house prices and the rising cost of living, decisions about work and care are further restricted.

A multidimensional approach is needed

By applying an intersectional gender lens to family-related policy this study shows how it differently impacts people's lives. The Life Chances families' experiences of becoming and being parents sheds light on some major structural inequities faced by parents in Australia.

As the mothers' experiences show, in Australia, women's workforce participation markedly decreases once they have children. Women's economic participation is an important indicator of gender equity, and the striking shift in women's workforce participation once they become parents sees Australia falling far behind many comparable countries in indicators of gender equity (Equity Economics 2021; KPMG 2021; Wood et al. 2020; World Economic Forum 2021). Current policy settings, along with persistent gendered notions of 'mother as carer', 'father as provider', often left the interviewees with little choice but to enact gendered norms around parenting, although in most cases shared arrangements were their preference. As a result, there were different patterns of work for women and men, particularly in the early years of parenthood.

Multidimensional and joined-up approaches that support mothers to maintain their connection to employment, and that reduce disruption and downshifting in their working lives, will have a material impact on women's economic security.

Parents' caring and domestic roles must be valued and parental leave properly remunerated so that both women and men are able to participate in caring roles. To support gender equity, seen in the expressed desires of the Life Chances parents, policy settings that encourage greater participation by fathers/partners in caring for their children and sharing domestic tasks will be a step towards achieving fairness and equity for mothers.

A fairer system needs to address:

- high effective marginal tax rates that make it less attractive for mothers to work more than three days per week
- high costs and inflexibilities in the childcare system.

The federal government also should ensure that:

- the paid parental leave system has adequate provisions to encourage fathers/partners to take parental leave
- parents' – particularly fathers'/partners' – requests for flexible work arrangements to care for young children are met favourably.

Address the high effective marginal tax rates

Lack of access to childcare combined with its high costs restrict parents' labour force participation. Furthermore, high taper rates and low income free areas⁷ associated with income support payments create high effective marginal tax rates which influence decisions to seek paid work or increase hours of work. These barriers led to the mothers in this study, typically the secondary earners, deciding it is simply not worthwhile increasing work hours. Mothers who were in low-paid or insecure work, common in female-dominated industries, were particularly affected. A coordinated approach is required to examine the intersections of tax and transfer settings to reduce barriers to women's employment. This should include regular reviews of taper rates and indexation of income free areas.

Develop new models of paid parental leave

New models of paid parental leave enabling a more equitable distribution of care between women and men are required. In addition, better integration between the PPL system and ECEC will avoid gaps in care arrangements that impact on women's ability to return to work or work their desired hours (W+FPR 2022a). Better integration will also better support the employment aspirations of mothers with similar experiences to those in this study and their (re)entry into paid work at levels commensurate with pre-birth employment.

Stronger incentives in the PPL system, and employer-provided leave to encourage fathers/partners to participate more fully in unpaid care and domestic work are required. Changes to increase the amount of paid leave to 26 weeks by 2026, including four weeks 'use it or lose it' for both parents are a step in the right direction.

However, the benchmarks to improve work and care outcomes recommended by the Work and Family Policy Roundtable (2022a) include policy principles that would even better support both women and men to be in paid employment and to share unpaid care and domestic work. The Roundtable advocates for 26 weeks of paid leave available for both parents to share over the first two years of a child's life, and an additional six weeks of paid leave available on a 'use it or lose it' basis to incentivise fathers/partners sharing care.

A more generous scheme of paid leave will create more incentive for fathers/partners to take leave and promote shared care and domestic responsibilities. Such a scheme is especially important because remuneration rates for parental leave in Australia are very low.

Many families in this study were not able to manage their work and family lives as equitably as they desired. Enabling fathers/partners to share involvement in their children's lives and to better understand the breadth and depth of caring for young children will improve the quality of family life and benefit the health and wellbeing of all family members.

⁷ This refers to the rate of withdrawal of a payment if income is earned. For example, if you are single and not a principal carer and receive JobSeeker Payment, you can earn up to \$150 a fortnight (the income free area). The payment reduces by 50 cents for each dollar between \$150 and \$256 then 60 cents for each dollar over \$256 (taper rate).

Encourage greater take-up by men of flexible working arrangements

There was a clear preference from the 2020s parents for family-friendly workplaces to help them manage their work and caring responsibilities. Those with caring responsibilities have the right to request flexible working arrangements under the *Fair Work Act 2009* National Employment Standards, although they are granted at the employer's discretion. Flexible working arrangements enable employees to have more control over their working hours, work patterns and locations. Workplace flexibility options range from the informal – being able to temporarily adjust working times at short notice, for example leaving work early and making up time after hours – to formal frameworks giving employees greater control over their working hours, such as part-time work, permanent flexitime arrangements, or allowances for working from home for a portion of the working week.

While mothers are more likely to take up flexible arrangements than fathers (Baxter 2018; Hokke et al. 2021), gender equity in work-care arrangements requires equally valuing paid and unpaid caring, and fathers'/partners' participation in unpaid caring. It is also important to recognise the tensions between work and parenting that exist for fathers'/partners who are breadwinners and want to be involved parents. Workplaces can help by making caring responsibilities visible in the workplace. Shifting normative organisational culture and modelling by key actors in the workplace will provide reassurance that involvement in domestic caring arrangements will not prejudice careers.

Promoting flexible work options will support a move away from the dominance of the male breadwinner model and challenge the widely accepted pattern of long working hours for men in Australia. Policy proposals like the four-day working week enable both parents to establish more equal caring and work arrangements.

Boost affordability and availability of childcare

BSL (2023) recommends a nationwide guarantee enshrined in legislation giving every child and family in Australia three days per week of free or low-cost quality early education with more days available at minimal cost, as soon as families need it. At present there is often a lag between the completion of parental leave and availability of ECEC. This impacted the mothers in this study who were not able to return to work when they needed or wanted to.

Removal of the CCS activity test will enable greater access to early learning and childcare. In addition, there needs to be a universal ECEC system catering for diversity that is easy for families to navigate. The present system is complex and it is difficult for many families to understand what supports they are entitled to such as the Additional Child Care Subsidy.

One of the greatest barriers to workforce participation for families, and in particular mothers, is accessibility of affordable, flexible quality ECEC. For mothers who are usually the secondary income earner in a household, the cost of childcare intersects with lower wages and high effective marginal tax rates, along with the possible loss of family or parenting payments, and influences decisions about the number of days or hours to work each week.

Improving these systems will contribute to economic growth, enable mothers to re-enter the workforce when they are ready, and be a fairer system for all parents and families.

Some promising progress

The federal government's current change agenda focuses on social and economic structures that continue to reflect and reinforce gendered work and care norms that are particularly disadvantageous to women. Recently established initiatives hold the promise of better integrated efforts towards significant policy changes to benefit women and families with women's economic security firmly on the agenda.

For example:

- Treasury's recently released *Measuring what matters* report sets out a national wellbeing framework to inform policymaking to improve Australia's economy and society. Five wellbeing themes – Healthy, Secure, Sustainable, Cohesive, Prosperous – are underpinned by principles of inclusion, equity and fairness. Supporting the themes, the listed dimensions and indicators pertinent to this study include expanding PPL and reforms to make childcare more affordable, along with broadening opportunities for employment and well-paid secure jobs. These broad measures dovetail with other strategies that will provide more specific and detailed recommendations.
- The *National Strategy to Achieve Gender Equality* being developed by The Office for Women identifies a range of factors needing to be addressed that will contribute to women's economic equality. Along with identifying the gender pay gap and gender segregated industries, the strategy nominates a key factor affecting gender equity as the significant time women are out of the workforce in the early years of parenting.

- The *Women's Economic Equality Taskforce* recently released a report that outlines measures to drive women's economic equality and security as an economic imperative for the nation, and an important lever to achieve gender equality. Their recommendations will inform the National Strategy to Achieve Gender Equality.
- The *Early Years Strategy* will focus on establishing strong foundations in the early years to enable children to reach their full potential and to support families.

Changes to the above family-related policy areas such as removing or reducing structural impediments to gender equity and increasing the affordability and accessibility of the ECEC system will increase fairness and equity for parents. When families are better able to establish their preferred caring and working arrangements, the life chances and long-term economic security of all family members, particularly mothers, will substantially improve.

When families are better able to establish their preferred caring and working arrangements, the life chances and long-term economic security of all family members, particularly mothers, will substantially improve.

Appendix

Table 1 Timeline of parental leave in Australia, paid and unpaid

Year	Government	Measure	Provisions
1990	Hawke Labor government 1983–91	<i>Parental Leave Test Case</i>	Replaced earlier maternity leave provisions, combining provisions for maternity, paternity and adoption leave in awards; extended adoption leave to both parents; enabled fathers to spend time as primary carers. ⁸
1994	Keating Labor government 1991–96	<i>Industrial Relations Reform Act 1993</i>	Granted all workers, on awards or award-free, access to minimum parental leave entitlements. More generous award conditions kept precedence. ⁹
1995/96		<i>Family Leave Test Case</i> , became known as Personal Carers' Leave	Maximum of five days' carer's leave per year, to be taken from the total pool of sick and bereavement leave available under appropriate awards. New title reflected the broad nature of the entitlement. ¹⁰
1996		<i>The Workplace Relations Act 1996</i>	Included parental leave and personal carers' leave as 'allowable award matters' in all awards. ¹¹
2009	Rudd Labor government 2007–10	National Employment Standards, right to request flexible working hours	Gave employees who are the parent or have responsibility for the care of a child who is of school age or younger the right to request in writing flexible working arrangements. ¹²
2011	Gillard Labor government 2010–13	<i>Paid Parental Leave Act 2010</i> ¹³ <i>Paid Parental Leave Act and Other Legislation Amendment (Consolidation) Bill 2011</i> Parental Leave Pay (PLP)	Commonwealth Government scheme for eligible working parents (primary carers) ¹⁴ earning less than \$150,000 p/a. Provided 18 weeks' paid leave at the national minimum wage following the birth or adoption of a child. Work test – must have worked for at least 10 months of the 13 months prior to birth or adoption. Can be taken in addition to employer leave entitlements. ¹⁵
2013	Gillard Labor government	Dad and Partner Pay	Commonwealth-funded scheme allowed two weeks of paid leave following the birth or adoption of a child for dads or partners paid at minimum wage. Full-time, part-time, casual and contract workers eligible. ¹⁶

8 <https://www.actu.org.au/media/303781/index.htm>

9 Ibid.

10 Ibid.

11 Ibid.

12 <https://www.fairwork.gov.au/tools-and-resources/fact-sheets/minimum-workplace-entitlements/requests-for-flexible-working-arrangements>

13 Commonwealth of Australia, *Paid Parental Leave Act 2010*, no. 104, 2010.

14 Ibid.

15 https://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/Bills_Search_Results/Result?bld=r4707

16 <https://www.servicesaustralia.gov.au/who-can-get-dad-and-partner-pay?context=22136>

Year	Government	Measure	Provisions
2022	Albanese Labor government 2022–	<i>Paid Parental Leave Amendment (Improvements for Families and Gender Equality) Bill 2022</i>	The expansion and reform of PPL entitlements commencing 1 July 2023; PPL extended to 20 weeks, two weeks reserved on a ‘use it or lose it’ basis for each claimant; families can be assessed under a \$350,000 family income limit; eligible father or partner to receive PPL; removed notion of primary/secondary/tertiary carer. ¹⁷ Further legislation will progressively increase PLP by two weeks per year until it reaches 26 weeks in 2026. ¹⁸

Table 2 Timeline of payments to offset the costs of childcare in Australia from 1990 to 2023

Date	Government	Measure	Provisions
1990	Hawke Labor government	Child Care Assistance (fee relief)	Fee relief extended to include for-profit centres. ¹⁹
1994	Keating Labor government	Child Care Cash Rebate (CCR)	Paid to families for work and study-related childcare costs. Families paid the first \$16 per week of the cost of care for one child, \$18.50 per week for two or more children. A rebate of 30% of care, minus any Child Care Assistance, up to a fee ceiling of \$110 per week for one child in care (maximum rebate of \$28.20) or \$220 per week for two or more children in care (maximum rebate of \$61.20). The Rebate was available to families receiving Child Care Assistance for fees paid above the \$110 ceiling (minus \$16 and up to a second ceiling of \$110). ^{20, 21}
1997	Howard Coalition	Child Care Assistance (CA)	Limited to 50 hours of care per week per child. Reduction of CCR from 30% to 20% for one-child families with incomes above \$70,000 per year plus \$3000 for each additional dependent child. ²²
2000		Child Care Benefit (CCB)	Combined two existing childcare fee subsidies (CCR and CA) into one payment. Improved affordability of childcare for working/non-working families until childcare fees increased faster than average wages. Payments were linked to Family Tax Benefit (FTB) eligibility. ²³
2007		Jobs, Education and Training Child Care Fee Assistance (JETCCFA)	Granted to parents who participated in specified jobs, education or training activities while they received income assistance. The parental contribution was \$0.10/hour of childcare from 3 July 2006 to 30 December 2012. Increased to \$1/hour of childcare on 1 January 2013. ²⁴

17 https://www.aph.gov.au/Parliamentary_Business/Bills_Legislation/Bills_Search_Results/Result?bld=r6960

18 https://parlinfo.aph.gov.au/parlInfo/download/legislation/bills/r6960_aspassed/toc_pdf/22139b01.pdf;fileType=application%2Fpdf#search=%22legislation/bills/r6960_aspassed/0000%22

19 Hodgson 2005.

20 https://www.aph.gov.au/parliamentary_business/committees/senate/community_affairs/completed_inquiries/1996-99/childcare2/report/c02. Viewed 28 Feb 2023.

21 Schofield and Pollett 1998.

22 https://www.aph.gov.au/parliamentary_business/committees/senate/community_affairs/completed_inquiries/1996-99/childcare2/report/c02. Viewed 28 Feb 2023.

23 Hodgson 2005.

24 Chagavazira A & Hanel B 2013, The outcomes of Jobs Education Training Child Care Fee Assistance (JETCCFA) recipients, Melbourne Institute of Applied Economic and Social Research.

Date	Government	Measure	Provisions
2018	Turnbull Coalition government	Additional Child Care Subsidy (ACCS), replaced JETCCFA	Supports families with the cost of childcare while they prepare to work/get back to work. Must be eligible for CCS, then receive a 95% subsidy of the actual fee charged or 95% of the CCS hourly rate cap whichever is lower. ²⁵
2018	Turnbull Coalition government	Child Care Subsidy (CCS)	Replaced Child Care Benefit (CCB) and Child Care Rebate (CCR), ²⁶ subsidy increased to 85% for families earning less than \$66,958/year. Abolished annual rebate cap for families earning \$186,958 or less. Cap increased for families earning over that amount. ²⁷
2021	Morrison Coalition government		Increased CCS to a maximum of 95% for second and subsequent children in care for families earning \$120,000 and under. Removed annual CCS cap. ²⁸
2022	Albanese Labor government		CCS maximum increased from 85% to 90% from 10 July 2023 for families earning \$80,000 or less. For families earning over \$80,000 the CCS rate decreased by 1% for each \$5000 of family income, until the rate reaches 0% for families earning \$530,000. Families earning below \$362,408 with more than one child aged five or under in care still get a higher rate for their second and younger children.

25 <https://www.careforkids.com.au/child-care-articles/article/170/additional-child-care-subsidy-accs-transition-to-work>

26 https://www.treasury.nsw.gov.au/sites/default/files/2022-06/trp22_19-weo-in-labour-market-and-impact-of-ecec.pdf

27 <https://www.malcolmturnbull.com.au/media/childcare-relief-for-australian-families>

28 <https://ministers.treasury.gov.au/ministers/jane-hume-2020/media-releases/morrison-government-easing-cost-child-care-families-today>

References

- ABS (Australian Bureau of Statistics) 2022, *How Australians use their time*, ABS.
- 2023, *Gender indicators: work*, ABS.
- ACCC (Australian Competition and Consumer Commission) 2023a, *Childcare inquiry – final report, December 2023*, ACCC, Canberra.
- 2023b, *Childcare inquiry – interim report, June 2023*, ACCC, Canberra.
- AIHW (Australian Institute of Health and Welfare) 2023, *'Home ownership and housing tenure'*, AIHW.
- Baird, M 2023, *'Nordic Talks: breaking the ice ceiling: gender equality in Iceland and Australia'*, Australia Institute.
- Baird, M, Hamilton, M & Constantin, A 2021, 'Gender equality and paid parental leave in Australia: a decade of giant leaps or baby steps?', *Journal of Industrial Relations*, vol. 63, no. 4, pp. 546–67.
- Baxter, J 2018, *'Fathers and work'*, presented to Fathers at Work, Australian Institute of Family Studies, Melbourne.
- 2023, *Employment patterns and trends for families with children*, Australian Institute of Family Studies, Melbourne.
- Baxter, J, Hand, K & Sweid, R 2016, *Flexible child care and Australian parents' work and care decision-making*, Australian Institute of Family Studies, Melbourne.
- Bowman, D & Wickramasinghe, S 2020, *Trampolines not traps: enabling economic security for single mothers and their children*, Brotherhood of St. Laurence, Fitzroy, Vic.
- Brighouse, H & Wright, EO 2008, 'Strong gender egalitarianism', *Politics & Society*, vol. 36, no. 3, pp. 360–72.
- BSL (Brotherhood of St. Laurence) 2023, *Submission to the Productivity Commission Inquiry into Early Childhood Education and Care*, May 2023, BSL, Fitzroy, Vic.
- Chung, H & Booker, C 2022, 'Flexible working and the division of housework and childcare: Examining divisions across arrangement and occupational lines', *Work, Employment and Society*, vol. 00, no. 0, pp. 1–22.
- Commonwealth of Australia 2010, *Paid Parental Leave Act 2010*.
- CPD (Centre for Policy Development) 2021, *Starting better: a guarantee for young children and families*, CPD, Melbourne.
- Duffy, C & Branley, A 2023, *'Childcare subsidies are increasing, but inflation and fee hikes will take a bite'*, ABC news, 3 July.
- Equity Economics 2021, *Back of the pack: how Australia's parenting policies are failing women and our economy*, December 2021.
- Grudnoff, M 2022, *The economic benefits of high-quality universal early child education*, The Australia Institute, Canberra.
- Harrison, U & Bowman, D 2022, *Return to the family safety net? Economic security as Life Chances participants turn 30*, Brotherhood of St. Laurence, Fitzroy, Vic.
- Hodgson, H 2005, 'An historical analysis of family payments in Australia: are they fair or simple?', *Journal of the Australasian Tax Teachers Association*, vol. 1.
- Hokke, S, Bennetts, SK, Crawford, S, Leach, L, Hackworth, NJ, Strazdins, L, Nguyen, C, Nicholson, JM & Cooklin, AR 2021, 'Does flexible work 'work' in Australia? A survey of employed mothers' and fathers' work, family and health', *Community Work and Family*, vol. 24, no. 4.
- Hurley, P, Matthews, H & Pennicuik, S 2022, *Deserts and oases: how accessible is childcare in Australia?*, Mitchell Institute, Victoria University, Melbourne.
- Koslowski, A, Blum, S, Dobrotić, I, Kaufman, G & Moss, P 2022, *18th international review of leave policies and related research 2022*, International Network on Leave Policies & Research.
- KPMG 2021, *Enhancing work-life balance: a better system of Paid Parental Leave*, KPMG Australia.
- 2022, *She's price(d)less: the economics of the gender pay gap*, KPMG, DCA, WGEA.
- LaB, I, Vera-Toscano, E & Wooden, M 2023, *Working from home, COVID-19 and job satisfaction*, working paper series, Melbourne Institute of Applied Economic and Social Research, Melbourne.
- Mitchell Institute 2022, *Election 2022 education policy brief: early childhood education and care*, Mitchell Institute, Victoria University, Melbourne.
- Mosseri, S, Cooper, R & Foley, M 2020, *The future of work and gender*, Workplace Gender Equality Agency (WGEA).
- Ruppanner, L, Collins, C, Landivar, LC, Scarborough, W & Tan, X 2021, 'Covid forced Australian fathers to do more at home, but at the same cost mothers have long endured', *The Conversation*, 12 February.
- Ruppanner, L, Lee, R & Huffman, M 2018, 'Do mothers benefit from flexible work? Cross-national evidence for work time, job quality, and satisfaction', *International Journal of Sociology*, vol. 48, pp. 170–87.
- Stewart, M, Jackson, A & Risse, L 2022, 'If governments were really concerned about tax and the cost of living they would cut the cost of childcare', *The Conversation*, 13 May.
- Ward, M 2023, 'Fatherhood is changing. But will men let that affect their work?', *The Sydney Morning Herald*, 26 November.
- W+FPR (Work and Family Policy Roundtable) 2022a, *Submission to the Senate Select Committee on Work and Care, 2022*, W+FPR.
- 2022b, *Submission to The Treasury Consultation for the Employment White Paper, 2022*, W+FPR.
- 2022c, *Work, care and family policies: federal election benchmarks 2022*, W+FPR.
- WGEA (Workplace Gender Equality Agency) 2022, *Wages and ages: mapping the gender pay gap by age*, WGEA.
- 2023, *National gender pay gap of 13.3% just a fraction of the real cost on women*, media release, WGEA, 23 February.

Wood, D & Emslie, O 2021, *Dad days: how more gender-equal parental leave could improve the lives of Australian families*, Grattan Institute, Melbourne.

Wood, D, Griffiths, K & Emslie, O 2020, *Cheaper childcare: a practical plan to boost female workforce participation*, Grattan Institute, Melbourne.

World Economic Forum 2021, *Global gender gap report 2021*, World Economic Forum, Switzerland.

Finding a balance?

Work, family and economic security: Insights from parents in the Life Chances study

Ursula Harrison and Dina Bowman

2024

Acknowledgement of Country

The Brotherhood of St. Laurence acknowledges the Traditional Custodians of the land and waterways on which our organisation operates. We pay our respects to Aboriginal and Torres Strait Islander Elders past and present.



Brotherhood of St. Laurence
Working for an Australia free of poverty