

BPW AUSTRALIA SUBMISSION TO PRODUCTIVITY COMMISSION

Background

BPW Australia is committed to obtaining equal opportunity for women in the economic, political and social life of Australia. It represents the interests of working women across Australia and takes the voices of women to government policy makers. Nationally our members include employers, employees and the self employed, giving the organization a unique position when lobbying government. As an international organization BPW enjoys consultative status at the United Nations.

History

BPW Australia believes that paid maternity leave should be available to all working women, regardless of their circumstance and has been calling for its implementation. A 2004 resolution reads:

IT WAS RESOLVED THAT the incoming BPW Australia Council lobby the Australian Government to:

1. implement a national government funded Paid Maternity Leave scheme that
 - meets the minimum standards established by the OECD nations
 - is indexed to maintain its value over time
 - ensures that women take adequate time off work for the sake of their health and that of their baby.
2. remove the Australian government's reservation against paid maternity leave in the Convention on the Elimination of all forms of Discrimination Against Women.

Position

Diverse membership gives BPW diverse views on many matters, and this is certainly the case with Paid Maternity Leave. Clubs across Australia sought comment from their members and some of these comments are tabled for the consideration of the Commission. (Attachment 1 and 2). Clubs did extensive research and made an honest attempt to answer the questions posed by the Commission (Attachment 3). BPW believes that like all such papers participants can be led towards a particular conclusion and this should be taken into account. Our comments about the paper are attached (Attachment 4). While there is no clear agreement on the method of implementation and administration of paid maternity leave, the core principles are supported by all BPW members– it should be fully funded by the government and should be available to all working women. BPW believes there are numerous models for paid maternity leave schemes (Attachment 5) and the Productivity Commission should be assessing the best practice model and then adapt this to Australia; as one of the last remaining countries to adopt PML we should be learning from others experience. It is striking to note that from the 170 countries offering paid maternity leave schemes only three are employer funded.

BPW is not asking for something new or different. Australian families deserve the same societal supports as the rest of the world - we have members who had paid maternity leave in other countries some 40 years ago. Given that now New Zealand has PML, and that in the USA several

states now provide for 12 weeks PML, Australia remains the only developed nation that has neither state nor national provision for PML. BPW's 2004 statement on paid maternity leave, and its follow up statement in 2007 (Attachment 6), reflects our continued commitment to this issue.

BPW recognizes that more Australian businesses are offering paid maternity leave to attract and retain staff but does not believe that the market will deliver such benefits to all. Benefits are inequitable, with some sectors receiving up to 26 weeks paid leave while others have no entitlement. The introduction of universal Paid Maternity Leave for all employees will not restrict business from offering additional incentives to gain a competitive advantage. Anecdotal evidence from our members indicates that paid maternity leave increases attachment to the workforce and that, when combined with flexible work practices, it results in an increased rate of return by employees.

BPW believes that Paid Maternity Leave is only one of a suite of measures aimed at supporting families. Australia also needs family friendly workplaces, accessible and affordable quality childcare and other community supports. Without these supports neither men nor women are making the choices they want for having a family, with many having fewer children than they say they want. Whilst the Productivity Commission dismisses Australia's declining fertility as irrelevant to the PML debate this is not borne out by either BPW's research or feedback from its members (Attachment 7).

BPW represents the voice of working women across Australia these voices are saying that Australia should catch up with the rest of the world and offer paid maternity leave to women in the workforce, and this payment be funded by the government. BPW believes that all Australians have a role in funding the next generation, and all Australians benefit:

- parents pay significant amounts of money to raise children, for up to 25 years if they take on tertiary study
- government funded PML requires all Australians, whether parents or not, to contribute to the first 14 to 26 weeks of those 25 years at a minimal amount; a good start for children is worthy of society's support
- this is a reasonable expectation –
 - for many decades all Australians have paid for the army reserve for the defence of our country
 - surely our society should equally contribute to giving the next generation a healthy start in life
- parents contribute enormously to providing the trained employees and sustainable business owners that will pay the taxes and staff the facilities that all Australians will need as they age and retire.

BPW has been campaigning for this since the HREOC recommendations on pregnancy and productivity late last century. BPW firmly believes that this long, long debated issue should be concluded with a recommendation for universal paid maternity leave.

Sandra Cook
Director of Policy
May 2008

Attachments

1. BPW Adelaide member feedback www.bpw.com.au
2. BPW Perth member feedback www.bpw.com.au
3. BPW Sydney Evaluating models of parental leave www.bpw.com.au
4. Productivity Commissions Issues Paper 5.08
5. International comparisons of PML
6. BPW Australia statement on Paid Maternity Leave 2007
7. ThinkFertiity project Research findings

Attachment 1: BPW Adelaide member feedback

Anecdotal evidence from our members

Liz would not have Adam were it not for PML provided by her employer

- she may have had her first child without PML, but certainly not her second
- Liz used her LSL for her first baby and PML for her second.

Olivia was required by her employer to be accessible immediately after the birth

- she therefore worked from home for 6 weeks, and then returned to full time office-based employment
- her husband is taking LSL to help care for the child
- the baby will have to enter childcare at 3 months

Karen had to wait for her leave to accrue before she could plan to have a child

- Karen went back to work before her baby was 5 weeks old, because she did not have PML, which is distressing her
- her husband has taken time off work to help because his job is precarious and hers is stable
- Karen has just changed jobs to an employer who offers flexible working arrangements and reasonable hours of work, which will allow her to spend the time with her young baby that she knows he needs for his health and development
- this new employer also offers PML, which Karen believes may allow her to have a second child
- Karen could never have contemplated a second child if she remained with her first employer.

BPW JOONDALUP feedback for Productivity Commission

Alison said

It is essential to spend longer periods of time at home with your baby because you can:

- * be the primary caregiver
- * breastfeed successfully for a lengthy period of time
- * rest in accordance to your needs (as much as possible!)
- * enjoy quality time with just you and your baby.
- * be the first to see the baby's developments
- * work to a routine that suits both your needs and the baby's

Alison said her partner took off five weeks in total and she stressed the importance of this time off, used not only as a care giver to our new baby but also as a major support to myself, emotionally and physically.

Alison was concerned about returning to the workforce with inadequate skills due to a lengthy of time spent at home. Her employer did not offer paid maternity leave nor did they guarantee her exact position if she was to return so she had absolutely no feelings of loyalty or commitment to return to work as their employee.

As she was to be replaced with someone who was not on a twelve month contract, I felt it was more of a hindrance to them if she were to return, because they would have to fit her in somewhere on the basis of the maternity leave expiring not by necessity to the company.

Her decision to stay at home meant that no parental scheme would change the situation, although she would love to see a scheme that would give others the opportunity to stay at home longer with their children. She also would like to see a parental scheme for the other parent who is still at work to allow them to have more time off work also.

Sherryl said

If her company had to pay for maternity leave their client fees would be raised to cover the funding arrangements, thus causing loss of client base. After LWOP her company tries to be flexible and offers part-time return to work; this has been successful in getting staff to come back to them which is very important for the company.

Melanie said,

I went back much earlier than I had to because I was so career driven. Also going back early was part of the maternity package I had negotiated with my employer.

In hindsight I should have taken much longer off with my first baby than I did – I took much longer with baby 2. I was also much less career driven at that point.

When I had longer at home I wasn't constantly rushing and making the baby rush too. With too little time I felt constantly guilty – about time with the baby and time at work. If

she had stayed home longer she would have been a much less stressed out mum and really enjoyed being a mother.

Anita said

I had 6 weeks paid leave from my employer and then used all my long service entitlements to get me through not working at all.

Spending time at home with her baby was essential. Time is needed to get to know your baby but also to allow yourself to rest. Sleep deprivation is really, really hard. It does not make you very effective at work if you have not had enough sleep. She also felt time at home for the partner was crucial – with the first baby it was invaluable. It really helped to develop confidence and the relationship. Second time round, his time off was more about looking after the older child while I was dealing with the baby.

Anita could not return to work in the same level position as she did not want to work full time. She also did not want the same level of responsibility at work that she'd had so she could focus more fully on her family.” This was a really hard decision to resign from my position because I had worked so hard to earn the position that I had prior to having my baby.”

Anita did eventually return to work. “The fact that I was offered some paid maternity leave (even though very small) did make me more feel like I should return to work in some form... I don't think it is right to feel 'guilty' though.” She was glad that she went back when she did, even though it was earlier than she originally planned. Her organization really needed skilled staff.

Anita thinks there should be more options for parental leave. A chance to take full pay for a shorter period of time or half or even quarter pay and take extra time, that is spread the same amount of money out over a longer period of time. She thinks the money should be based on the employee's level of pay when they left work to have the baby.

Helen said

Helen had no paid maternity leave and was very worried about taking time off work. She returned to work very early. One of her main concerns about returning to work was being able to continue to breastfeed (she soon gave up once she did return). She was very stressed because of things like the nanny arriving late, trying to get to major meetings on time and then feeling SO guilty about baby and work.

Helen returned to the same employer after her first baby, but not the second. Helen said she felt her employer was very fair with her (at the time) but looking back now feels that she was doing cartwheels not to upset them (all men) and my career prospects. “I never ever mentioned babies or anything about babies at work – although it was fine for the blokes to do so. Perhaps this was just me, but I felt really under pressure to be the real career woman and pretend the whole baby thing just wasn't happening. This was probably because I was the only woman in management, it was a fairly new company and it was the first time they had had to cope with the situation.” Overall Helen felt it was one big convenience for them.

Helen resigned after her second baby. Her ideal would be to have had part time work and not felt like a second class citizen. The best thing about having the extra time at home was that she didn't have the constant rushing and making the baby rush too. "With too little time I felt constantly guilty – about time with the baby and time at work."

Sandra said

Being a small business – five employees, each has their own job. There are financial implications in paying a person whilst on maternity leave and also paying a person to fill the vacant position. We simply cannot afford the wages for six people and have five people working. We could not afford to run the business with one less person for the entire maternity leave period.

The salary on-costs also have to be considered, with additional workers compensation premiums and superannuation. Most small business run to a tight budget with competitive margins – we could not lift prices to cover increased wages, nor would we be in a position to absorb the extra costs.

Jeanne said

My employer did not supply PAID maternity leave but I took the full amount of unpaid maternity leave. The time I spent at home with my child was extremely important - bonding, sleep, stress levels for me and baby were most affected. Jeanne's partner was self employed and so did not take any parental leave.

Barbara said

We offer 6 weeks paid maternity leave to employees and would not be able to offer any more than that.

It is very difficult to cover maternity leave because often the employee does not come back and we have spent that money. If we have any more leave offered it would have to be government funded.

Shelley said

I had to return to work earlier than I would have liked because there was no paid maternity leave. Shelley returned after four months with her first baby but stayed home for 12 months with her second. The difference was huge. Her husband took six weeks leave after their second child and that too made an incredible difference to her – helping with night feeds. She believes that eight to twelve months is critical for family bonding. Shelley thinks there is more financial pressure now and that means that women are leaving it longer to start a family. This often means that they go on IVF and then it costs even more money.

Attachment 3: Sydney club

Evaluating models of paid parental leave (PPL)

The Business and Professional Women Sydney Club would like to submit the following to the Australian Federal Government's productivity commission on Paid Parental Leave or PPL.

The following submission has been made by various women, who are members of the Sydney Club of BPW, from various professional backgrounds, ages, stages in their lives and employment status (i.e. PAYG or self employed). This submission is a collective and consensus report on our thoughts on PPL and how it should be implemented, with references researched and sited from locally and internationally sourced articles and websites (bibliography is at the end) to support our arguments.

Australia is behind Africa and South America, both are continents of developing nations, in the support that is provided to families during the pre and post natal periods. These developing nations realise the importance of economic and social support to young families. The government and industry is concerned at the continuously falling birth rates in the developed western world, including Australia, and the effect that this will have on industry not to mention society, and yet there is little in the way of support to help society to have families in Australia in the present moment and the current economic climate.

BPW Sydney has completed an extensive submission that will be lodged separately to the Commission. It will also be available on the BPW website at bpw.com.au, under Policy documents.

Attach 4: Comments on the Productivity Commission Issues Paper on paid maternity leave

The Issues Paper fails to explore a number of important facts and provides few statistics about PML in other nations, and does not consider the impact of the introduction of PML in other nations.

- that most other nations took note of and applied the UN standard last century
- that most countries have had PML for decades, even most developing nations
- that Australia is the only OECD nation where no woman has a statutory right to PML
- that Australia is the only country that offers long service leave which women have been using as de facto PML for decades
 - however the workforce has become more mobile, more casualised and more contract-based so fewer Australians have access to long service leave
 - and this is a contributory reason why Australia is finally having this debate

The Issues Paper asks questions about policy before discussing funding sources

- it is likely that responses would be different depending on how the scheme is to be funded
- if the Issues Paper had flagged the different funding proposals first (government funded, shared funding – government and employer, employer funded, levy funding on employees and employers) and then sought comments on eligibility and generosity for each proposal, this may have yielded more considered feedback

The Issues Paper does not fully consider demographic information relevant to the effectiveness of the baby bonus against paid maternity leave schemes

- the recent fertility rise is minimal and continues to fall well short of the 2.1 needed for population replacement)
- the fertility rate has been stagnant at between 1.7 and 1.8 for several years, and demonstrates a very weak, if any, response to the baby bonus
 - some researchers have suggested that South Australia's increase in teenage births to Aboriginal girls may be an unfortunate result of the baby bonus
- demographic reports in the 1980s predicted a small rise in fertility rates around the turn of the century
 - the 1950s baby boom resulted in an 'echo boom' as baby boomers reproduced in the 1970s and 1980s
 - demographers predicted a 'second echo' when this generation reached their mid 20s but the change in socio-economic circumstances delayed that until their 30s – which is about now
 - if the predicted 'second echo' and the significant increase in births through assisted reproductive treatments were removed from the statistics, the actual increase in the fertility rate may well be negligible

May 2008, Adelaide South Australia

Attachment 5 : Some international PML models

Country	Length of Leave	Cash Benefits	Who Pays
Austria	16 weeks	100%	Social Security
Belgium	15 weeks	82% for 30 days, then 75%	Social Security
Bermuda	6 – 14 weeks	100%	Employer
France	16 – 26 weeks	100%	Social Security
Germany	14 weeks	100%	Social Security Employer top up
Italy	5 months	80%	Social Security
Switzerland	8 weeks	100%	Employer
UK	14 – 18 weeks	0% for 6 weeks then flat rate	Social Security
Japan	14 weeks	60%	Social Security or Health Insurance
Russia	140 days	100%	Social Security
Singapore	8 weeks	100%	Employer
Israel	12 weeks	75%	Social Security
Ireland	14 weeks	70% or fixed rate	Social Security
Sweden	15 months (either parent)	75% for 12 months, then flat rate	Social Security
Canada	17 – 18 weeks	55% for 15 weeks	Employment Insurance
Neth. Antilles St. Maarten	4 – 6 weeks before 6 – 8 weeks after	100%	Social Security
New Zealand	12 weeks (either parent)	53% for 12 weeks	Social Security

Attachment 6: BPW Australia STATEMENT ON PAID MATERNITY LEAVE 2007

Working women across Australia need paid maternity leave. Not just women who work in large corporations or wealthy institutions. Not just women who work in government or senior and professional women who can negotiate such terms. Paid maternity leave needs to be made available to women in factories, women working in small businesses that make up such a large sector of our workforce and women running those businesses.

And Australia needs its working women to have paid maternity leave. By this, we mean a period of 14 weeks or more with a guaranteed income and a right to return to work at the end of it, not just a limited one-off payment to cover some of the expenses of having a baby. In other countries where such civilised provisions as paid maternity leave exist – which is the majority of the world, they have less cause to worry about a rapidly declining birth rate with working women increasingly finding it difficult to choose family formation.

BPW Australia represents the interests of working women across Australia and takes the voices of women to government policy makers – and these voices are increasingly saying that Australia should catch up with the rest of the world and offer paid maternity leave to women in the workforce.

The case internationally

The United Nations *Convention on the Elimination of all Forms of Discrimination Against Women* states:

Parties shall take all appropriate measures ... to introduce maternity leave with pay or with comparable social benefits without loss of former employment seniority or social allowances.

Although Australia is a signatory to the Convention, it has placed a ‘reservation’ against this clause.

In addition the International Labour Organisation’s 1921 *Convention concerning the Employment of Women before and after Childbirth* was revised in 1952 but was not ratified by Australia. In 2000, a revised Convention adopted by the ILO was supported by Australia. The Convention provides for maternity leave of not less than 14 weeks and deals with maternity leave benefits stating that:

1. Cash benefits shall be provided in accordance with national laws and regulations, or in any other manner consistent with the national practice, to women who are absent from work on leave (for maternity purposes).

2. Cash benefits shall be at a level which ensures that the woman can maintain herself and her child in proper conditions of health and with a suitable standard of living.

Of the 160+ countries that have signed CEDAW, only 4 countries don’t have paid maternity leave. Of these 4, there is only one developed nation where no woman has a statutory entitlement to paid maternity leave – Australia. PML is therefore neither extravagant nor unusual.

The USA does not have federal legislation enabling paid maternity leave but a number of US states have legislated to enable access to government funding for 12 weeks post birth. New Zealand recently introduced paid maternity leave, funded from general taxation and available to mothers who have been working for the same employer for at least 10 hours a week for the previous year.

Australia is now the only developed nation that has neither state nor national provision for paid maternity leave.

BPW Australia believes that the future Australian economy is dependent on population growth. It supports the concept of universal responsibility in that entitlements should be based on a tax based levy contribution by all taxpayers, not be borne solely by individual employers.

Public support for the introduction of paid parental leave was strong in NZ and is no less strong in Australia. Although the NZ government's preference was for a fair and non-discriminatory payroll levy across all employers which would have cost employers little more than \$1 a week for average-wage hours, what NZ women ended up with is a taxpayer-funded scheme which essentially subsidises the employer contribution to paid parental leave, leaving employers with the option to supplement this.

In 2001, the Association of Professional Engineers, Scientists and Managers, Australia compared paid maternity leave standards in different countries in its professional journal. The APESMA article states that most developed countries provided for 2 to 6 months maternity leave, paid at 80-100% of the women's previous earnings, whilst developing countries most commonly provided 2 to 4 months paid at 60-100% of previous earnings. Many countries also offered 2 weeks paid paternity leave.

In 2007, the OECD Social Policy Division [www.oecd.org/els/social/family/database] compared paid maternity leave standards in different countries. The report states that almost all OECD countries provide for specific public income support payments that are tied to the maternity leave period, indicating that PML is universally regarded as income support, not a welfare payment. Australia fares poorly in the accompanying comparison charts, and is embarrassingly absent from several of them. PML was established in many countries decades ago, usually at or around the ILO rate of 14 weeks, but has since been increased to 26 weeks in several countries.

In Australia

The Government's response to the Human Rights and Equal Opportunity Commission's Report in 2000, *Pregnant and Productive - It's a Right not a Privilege to Work While Pregnant*, was to adopt many of HREOC's recommendations to make workplaces less obstructive to pregnant women. However it did not support recommendations 44 and 46 that dealt specifically with paid maternity leave.

Recommendation 44:

That the Federal Government remove its current reservation to CEDAW article 11(2)(b) on paid maternity leave.

Recommendation 46:

That the Minister for Employment, Workplace Relations and Small Business provide funding to the Sex Discrimination Commissioner to undertake economic modelling and analysis of possible paid maternity leave options. The project, to be conducted in consultation with the Department, would also involve extensive and close consultations with all relevant interested parties.

The Government's justification included that Australian women already have up to 52 weeks of unpaid parental leave after 12 months continuous service, a means-tested maternity allowance and a Families and Communities Strategy that commits to researching obstacles to work and family arrangements. BPW Australia believes that this is nowhere near enough and agrees with the observation made at the time by the then Sex Discrimination Commissioner, Susan Halliday, that

This recommendation was aimed at providing the data needed for an informed debate within Australia. It is impossible to have informed debate if we refuse to collect the data. Legislative frameworks need to reflect our labour market realities. Human rights law must not be allowed to stagnate. The time has come to update the legal protection women are entitled to.

Nevertheless, provision of employer-funded paid maternity leave by Australian employers has been increasing. ABS data for 2002 indicates that 30% of female employees were entitled to paid maternity leave. The Equal Opportunity for Women in the Workplace Agency fact sheet reports that 41% of surveyed private sector employers with >100 staff (not all employers) provide paid maternity leave of usually 6 weeks, up from 23% in 2001.

Equal Opportunity in the Workplace reports indicate that paid maternity leave is most frequently provided in industries with high numbers of skilled female employees and/or government involvement such as the education, finance and insurance, communications and health and community services sectors, but rates are low in industries such as retailing, construction and hospitality which have a high concentration of lower-skilled and casual female employees. Managers, administrators and professionals are more likely to have access to paid maternity leave and sales and service workers are less likely. Organisations that offer paid maternity leave report a higher staff retention rate.

The baby bonus

The baby bonus is not paid maternity leave and won't make the difference between being able to take sufficient time off work to settle mother and baby into a routine and rushing back to work to keep the mortgage payments up and the roof over the child's head.

The recent increase in the birthrate was predicted – it reflects the baby boomers' grandchildren. It is welcome, but cannot be attributed only to the baby bonus. This current blip is a secondary statistical echo from the baby boomer echo, smaller than the previous echo (their children) but still expected. It can also be attributed some extent to IVF success rates and to the increase in available information about the decline in women's fertility after 30 that is influencing more women to procreate earlier or risk missing out altogether.

Moving forward

Relying on the market to deliver paid maternity is not the best option. As Laila Harre, the NZ Minister for Health in 2000, observed in The Australian, markets are not designed to deliver non-discriminatory outcomes.

She goes on to say:

Paid parental leave reflects the fact that neither having children nor working is a lifestyle choice. Both are something society needs women to do, and in return we need to ensure that money doesn't dictate whether or not a woman takes a healthy amount of time off work following the birth of a child.

Women are entering tertiary education and the workforce at similar and sometimes greater rates than men. Their record in small and micro business has been impressive, although recently losing some ground.

On average, 20 to 59 year old men are in full-time paid work for more than 18 years compared to 11 years for women, and women's pay remains around 84% of men's. To a great extent this reflects women having babies. If we want Australia's women to have babies, if Australian men want to be fathers, if families are truly the centre of our culture as we say and an economic growth necessity, then we need to adopt national policies and legislation that make it easier to form and care for families.

BPW Australia believes that paid maternity leave should be available to Australian women whatever their work circumstances. Larger government departments and corporations have admitted that they offer such leave because it makes good business sense – they attract and retain good staff and reduce the impost of training and then losing new people. **BPW Australia** believes that benefit needs to be extended to all businesses, including small business. Women in small and micro business choose not between just family and career but between family and closing down a viable business and putting staff out of work.

Whatever scheme we adopt as a nation to make this a reality, it must allow all working women, even those running their own businesses, to take paid maternity leave. It must allow genuine choice for all women, and men, to invest in Australia's future by creating the families that we value so highly.

Attachment 7: BPW Australia - ThinkFertility project research findings

The facts about delayed fertility

- Australia's fertility rate is below replacement level (1.8 against 2.1). The age of first births is rising, and there are fewer second babies. Delays can be devastating for those who want children: IVF can't fix old eggs and lifestyle factors (such as STDs, alcohol and obesity) reduce male and female fertility
- 1 in 6 couples experience fertility problems of which 30% is solely male; 30% is solely female; 40% involves both
- Women's fertility declines from age 30. From 30 to 35 chance of conceiving halves, and halves again between 35 and 40. Male fertility declines from 35 and genetic material in sperm deteriorates with poor lifestyle.

BPW Australia's research indicates that:

- men and women are having less children than they say they want
- women too often delay child-bearing believing that their fertility extends for longer than it does
- men think infertility is a women's issue and doesn't affect them
- information about how fertility declines with age is available in GP surgeries and IVF clinics, where healthy young people rarely visit, but is not readily accessible when women and men are deciding whether to start or postpone having a family
- as a consequence many are making decisions that with the wisdom of hindsight and correct information they would not have made.

Couples are making decisions about whether to have a family based on socio-economic factors

- couples are finding it difficult to make a safe space in their lives to take the time to have a baby, juggling the pressures of study and work, building two careers, a mortgage and HECS debts
- the precarious nature of employment – especially if it the male who is casual or on contract – is a major determining factor in whether a couple can contemplate a family
- working women find it hard to legitimately take time out for childbirth and believe that government funded and endorsed paid maternity leave would legitimise and normalise taking time to focus properly on their physical recovery from the birth and the child's early development needs without feeling as though they had 'wimped out on work'
- medical and social evidence indicates 6 months PML is most appropriate for both the baby and the parents; in genuine family-friendly countries, 6 months PML is becoming the norm and is paired with policies that provide easily accessible and affordable childcare and a legalised choice to return to part time work.

Societal and economic factors impact on decisions about family formation

- Times have changed; it is harder for young people to plan to have children. One wage used to be enough to pay a mortgage, and in earlier decades young people left home and were independent early.
- However these days responsible young women want and need to be financially secure and in a stable relationship before they start a family, but in an employment and social environment of casual or contract jobs, long or variable working hours and lack of independence make it difficult to decide to form a family.
- Many couples find the personal and financial cost of one partner being out of the workforce, even for a short period, and the lack of policies and programs to support women taking time out to have babies make family formation too difficult.