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Drawn together through biological connection, marriage and adoption in all its forms, the family forms a link between generations. It is both an incubator for the young and a haven for the old. At its best it is a place of nurture and support where strength is not measured in individual terms but measured by the collective capacities of all the members.

While the shape and size of families is exceedingly diverse and for the most part self-determining, the nuclear family of two parents and children is by far its most common form¹. In its extended form, being 'part of the family' is as much a matter of emotional attachment as it is biological circumstance. You are part of a family if you say you are and if the other members of the family agree. It is not only possible, and in fact it is very common, for people to be part of more than one family as people marry, form new relationships, take on one another's children and form wider attachments.

No other form of human association matches the profound benefits of being raised in a loving, functional and secure family environment. When, as children, we find the support, love and acceptance we desire within our families our lives are full – we are built up through encouragement, admonition and learning for the journey into adult life and our lives are deeply enriched as a consequence.

However, as we know only too well, when these qualities are absent in family life, when families fracture and become dysfunctional, there is the potential for great physical and emotional harm. No doubt there will always be strong, resilient individuals who will rise above poor family circumstances and other barriers to live full and satisfying lives, however, many do not.

The health of the family is thus critical to the health of society. In fact, the wellbeing of families is a powerful barometer for the wellbeing of the nation.

During the 1960s and 1970s (as it has since the days of Plato) the question was asked, “Will the family survive?”, as small numbers of people pursued other models of communal living in which ownership, resources and the care of children was shared. Communes began to spring up in parts of regional Australia and in many other places around the world. However, despite the enthusiasm and idealism that drove the formation of these communities they were short-lived as the reality of intense communal living came home to roost. The questions raised about the future of the family simply faded away as people answered it by their actions. They chose, and still choose, to live in families.

Today, over 70% of Australian households are family households². Among these nearly five million family households, couples with dependent children are the most common family type (39%). Couples without children represent a further 36% of the group while one-parent families with dependent children represent a further 11%.

The trend for young people to stay at home longer is also leading to significant numbers of families being couples with non-dependent children (8%) or one parent families with non-dependent children (5%).

It is expected that couple-only families will become the largest family type in the next decade, largely as a result of the ageing of the Australian population.

While average household size has fallen over the past century from 4.5 persons per household to the current 2.6 persons per household³ today it is abundantly clear that Australians are committed to living in families.

The Future of Marriage

Marriage has also been under the spotlight since the 1970s with increasing numbers of couples choosing to live together outside of marriage. Since 1986 the proportion of cohabiting couples, as a percentage of all couples, has doubled rising from 6% to more than 12% currently⁴.

While some have argued that trends like these affirm the view that marriage is a dying institution we need only look a little deeper to find that the idea of marrying is very much alive in the hearts and minds of ordinary Australians.

For example, a little over 40% of cohabiting couples marry within five years of living together where the union is the first for one or both of the partners⁵. In fact, over 50% of men and women in cohabiting relationships indicate that they are likely or very likely to marry their current partner. Less than one in four indicate that they are unlikely or very unlikely to marry their current partner.

Since 1970 the annual number of marriages has remained fairly steady at around 100,000 marriages a year and the percentage of married Australians today (55%) is similar to the rates of the 1920s and 1930s (54%). In these figures, two-thirds of marriages are first time marriages for both partners. Marriages involving partners who have both been previously married represent a little over 15%⁶.

We have, however seen some significant changes in the conditions leading to the point of marriage. The first can be seen in the pattern of living together prior to marriage. In 1970 less than 20% of couples lived together before marrying compared to more than 70% today.

There has also been a significant change in the median age at which people marry. In 1970 the median age at which people first married was 21 years for women and 23 years for men. However, the current median is now 27 years for women and 29 years for men⁷.

Despite these changes, and the evidence that most marriages have times of difficulty and that a high percentage end in divorce, it is clear that people are drawn to live in committed, stable and fulfilling relationships.

Vast numbers will endure the challenges and work through the problems that inevitably result from living in a marriage relationship because at some deeper level they believe the benefits of marriage outweigh the difficulties.

Australians want to marry. They want the security and commitment marriage promises both at a legal and emotional level. In fact, many couples deliberately choose to marry prior to having children in the belief that their public commitment to one another is foundational to the formation of a family.

Marriage has stood the test of time not only for our generation but has done so in every generation before us. It is not going away and there are even some hints that it may even be growing in popularity as many young people, women in particular, grow dissatisfied with a lack of tangible commitment from their live-in partner.

A growing body of research published in 'Why Marriage Matters: 21 Conclusions from the Social Sciences' reports that marriage is good for your health, finances and wellbeing.

Drawing on two decades of research, the authors pointed to a wide array of positive benefits that result from marriage. Married adults tend to live longer, are healthier and more satisfied with their lives, are substantially wealthier and have greater average household incomes than their cohabiting and single peers. Married mothers are less likely to become depressed than their single counterparts and married men earn significantly more than single men with similar education and job profiles. Marriage is also associated with better health and lower rates of injury, illness and disability for both men and women.

The impact on children is significant also. The children of married parents have appreciably better relationships with their fathers and on average have better mental and physical health than children of cohabiting or sole parents. The children of married parents do better at school, are less likely to abuse drugs and alcohol and are less likely to be poor.

The researchers⁸ noted that, *"Marriage is more than a private emotional relationship. It is also a social good. Not every person can or should marry. And not every child raised outside of marriage is damaged as a result. But communities where good-enough marriages are common have better outcomes for children, women and men than do*

communities suffering from high rates of divorce, unmarried childbearing and high-conflict or violent marriages."

As compared to marriage, a higher percentage of cohabiting relationships breakdown, experience domestic violence and have issues with mental health.

The role of the family is particularly crucial when it comes to providing care for those who are aged or disabled. It is reported that of all older people, and people with a disability who received informal care in 2003, that 92% were assisted by their family. This compared with only 8% who were assisted solely by friends.

The Prevalence and Cost of Divorce

Divorce is prevalent in Australia with more than 50,000 couples divorcing each year.

According to the AMP.NATSEM Report, today's divorce rate is estimated at 48% and rising, up from 40% in the 1970s. This is an extraordinarily high failure rate, particularly given the enthusiastic and dedicated way people both enter and publicly affirm their commitment to one another.

Divorce is not only painful and injurious to the emotional, physical and psychological wellbeing of the divorcing parties, their children and their wider family and social network, it also carries a very high economic cost. Financially, divorce is bad news.

It has been estimated that divorce costs the community somewhere between \$3bn and \$6bn pa⁹. Not only that, the depth and diversity of its impact affects every aspect of the way of life.

This economic cost is not just borne by the parties themselves, it also affects the wider community through direct and indirect costs including welfare benefit payments, social and health service provision and administrative and legal services.

In comparison with those who remain married, men who separate see a decrease in their household income in the first year by \$4,100 pa while women who separate see

their household income fall by \$21,400 pa¹⁰. When adjustments are made for the changed composition of households (ie the number of individuals each household has to support) and income and family benefits received, it is found that men, in general, have an increase in disposable household income whereas women, who most commonly have the primary care of dependent children, have a decrease of around 25%¹¹. Even a decade after divorce, the economic and social impacts continue with 32% of men continuing to live alone and a further 14% of divorced men being in the role of lone parent. The picture for women is different with 12% living alone and 42% being lone parents.

The economic impact for these single person and lone parent households is substantial given that they only have around 50% of the household income of the average couple. A decade on, these single and lone parent households have only half the wealth of those who re-partnered.

Children pay a high price when their parents divorce. Their lives are cast into a world of uncertainty. Who will I live with? Where will I live? Can I stay at the same school? When will I see daddy or mummy next? What about grandma or grandpa? Am I to blame? These, and many other questions for which there are no clear answers, inhabit the thoughts of children caught up in divorce.

The powerlessness of children to influence the decisions affecting them, and their lack of understanding of what is occurring, frequently leaves them vulnerable and frightened. As many who have lived through the divorce of their parents will attest, the trauma of divorce lingers. While time may be a great healer, deep wounds leave their mark.

Research indicates that children whose parents divorce have higher rates of psychological distress and mental illness and divorced men and women are more than twice as likely to attempt suicide compared with their married peers.

The community costs also are significant, with the Federal Department of Families and Community Services estimating¹², based on disposable income tables, that government support for an average family with two children rises from \$8,800 pa to more than \$22,000 pa following separation.

Strengthening Family Life

The evidence that marriage and strong family relationships enrich us as people and strengthen us as a nation is overwhelming. So too is the evidence that family breakdown causes inordinate harm.

While the research points to the benefits, it only confirms the deep intuition that people have as they enter into marriage relationships as the foundation on which to build families and communities. There is something deep within the human spirit that draws men and women into marriage, and despite the failures they see about them, it continues to draw them again and again. Somehow, they intuitively know that it is right not only for their own interest but for the interest of those in their care.

Given the vast social, health, emotional and economic benefits that flow from strong healthy marriages, not only for individuals but for entire communities, we are challenged to ask: 'Is there a place for government in fostering marriage and strengthening family life, and if so, how is this best achieved?'

While there is no place for government in the personal and relational decisions that affect our daily lives, it is clear that in the pursuit of the common good, there could be some role for government policy to play in creating an environment that will help support and sustain marriages and families.

Like any major undertaking, entering marriage and forming a family is most likely to be successful when people understand what they are getting into, what problems they are likely to encounter on the way and where they can turn for help when things get difficult. In each of these areas there is scope for government policy to contribute beneficially to people's lives – but only if it can muster the wisdom to do more good than harm.

One area where government policy could make a contribution eg tax deductibility, is in the area of relationship education. Even though 70% of couples live together before they marry, the point at which people decide to marry is a point at which they are more

open to learning about the challenges and benefits of marriage. To date, these have been provided on an unpaid or token payment basis by churches and community groups or provided on a professional basis by counsellors, social workers and psychologists.

Family Finances

On the macro-economic level the structure of the tax system is an important instrument in fostering family life. The regurgitive nature of current tax policies leaves many Australian families feeling like welfare recipients as they pay tax at high marginal rates with one hand only to collect family benefits with the other. We need a lower, simpler and more straightforward tax regime that will allow families the freedom to choose their own priorities and apply those resources accordingly.

Self-Reliance and Family Life

The seeds of self-reliance are sown in the context of family. When children grow up in a family where people honour their commitments to one another and act in ways that serve the common good they grow to understand that everyone has a contribution to make. They develop attitudes and learn skills that build confidence in their ability to cope with the challenges life presents. Through example they learn how to look out for others and how to take on responsibilities that are within their capacity.

There never has been any substitute for the family.

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- 1 Reference Needed***
 - 2 ABS 2002 Census of Population and Housing
 - 3 ABS 2006 Year Book
 - 4 ABS 2003 Australian Social Trends
 - 5 Household Income and Labour Dynamics in Australia Survey 2001
 - 6 ABS 3310.0 Marriages and Divorces Australia 2002
 - 7 ABS 3310.0 Marriages and Divorces Australia 2002
 - 8 Why Marriage Matters, 21 Conclusions from Social Science
 - 9 Kevin Andrews MP, Family Policy for a New Millennium, 1999
 - 10 AMP.NATSEM Report 2005
 - 11 AMP.NATSEM Report 2005
 - 12 Child Support Agency Business Analysis Group, Disposable Income Tables, 2004