The Fertile Fields of Policy? Examining Fertility Decision-Making and Policy Settings

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OECD data suggest a significant gap between desired fertility rates and the total fertility rate achieved in developed industrial nations. In a qualitative study conducted in Australia in 2002 and 2003, people were asked how family policies influenced their decisions to have children. Participants did not clearly associate their fertility choices and prevailing policy settings. But their decision-making was grounded in commonplace accounts of incompatibility in balancing work and family. This article considers how individual choices may be shaped by such social and policy discourses and what implications this has for our understanding of the relationship between fertility choices and policy settings.

Introduction

The relationship between policy settings designed to support total fertility rates and fertility decision-making processes within individual families and couples is a complex and uncertain one. Rønsen suggests that 'based on the divergent fertility patterns of countries with large differences in the generosity of family policy programs, a natural assumption is that there must be a positive policy impact' arising from family-friendly policies (2004: 281) but also cautions that this hypothesis is not one that is easily proved. Recent OECD comparative analyses of fertility patterns and intersecting family policies indicate that direct benefits have some effect, but that indirect benefits – development of education and childcare infrastructure (D'Addio and D'Ercole, 2005) and, significantly, workplace opportunities for women (Sleebos, 2003) will also contribute positively to maintaining/increasing total fertility rates within specific countries.

In this article, I examine the relationship between policy settings and individual fertility decisions using data generated through an in-depth interview study in Australia in 2002 and 2003. Conducted at a time of widespread public debate about a nationally funded paid maternity leave scheme, the study revealed limited maternity policy knowledge and awareness, little impact on first time mothers in terms of decision-making and a more significant but not determinative relationship between maternity policy settings and second or subsequent pregnancies. All respondents, however, to the study questions drew on commonplace accounts of family—work incompatibility as they outlined their family planning discussions and childbearing decisions. This suggested, in the Australian context, that the social landscape in which individual couples and families considered decisions about children was influenced by the policy landscape, even where direct knowledge of policies was not exhibited. On the basis of this finding, I explored in

greater depth the ways in which policy settings are linked to how women consider fertility choices in the context of employment.

I briefly outline the study context and findings, then analyze how respondents represented and understood family-focused policy settings. I conclude by suggesting that policy settings may influence choice and decision-making by shaping the social landscape as well as through the commonly identified direct and indirect benefits they promise. This study population accepted that workplaces and families were separate entities, and generally accepted that family-friendly policies benefited only individual families, not workplaces or society more generally. This sense that there were separate spheres of work and family meant little attachment to family-friendly policies and lowered expectations about workplace and social support for raising children. For this study population, the social attitudes that see work and family as separate spheres shaped their family decisionmaking; the policies that attempt to facilitate reconciliation between work and family were interpreted as individual benefits rather than as part of a broader social project. These findings suggest that for family-friendly policies to have a real impact, to be fully understood and utilised by those combining work and family, they need to be embedded in social discourses that emphasise work-family reconciliation as a social, economic and political benefit rather than simply a mechanism offered to individuals.

Background: Surveying the relationship between policy and child bearing decisions

Recent examinations of the relationship between policy settings that are focused on families and fertility decision-making paint a complex picture. These policy settings are understood to encompass 'all those measures that extend both family resources (income, services and time for parenting) and parental labour market attachment' (OECD, 2002: 10); that is both direct policy benefits (tax advantages, maternity payments, maternity leave) and indirect benefits (childcare infrastructure, educational opportunities and workplace flexibility including quality part-time work). A clear gap is generally identified in all OECD countries between desired and actual fertility rates, which means that women are not having as many children as they planned or wanted; in countries where women are highly educated and have higher workplace participation they generally have higher fertility rates than in countries where women's employment is more curtailed (reversing a trend that was apparent until 2000 - see d'Addio and d'Ercole (2005) who argue that 'total fertility rates are today higher in OECD countries where unemployment rates are lower' (2005: 36). D'Addio and d'Ercole conclude that 'direct transfers and tax advantages [will have an effect on people's fertility decisions], but also - and more importantly - investments in education and childcare facilities, access to a variety of caring arrangements, affordable housing, leave provisions and features of their labour market that do not penalise women for their decision to have children' are important to women and to couples (2005: 70).

The OECD identifies three key policy areas as central to the effective reconciliation of work and family; maternity leave, childcare and part-time work (2002). In Australia, the picture in these three areas is patchy. Direct benefits to support childbearing are largely absent – Australia is one of only two OECD counties without a nationally funded paid maternity leave scheme, although unpaid leave is legislatively guaranteed. Short periods of paid maternity leave are available to approximately 39 per cent of Australian female employees (O'Neill, 2004). There have been a number of tax bonuses for childbearing

trialed in the past decades, which are often evaluated as having primarily benefited middle-class professional mothers (Wolfers and Leigh, 2002). Provision of childcare is divided between the Federal and State governments and there is a significant gap between places available and demand with rural and regional areas being particularly poorly served (Child Care Workforce Think Tank, 2003). Childcare is also relatively expensive. Despite the significant growth of numbers of women in part-time work (these jobs make up the major portion of employment growth in the last two decades; see Pocock *et al.*, 2004; Campbell and Charlesworth, 2004) and welfare reform designed to encourage sole parents (most often mothers) into the labour market, there has been little commitment to quality part-time work in Australia and women are over-represented in casual employment (OECD, 2002), with all the disadvantages such employment brings, such as irregular hours, insecurity of income, lack of career development and lack of paid holidays.

These barriers to labour market participation have attracted considerable attention in Australia in the past decade, with governmental inquires, investigations by statutory bodies and a sustained polemical debate in both academic and mainstream publications on the best ways to support families while supplying the labour market.² One of the key initiatives was the move by the Federal Sex Discrimination Commissioner to inaugurate a nationally funded paid maternity leave scheme in 2002 and 2003, which was ultimately unsuccessful. It was during this period that I was part of a team of researchers conducting a study focused on fertility decision-making entitled *Families, Fertility and the Future*.³ The aim of the study was to assess how policy settings impacted on people's decisions about having children.

Families, fertility and the future: the key findings

The Families, Fertility and the Future study interviewed 114 Australians, of which 100 were women, about their choices to have children and their view of policies relating to that decision. The study participants came from all across Victoria (one of the Australian states) and represented a diverse mix of Australians, encompassing participants from rural and regional areas, from Anglo and non-English speaking backgrounds, as well as partnered and un-partnered people.⁴ As the study was interested in a diverse range of responses to social policy settings, recruitment was focused on all women and men in their reproductive years (from 18 years to 43 years of age) whether or not they had children or intended to have them. Participants ranged in age from 21 to 48 years of age. Of the 100 women, 58 had children and 42 did not. As the number of men interviewed was relatively small (only 14), I have chosen to focus here on the women's views and understandings. This choice to focus on the views of women does reflect the social landscape detailed in Australian research into work-family balance, which indicates that women carry the main burden of combining caring and paid employment (Baxter, 2002; Baxter and Western, 1998; Bittman, 1991; Bittman and Wacjman, 2004). Decisions about child-bearing therefore, while often made in the context of a relationship, continue to have more significant outcomes for women.

As the study occurred at a time of public debate about maternity leave, this was one focus of the research, but participants were also asked to consider what other policy issues impacted on their decision-making around children, such as child-care availability and support and policies offering financial benefits like family tax benefits. The interview schedule offered prompts for participants to focus on other policies that might affect their

decisions. The key study findings about policy impact were that most decisions about children were not clearly related to direct policy benefits, like tax incentives and paid or unpaid maternity leave, although these issues become much more important when decisions about second children were taken (Maher and Dever 2004). Indirect policy effects, most particularly workplace flexibility, were identified as important in fertility decision-making for women. These findings echo other Australian and international research studies, which suggests that indirect policies impacting on child bearing and rearing are likely to have significant impact on child-bearing decisions (Røsen, 2004; Sleebos 2003). Most study participants here said that policy settings were not determining, as decisions about children would not necessarily be altered by the availability of better supports.

There were two other findings, however, that were somewhat surprising, particularly in the context of sustained public debate about paid maternity leave and policy support for families more generally. The first was the degree of confusion in the study population about the exact policy settings/benefits related to maternity leave that were available. This can be shown most directly in responses of the young women less than 25 years old who participated in the study. This group overwhelmingly expected that they would combine future motherhood with paid employment and that they would be entitled to some form of paid maternity leave when they chose to do so. The expectations of these young women had not been challenged by consistent press attention on the lack of a nationally funded maternity leave scheme or by extensive reporting of how few Australian female employees were actually entitled to any form of paid maternity leave.⁵

In Australia, there are a range of policies offering direct financial assistance to families through the tax system including the Family Tax Benefit Part A and B (Part A is defined as a payment to help you raise dependent children, while Part B is focused more specifically on families with one income). There are also social security benefits such as the Maternity Allowance, which support families raising children.⁶ These policies are means-tested. Key indirect benefits are the 52 weeks of unpaid parental leave guaranteed by legislation. Paid maternity leave, to which it is estimated approximately 39 per cent of Australian women have access, is available in some public sector occupations and is negotiated in individual organisations (O'Neill 2004). Information on these policies is relatively readily available but study participants made little direct reference to any of these beyond maternity leave, despite being invited to consider any policies that might be of interest.

The second important finding (and one that partially contradicts the first point I elucidated) was the lowered expectations that the study population had about governmental or employer support for their child-bearing activities or aspirations. This was most clearly articulated by the number of women who, upon becoming pregnant, did not ask their employers about maternity leave or flexible options. Many women simply assumed that they had no entitlements in this area and accepted that pregnancy necessitated a career change or career diminishment. A number of women went further and indicated that they had not asked about access because '[my employer's] not really in a position to do maternity leave'. This lack of active assertion of entitlements suggests that the study respondents, despite vigorous public debate about family and work balance, had generally accepted that families and family size more particularly were private matters; ones in which governments and employers had little or no place.

While confusion about entitlements and the sense of unsupported child bearing in the study population appear deeply contradictory, I suggest that the intersection of these two findings can be connected if we examine more closely what it is the study participants were actually saying about policies and about childbearing. Closer analysis of the policy discourse being employed by study participants reveals that they have internalised the feeling that they will get little help with the reconciliation of competing work–family issues. This sense results in low expectations of policy benefits combined with low awareness of policy entitlements, since the possibility that they will need to assert, argue for, or have a stake in determining their entitlements does not form part of their reproductive–employment considerations. The intersection between paid work and family was seen as a burden families must manage. In order to examine this more closely, I have selected one direct family-friendly benefit – maternity leave – and one indirect benefit – flexible work – from the range that were mentioned, and focused on participant responses.

Reading the landscape: what women say about maternity leave

For many of the women having children, the impact of maternity leave policies was not rated as highly significant because these women considered that career change or review was a necessary aspect of having a family. Most respondents here are referring to unpaid maternity leave, which is legislatively guaranteed; I specify where it is paid maternity leave that is being discussed. For the women in this study, the role of maternity leave in ensuring women's access to the labour market and ensuring continuity of an experienced labour supply to employers was not a consideration. Rather pregnancy generated the expectation of career change:

[There was] very little part-time teaching at that stage and I would have [had] to go back full-time. And so I made the decision to resign. (Kim 44, teacher)

I guess I realised I was going to have to make a career change. (Sinta 48, manager)

I was happy to ... sacrifice my career for a short period of time. (Isabella 28, administration)

This acceptance of career change was linked to the sense that unpaid maternity leave was an individual benefit, and therefore a burden for employers. This widely shared assumption led to failure to discuss maternity leave or a lack of expectation that provision should be made for leave and flexible return to work.⁷

I didn't get maternity leave . . . I never discussed it with my employer. (Cecile 34, administration)

Nannies don't have regular industry or union or anything. I didn't have [the] option of returning to work because they just replaced me. (Nives 35, child carer)

I just quit.

Q: Were you eligible for maternity leave?

No. (Monica 34, marketing)

I've never actually had maternity leave ... for the first one, you needed to have worked at least 12 months to be eligible for maternity leave I took unpaid leave they were fine with that. (Lucinda 43, mother of 3, health worker)

I left when I was pregnant.

Q: Were you eligible for maternity leave?

I don't think so. (Annabella 33, factory worker)

For a group of women, there was confusion about their entitlements and this intensified problems accessing or negotiating leave.

I was expecting I was getting maternity leave and my local office thought I was getting maternity leave ... An hour before I was due to leave, the head office ... said I wasn't entitled to maternity leave because I had actually been casual ... I thought I had been permanent part-time. (Stella 36, lawyer)

There was no part-time employment at that point ... when you took maternity leave the only choices were to return to work full-time or to resign from your position all together. (Lucinda 43, health worker).

Others had experiences of pregnancy discrimination or maternity discrimination that diminished their expectations of continuing employment. Isabella explained the following situation in her workplace, which was the reason she gave for leaving that workplace rather than negotiating maternity leave.

They actually introduced a uniform to that job and when they knew I was pregnant, they ... didn't really want to spend any money [on the uniform]. It really brought it home to me that ... mothers in the workforce ... are a bit of a liability. (Isabella 28, administration)

Miranda had the direct experience of maternity leave resulting finally in the loss of her job:

They reclassified my job so I didn't have a job to go back to ... They made it exceptionally difficult. (Miranda 39, marketing);

These instances were mostly accepted with resignation as part of trying to combine motherhood and paid employment. Other women reported that they had not argued for any more than the minimum maternity leave available because they saw long-term negative employment consequences for them in that course of action.

I decided not to stop because – just because I didn't want a really hard path back into the workforce. (Norah 29, education);

A lot of people go back because they are scared they might never be able to get back into the workforce. (Caitlin 44, health worker);

Re-entering the workforce after [staying home] with your children is tricky. That's what I'm experiencing. (Peta 40, administration);

Women were also very aware of the financial implications of interrupted or diminished working careers.

It's . . . better for me to come back to work . . . instead of struggling. (Tamara 29, administration)

The whole superannuation thing is just frightening. (Ella 41, manager)

These views indicate women generally did not perceive maternity leave as a viable and valid part of a career progression or working life. Rather they saw maternity leave as instituting a break in their working life that it was their responsibility to manage. For some, this extended to a view that employers had no responsibility for assisting with this key aspect of work–family reconciliation.

I think it's a little bit much to ask the government or your employer to pay you for, say, your first twelve months. (Barbara 38, public service)

They're not really in a position to do maternity leave. (Louise 32, retail)

Given that in Australia, there is no general scheme for paid maternity leave, this reluctance and/or low expectations will have wide-ranging impacts in terms of building community knowledge of and pressure for the potential development of some form of paid maternity leave scheme in the future.⁸

What women say about flexible workplaces

This understanding that even unpaid maternity leave was an individual benefit can also be discerned when we examine women's views on flexibility in the workplace. The expectation that workplaces would support families by offering flexibility was not evident in the views of the women interviewed. While often there was regret expressed about the difficulties, there was generally resigned acceptance that workplaces couldn't really afford to support family-friendly policies.

Family-friendly workplaces are (a) hard to find and (b) hard to run. (Sinta 48, manager)

You can say things like job sharing and more flexible hours, but there's only certain jobs you can do that allow that. (Ethne 23, student)

For many women who were successful in achieving some form of unpaid maternity leave, the agreed conditions were frequently varied by employers. The most common situation was pressure to return to work earlier than had been agreed.

I got 12 months leave, 12 months maternity leave without pay. And I took three months. Then they rang me and asked me if I was ready to come back to work, so I did come back to work after three months with Simon in tow. (Monica 34, marketing)

When women were able to negotiate part-time return to work, they were frequently put under pressure by employers to increase their working time.

At least once a week they'd be hassling me [about when I'd return full-time]' [then] they took away my position away from me; I had no choice. (Betty 42, factory worker)

It started out being three days a week and then turned into four. [It] ... got a bit harder when I did four days a week. (Cynthia 35, health worker)

It started off with twenty hours a week and gradually crept up to thirty hours a week. (Katrina 35, social worker)

Again, these pressures on flexibility were generally managed individually by the women involved, although they often recognised there was a cost; some women talked of children struggling with too much time in childcare. In some cases, the increasing 'greed' of the workplace for time commitments ultimately led to changes of employment. Belinda Probert has argued 'employees are reporting that they are finding it harder rather than easier to combine [work and family responsibilities]' (2002: 8); these women generally accepted this proposition but did not see that governments or employers carried a key responsibility for alleviating this difficulty. Where sustained flexibility was achieved, Lilian's response below further supports the sense that this was a personal benefit rather than a mutually beneficial arrangement.

I'm probably lucky in that I've got a very flexible job. (Lilian 45, education)

In these comments, it is clear that both direct family-friendly benefits (e.g. maternity leave) and indirect ones (flexible work) are seen as individual social benefits by the women interviewed. They do not link their receipt of these benefits with the provision of an adequate labour force or the social benefit of children to society more generally. When they described general social attitudes towards family, this sense of families as individual units and private responsibilities, rather than intimately linked to the social and economic health of Australia, was plain.

Families and society: the big picture

In the public discourse surrounding maternity leave, the connection with the long-term well-being of Australian society was made clear. Commentators and politicians including Australian Prime Minister John Howard linked social and economic well-being with fertility rates, labour market needs and long-term economic sustainability. Federal Treasurer Peter Costello, on releasing the 2004 Federal Budget said families would be supported to 'have one [baby] for mother, one for the father, and one for the nation' – a remark which was widely reported and debated. Even though the Maternity Allowance generated controversy when it was suggested that teenagers would have children for the money, the Federal Government pursued the policy. Belinda Probert has suggested that 'Australia's declining fertility . . . has been a more persuasive argument with male politicians than a desire to move forward to eliminate gender discrimination in the workforce or promote gender equality more generally' (2002: 2) and that there is an opportunity to use changes in the fertility rate to achieve better workplace outcomes. But this link between family-friendly policy settings, fertility outcomes and national well-being was not part of the understanding of this interview cohort. It was clear that a large number

of women with children considered that Australian society had become less supportive of families overall and had no clear investment in child-rearing.

Because ... Australian society says no. Women should be able to do it all by themselves. (Miranda 39, marketing)

Society doesn't really make it easier to have those extra children anymore. (Sinta 48, manager)

There isn't a lot of support in the community for having four. (Caitlin 44, health worker)

Many women felt that social conditions had changed a lot in recent decades and a stronger focus on economic success and user pays approaches meant that the goals of financial self-sufficiency were generally put ahead of social and community support programs, and ahead of caring labour.

It seems in this country that ... if you don't go to work, you have to be poor. (Claire 39, farm hand)

While this pressure to get ahead was often resisted, some women commented that they didn't focus on finances because 'our investments are human' (Kim 44, self-employed); another said 'children are the most important asset we've got (Wanda 39, counsellor) – these voices were countered by those who were reducing desired family size in line with their experiences.

I've always wanted three children but I'm only having two. (Pia 36, administration)

It would have been nice to have four, but I realised that I couldn't. (Sinta 48, manager)

I feel we're stretched to the limit; it would be cruel [to have another child]. (Ella 41, manager)

At two we will stop. I think financially. (Cecile 34, administration)

I am trying to combine in my mind children and career and other things and so I thought, 'well I can probably manage one'. (Madison 46, manager)

We only planned on having one ... with the way they are with education, with health, with stable jobs not being as stable as they were. (Anita 35, publishing)

In common with the OECD patterns, desired family size was reduced in response to the perceived incompatibility of paid work and child-rearing. There are distinct interlocking effects here attributable to the predominance of the separate spheres models of paid work and family. While analysis of family-friendly policies and direct benefits like maternity leave are linked in academic and policy discourses to employer and national benefits such as labour market provision, this view of the impact and meaning of these policies was not shared by the study participants. They did not readily perceive any benefits for the employers or the nation in supporting family-friendly policies. When this separate spheres model pervades the ways in which policies are developed, discussed, implemented and accessed, people's knowledge of policies themselves is often limited since they do not develop a sense of entitlement, seek further information or press for benefits. While we did not specifically ask what benefits to the nation the participants perceived could arise from family-friendly policies, the responses contained little or no

reference to these benefits. The participants lacked understanding of the reconciliation effect, which, as the OECD has suggested, is actually primarily designed to support workplaces achieving labour market supply (2002) rather than assisting families per se. When women are then in a position where their work–family aspirations were supported by their workplace, they were more likely to describe their circumstances as lucky than to consider that their paid work contributed to useful outcomes for their workplaces and when combined with their care-giving labour, useful caring labour.

While Australia does not have a national rhetoric focused on encouraging women to procreate in the way that Singapore, for example, does,¹¹ there has been a strong national focus since 2002 on the value of families and on the importance of fertility rates for the long-term prosperity of Australia. But the women interviewed here did not see incidences or experiences of family friendliness as reflecting this articulation of a valid national goal or indeed the national good. Instead, they interpreted this as individual good fortune for them, and did not count or calculate the benefit that accrues to employers who are able to keep experienced workers with families while supporting labour market needs.

Conclusion

It's a different society ... there's been huge changes with money, job, the whole situation, economics, just the world. (Pia 36, administration)

Carol Vincent *et al.* have argued that 'women who have children stand at the nexus of competing policy discourses. One, rooted in economic policy, degenders a woman (officially at least) portraying her as a skilled and valued worker, contributing to the economy and capable of professional fulfilment and satisfaction. The other discourse, rooted in social policy, we could almost say excessively genders her and celebrates her "natural" abilities' (Vincent *et al.*, 2004: 581). These competing policy discourses underpin the separate spheres of work and family. This discourse has been consistently challenged and deconstructed by feminist scholars and others: it hides 'contradictions in women's lives' (Neysmith and Reitsma-Street, 2005: 381), fails to account for the variety and value of caring work and offers no explanation for the powerful push that women with children have mounted into the paid labour market over the last 30 years in Australia, as well as in all OECD countries (Albrecht *et al.*, 2000; Bianchi, 2000; Probert and Murphy, 2001). Yet, despite these explanatory gaps, the separate spheres model continues to underpin how people consider their fertility decisions in conjunction with their work choices and how they interpret policies designed to reconcile these spheres.

From the Families, Fertility and the Future data, I suggest it is useful to extend the range of policy impacts that are generally considered when the relationship between policy settings and fertility decisions is examined. As well as direct and indirect measures, the views and ideas of these study respondents suggest that not only do policy solutions get shaped by how we conceive the social problem as Carol Bacchi (1999) so astutely observed, but that people's social and lived experiences are shaped by policy discussions and social constructions of problems even before people come into contact with the actual policy debates or with policy implementation. While the respondents in this study demonstrated the same sense of longer-term workplace policies as being crucial as d'Addio and d'Ercole (2005) identified across the OECD, they also responded to

the social landscape in which social policies are presented and argued for. The lack of disappointment about government support and intervention, the low levels of expectations (despite vigorous public debate about the possibility of paid maternity leave) can be linked in the Australian context to the general tenor of debates about work–family where there is an emphasis on the difficulties in bringing together two distinct sets of activities. If mothering and work are perceived as always already incompatible, it is not surprising that women thinking about children and about social and policy support have already internalised a sense that they are making essentially private decisions about how to reconcile conflicting spheres.

In the Families, Fertility and the Future study, the separate spheres model of work and family underpinned people's fertility decision-making and shaped views of their social entitlements. The ambiguity around maternity leave found here represents an individualistic understanding of direct family policies, like maternity leave, as allowances for women and families, rather than as a policy setting that assists workplaces and society more generally to ensure adequate labour flow and maximise labour market attachment. Reviewing family-friendly policies in Australia in 2000, Russell and Bowman argued that:

employees live in and are part of a wider community, not just moving between home and work. It follows that the solutions for work–family balance cannot be found only in the workplace, or in individual homes. (2000: 38)

But this integrated view of work and family was not shared by these study participants. Neysmith and Reitsma-Street have argued 'a conceptual wedge is needed for opening up a space that gets out of the market/family dualism' (2005: 385), since this dualism lessens our capacity to research and understand intersecting employment and care demands and our knowledge of how these various forms of work actually get done. Despite robust public debate in Australia and despite sentinel comments from key government figures like the Prime Minister and the Treasurer about the importance of reproductive labour, the respondents here lacked a clear sense of the value of women's reproductive and paid labour and the ways in which these can be integrated. Given the importance of workplace flexibility in the reproductive thinking amongst this group of respondents, it seems that real support for sustainable workplace practices is needed to enhance community understanding of the critical integration of work and family; support that goes beyond exhortations to reproduce and embeds expectations about family-friendly work in the marketplace. D'Addio and d'Ercole writing for the OECD and mapping the changing landscape in regard to fertility and women's employment, where more significant employment opportunities resulted in higher fertility rates, noted that 'policy developments have lagged this change in perceptions about fertility rates' (2005: 46). What these data from the Families, Fertility and the Future study suggest is that the predominance of the separate spheres model also lessens women's own capacities to see how their various forms of labour contribute to society and to agitate for policy support for all these differing forms of labour.

Notes

1 The Recent report of the House Standing Committee on Family and Human Services (2006) recommended further tax benefits to relieve childcare costs.

- 2 These have included the *Commonwealth Parliamentary Inquiry into Balancing Work and Family* (2006); Human Rights Equal Opportunity Commission (2005); Australian Council Trade Unions (2002); OECD (2002); and the paid maternity leave proposal from Human Rights Equal Opportunity Commission (HREOC, 2002a, 2003b). Academic accounts have included Pocock (2003); Summers (2003); Edgar (2005); Cannold (2005); and Buttrose and Adams (2005).
- 3 The Families, Fertility and the Future study was conducted in the School of Political and Social Inquiry at Monash University http://www.arts.monash.edu.au/ws/research/projects/families-fertility-future.html
- 4 For a more extensive description of study participants and findings see Maher et al. (2004); Maher and Dever (2004).
- 5 See, for example, Haussegger (2002); Albrechtsen (2002); Taylor and Taylor (2001); Shanahan (2002a,b); Sherry (2002a,b).
- 6 Further details of these policies can be found at the Australian Tax Office website http://www.ato.gov.au/individuals/pathway.asp?pc=001/002/004/009 and the Centrelink website http://www.centrelink.gov.au/internet/internet.nsf/payments/maternity.htm.
- 7 Pseudonyms have been used throughout to protect the anonymity of respondents and any identifying details have been altered.
- 8 The Human Rights Equal Opportunity Commission push for paid maternity leave of 2002 and 2003 was repudiated by the Federal Government on publication of the recommendations of the Sex Discrimination Commissioner (Human Rights Equal Opportunity Commission, 2002b) and has since disappeared from the national agenda. For further discussion, see Cass (2005).
 - 9 See, for example, Anon (2006); Munro (2005); Gans and Leigh (2006).
 - 10 Maley and Saunders (2004); ABC Radio (2004); Grattan and Nguyen (2004).
- 11 Specific financial rewards are offered to particular groups of Singaporean women for reproduction although these appear not to have halted the steep decline in fertility rates in Singapore (Teo and Yeoh, 1999).

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