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Society's Investment in Children

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1. Introduction

Australia's 4.7 million children are cared for by 4.5 million parents in 2.5 million families. They require about 17,000 million hours of general adult oversight each year (excluding the time they are asleep). Parents report spending about 2,500 million hours per year on childcare as their main activity (and about three times this much on childcare as an accompaniment to other things they are doing). These hours of care needed by children compare with the approximate 5,500 million hours each year which parents age 25-54 spend at work in their main job.¹ The care of children is a major economic and social activity, as it should be.

The level of well-being of its children is a touchstone of the humanity and open-heartedness of a society. To care about children is an act of generosity in its inception, in its motivation and in its consequences. This is true even if the children we care about are our own. Unlike caring about adults, caring about and for children contains no hint of noblesse oblige or patronising superiority or inappropriate diminution of the self-esteem of the recipient. At least until children are teenagers, being cared for and about is an unqualified good (though some particular manifestations of that caring may not be).

We commence the 21st century with a set of values which valorise the liberty and independence of the individual and the desire for wealth; in which "he wins who dies with the most toys"; in which a person who gives priority to activities motivated by compassion and caring, rather than by money and status, is at risk of being labelled a mug; in which institutions intended to promote the public good are, through privatization, being forced instead to adopt the market values of quid pro quo and the pursuit of profit and other material reward. Such a set of values risks (indeed, is) producing a culture which is rich, narrow, superficial and mean-spirited. It also increases the risks

¹ These figures are calculated from *How Australians use their time*, ABS catalogue number 4153, p 19 and *Children, Australia: A social report*, ABS catalogue number 4119, p 21. Mothers provide 73 per cent of these hours.

of loneliness and bleak old age, as friendship becomes instrumental and “care” of the frail is contracted out to the market. I agree with England and Folbre (1999) that “increased competition in the provision of services tends to intensify efforts to off-load care costs (to make someone else pay), to reduce care services, and to obscure negative effects on the quality of care.” (p. 1).

In such an environment, caring about children gains additional importance as the main sphere in which the values of solidarity, generosity, selflessness and caring are exercised and developed. On an optimistic view, these values will not only be nourished in the domain of caring for and about children, but will spill over into and enrich other spheres. The pessimistic view is that the values of caring and generosity, having been displaced by the market values of individualism and a focus on the self in most of the other domains of life, will increasingly retreat in the domain of children as well.

England and Folbre (1999) argue convincingly that if it is left to the market, and to market values, care will be seriously underprovided. A main reason is that there are large external benefits to caring which the carer does not receive. “Many people share in the benefits when children are brought up to be responsible, skilled, and loving adults who treat each other with courtesy and respect.” (p. 3). Their second reason is that the quality of care is sensitive to the motivation behind its provision. Care which is provided by employees whose prime motivation is the wage is mostly inferior to care provided by a loved one. In the past, severe restrictions on the options available to women have ensured that they are available to care for dependents outside the market. The relaxation of these restrictions put that strategy for the provision of care at risk. Today, women can enter the competitive market race like men. But if they enter this race carrying a baby they are likely to end up well to the rear of the field. To prevent them from dropping the baby in order to run faster, either the rules of the race have to change, to remove their disadvantage, or the men have to carry babies too. Babies here are symbolic of all the caring that goes on in the home—for elders and sick or troubled family members, as well as children. As the effective market penalty for caring grows, we are at dire risk of having much less home caring than we need, and purchased care is not a perfect substitute.

A satisfactory understanding and appreciation of benevolent caring about children requires a different perspective from that usually embedded in analysis based on assumptions of rational (unemotional?) economic (unsocial?) man (woman?). Such assumptions, and their irrelevant or misleading conclusions, are exemplified by Becker's *A Treatise on the Family* (1991).² But rational economic man can be brought into service to help identify the resources which are devoted to the well-being of children, how that well-being may be promoted at least cost, and the self-interested reasons why parents and society may commit resources to children. For to say that caring about children is motivated by altruism and compassion is not to say that there is zero self-interest in such behaviours. Parents may have some expectation of a return on their caring, such as emotional or financial or practical support in old age. It may be in society's best interest to have happy and well-supported children if they thereby will be better prepared to assume the economic, social, family and citizenship obligations expected of them as adults.

Without undertaking a deep enquiry into the matter, it is clear that societies do differ in the level and nature of the resources they commit to the well-being of children, and even in the conception of childhood.

A Chinese peasant couple, asked by the author why their adult daughter was illiterate, replied that for one thing they needed her, from age 4, to look after

² As Barbara Bergman shows, "A close look at Becker's analysis of the family reveals its unreality and inapplicability to any real problems that people in or out of families have." (p. 142-3). In support of this view, Bergman notes that Becker's conclusion that polygamy is beneficial for women "appears to prove propositions which we know to be false". (p. 145). "Becker implicitly assumes that all males are altruists, which implies that there are enough altruists to go around: at least one to a family." (p. 148) and that "issues of status, personhood and intellectual development, to say nothing of true kindness and the requirements of companionate marriage" (p. 147) are unimportant in understanding marriage and the care of children.

the cow in the fields all day, and for another, the benefits of any education they acquired for her would be enjoyed not by them but by the family into which she married.

In 19th century England, children as young as 4 and most commonly 7 or 8 were employed up to 17 hours per day in the mines and factories which drove the industrial revolution.

Q: What time did you get them up in the morning?

In general, me or my mistress got them up at 2 o'clock [in the morning] to dress them.

Q: So they had not above four hours sleep at this time?

No, they had not.

Q: Were the children excessively fatigued by this labour?

Many times; we have cried often when we have given them the little victualling we had to give them; we have had to shake them, and they have fallen to sleep with the victuals in their mouths many a time.

Q: Did this excessive term of labour occasion much cruelty also?

Yes, with being so very much fatigued the strap was very frequently used.

(Report by the Committee on Factory Children's Labour (1831-32), quoted in Bland, Brown and Tawney, 1914: 511).

The idea of a distinct childhood which is separate from and a preparation for adulthood and which extends as far as the late teens or early twenties is a product of the affluence of the twentieth century. It is that affluence which enables us to exempt children from the daily labour of contributing to household income, in cash or in kind. It is that affluence which enables us to commit substantial resources to developing in children the abilities, knowledge and skills which are the requisites for our high productivity in adulthood. And it is that affluence which affords us the opportunity to make childhood, in part, not a time for investment in future abilities, nor a time for contributing to the work of the household, but a time of enjoyment and carefree pleasure.

Even so, there is no fixed formula for deciding what share of total resources should be expended on children nor how they should be allocated between investment and current enjoyment between home and the market. These will vary not only according to the level of national prosperity, but also according to the culture and institutions of the society.

The sum total of children's happiness (and prospects) is a product not only of the level of resources devoted to their well-being, but also of how these resources are distributed. While I cannot demonstrate the following to the satisfaction of a sceptic, I am convinced that the provision of more resources to a child who is already very well endowed adds less to the sum of well-being than the provision of equal resources to a child who has little. When I use the term 'resources' I mean more than money and material things. I include in that term adult time and affection and the designing of public facilities with children in mind. Thus inequality in the distribution of material resources, in adult time and in child-focused public facilities is an important dimension in the assessment of society's investment in children.

1.1. Who Should bring up the Kids?

Is bringing up children a task solely for the family, assisted by whatever the market has to offer and they can afford? Or does the government have a role, in protecting children from unduly harsh or incompetent parents, in making life chances less unequal, and in directing resources from non-parents to parents and from rich parents to poor parents/children?

In practice, the responsibility for children is variously borne by their parents and broader family, by government and by the community. The family, in turn, must decide between meeting the needs of children through their own efforts and using market-provided services. The relative roles of the different groups and the means used vary according to the culture and level of prosperity of the society in which they live.

According to Furstenberg (1997), "the USA has been especially resistant to national support systems for children and is currently threatening to shred [now has shred] the thin safety net that was constructed by the federal government---for parents with dependents.---Much of the political rationale for dismantling

what remains of the shrivelling system of public assistance to the poor has been justified by a popular view that government protection has weakened the family.” (p. 2)

The Americans occupy one end of the spectrum which rates the relative responsibilities of the family and the state for children. In the US, there is a strong presumption that the state has little interest in or responsibility for children: both lie instead with their family. Children are a private matter, as evidenced by an unwillingness to use the state to support them financially or to regulate much the behaviour of parents. In Furstenberg’s words, “Parents operate as ‘solo practitioners’ charged with the responsibility for their children’s development and assigned a full measure of the blame when their children do not fare well.” (1997, p. 5)

While America is an outlier among developed countries in this regard, there is considerable variation in the relative roles of family and state among the European countries. The Catholic countries of Southern Europe place a relatively large share of responsibility for children (which means any offspring who have not yet acquired sufficient market income to be able to leave home) with families. For example, there is no state financial support for the large number of young people in Italy who bear the brunt of its high unemployment. Most live at home, even into their thirties, supported by their parents. While this prevents most of them from falling into poverty, it also prevents them from taking the necessary step into adulthood of setting up their own home. This is part of the explanation for the very low birth rates in Italy. The Scandinavians, by contrast, promote a strong collaborative relationship between government and the family in the support of children. This includes government provision of child-focussed support to families designed to make more equal the material resource distribution across children. A by-product is a birth rate which is among the highest in Europe.

Australia is more Scandinavian than American in the relative roles ascribed to family and to government. Australian governments take an active role in providing material support to families with children. This support has grown markedly over the past 15 years as the level of and numbers eligible for direct cash payment (the Family Allowance and the Family Tax Initiative) has grown.

These are quite strongly targeted to families in the lowest one or two deciles of family income and have become large enough to have a substantial equalising effect. Government also provides substantial children's resources in kind, most notably in the form of education, child care and health.

Despite the considerable role for government in the lives of Australian children, or perhaps because of it, the proper balance and place of family and government remains contentious. Australia is not immune to the American concern that financial support for children (which is provided by way of their parents) has deleterious effects on families. This means that it encourages divorce and separation, and/or having children out of wedlock. The undoubted association over time between the growth in the number of sole parent families (often poor) and the level of government payments to poor families is interpreted as causation of the former by the latter. The causation could, of course, be the other way round. This is a tricky area to unravel and an important one. There is much evidence that children do better, and feel better, if both parents are strongly in their lives.

There is now a substantial literature which focuses on the economic status of children. It covers topics which range from the cost-effectiveness of targeted interventions in early childhood to the extent to which resources are shared within the family. Most of this literature implicitly views childhood as a preparation for adulthood. The quality of the experience of childhood is not treated as important for its own sake, although we all know that the pleasures and pains of childhood are felt intensely by children at the time and their memories are not erased on reaching adulthood. Qvortup puts this well when he says that children should not always be 'reduced to human becomings' (1990, p. 8).

The purpose of this paper is to start at the beginning and identify (quantify where possible) the size and nature of the total investment which Australia makes in its children. Where possible, attention will be paid to the degree of equality with which different resources are dispersed. I begin with a discussion of what I mean by investment in children, and why it is interesting. I then present the big picture of the place of children and their living circumstances. The next section presents estimates of the costs to households of children, in

terms of both cash outlays and earnings forgone. This is followed by the presentation of new evidence on the time that adults devote to the care of children, and where that time is taken from. The material contribution of government is then discussed and assessed in relation to that of the family.

2. The Meaning of Investment in Children

The use of the phrase “investment in children” implies that the analysis to follow will be organised in terms of the costs of investment and the returns which it delivers. Research under this heading usually focuses on an aspect of childhood experience which has measurable consequences for adult outcomes. A comprehensive review of many forms of investment in children in the US is soon to be published (Danziger and Waldfogel, forthcoming). In the editors’ words, the book reviews “what we know about the processes that affect child development (from US evidence) and how we might wisely increase public and private investments in children to promote both their well-being and the productivity of the next generation.” (Danziger and Waldfogel, 2000:1). An interesting aspect of this promise is that it embraces investments to enhance current child well-being, as well as future adult outcomes. This is my intention also.

The concept of investment means giving up something now in order to obtain some benefit into the future. The costs and the benefits (usually discounted to a present value) can be compared to see whether the investment is good value. This concept needs some modification when we are talking about investment in children.

First, if a person were to spend resources on herself to increase her current well-being, we would call this consumption, not investment. Should it be viewed as investment if the recipient is a child? There is a sense in which the answer is “yes”. Because the decision-maker and the recipient are different people, it is helpful to think in terms of cost (to the decision-maker) and return (the increase in child well-being). The increase in well-being will have a future component in the form of memories. The language of investment thus seems to

be helpful for thinking about increasing children's present happiness.³ In practice, little research has been done (or reported in the economics literature) on what makes children happy or unhappy: the focus is usually on beneficial outcomes in later childhood or in adulthood.

Second, what constitutes a cost is unclear. If a parent spends money on nappies, this clearly is a cost of having a child. But if a father spends time reading to his four year old, this may or may not be a cost (even if there is a benefit: there is increasing evidence that it is beneficial to the child's long term development: see Zuckerman and Kahn in Danziger and Waldfogel, forthcoming). It will be a cost if the father would rather be out with his mates at the football. It would not be if there is no use of his time that would give the father greater pleasure. Even for the same person, time spent with his or her children can vary from being the greatest delight imaginable to being infuriating, tiresome and at the expense of some other highly valued activity. So how should we treat parental time spent with children?

It is common for economists to retreat to the expedient of costing time spent with children at the opportunity cost of the wage forgone (see for example, Chapman et al, 1999). This makes some sense if the interest is the material costs of children. It does not make sense if the interest is the more significant one of the impact of children on the utility of the family or the parents. The purpose of earning an income is to generate utility. If spending time with your children gives you more utility than the maximum which may be obtained by spending the income forgone, then the children are a net benefit, not a cost.

2.1 Equivalence Scales: a Diversion

This is an aspect of a broader problem which arises when dealing with equivalence scales. The application of equivalence scales is intended to identify

³ There is nonetheless, an ambiguity even here. Suppose the mother buys smart new clothes for her child. This *may* be enjoyed by the child. But it may instead principally benefit the mother, who enjoys seeing her child looking well dressed. It may even be an aggravation for the child, who is then told to take care of them.

the income necessary to make equal the standard of living of differently composed families. This is a controversial matter, since the profession has not come to a consensus on how an equal standard of living can be identified empirically. My concern is different. Suppose we view the household as a unit which acts to maximise the sum of the utilities of its members (this, of course, will not always be true). Utility is obtained from the consumption of goods and services bought with the household income, from home produced goods and services, from leisure, and from interaction with other family members. The last is presumably the main reason why families are formed in affluent and individualistic countries such as Australia. Equivalence scales imply that we form families in order to reap economies of scale in consumption! Why do people get married and have children if to do so decreases their standard of living? It is argued that a couple who have a child have less money to spend on other things, because part of their income must now be spent on the child, hence their standard of living is reduced by the presence of the child. But what is the special significance of this? If I buy a new yacht, I have less money to spend on other things, but I am not judged thereby to have had a fall in my standard of living. Equivalence scales say, if a couple on an income of \$100,000 pa have a child, how much extra income do they need in order to maintain their standard of living? My contention is that they need no extra income. By *choosing* (a crucial word) to have a child, they are indicating that the highest utility use of their income is to use it to support a child. Why then should they be 'compensated' for an act which increases their utility? The way in which equivalence scales are used at present implies that children in rich families cost more than children in poor families. This might be an accurate description of the facts, but equivalence scales are used with normative intent. High income families with large numbers of children are judged to be poorer, in an evaluative sense, than a same income family with fewer children. If there were no change at all in the distribution of money income among households, but rich ones systematically started having more children, then this would show up as a fall in the level of inequality in equivalent household income. I do not think that this accords with our sense of the meaning of inequality.

It may be that the purpose of equivalence scales is to represent the interests of the child, who has no say in the decision to be born. What income does the family need in order to provide the child with an adequate standard of living?

This is a fair question, but is not the one addressed by equivalence scales. The high-earning couple above are well-placed to meet all the basic material needs of their child without any adjustment to their income to represent the extra mouth to be fed. A family on a low income is in a different situation. If the couple initially earned \$20,000 pa, we might be worried that the material needs of the child could not be met adequately, or that in meeting them the family had to cut back on other basic expenditures. A case could then be made that it is appropriate to record a fall in the standard of living (but not necessarily the well-being) of the family.

The addition of a child (or other dependent) to a low income family does make it harder for that family to attain a decent material standard of living. This is not the case for a high income family. One response to this is to apply an equivalence scale on incomes up to some level and not to incomes beyond that level. The cut off could be determined arbitrarily, such as the bottom three deciles of families. Alternatively, some more structured approach to identifying the cut-off threshold could be adopted. Any of the contemporary means to identify the "poor" could be adopted. Examples include the application of budget standards, or the use of some maximum budget share for essential items such as food eaten at home and utility bills.

The impact of the application of equivalence scales on our views of the economic circumstances of children is dramatic. If all families are ranked by their 1996-7 gross income, 146,000 children are in the lowest quintile families and 1,700,000 are in the top quintile families (3,000,000 in the top two quintiles). If the OECD equivalence scale is applied, these figures become 1,200,000 in the bottom and 300,000 in the top quintiles (ABS, 4119:45). Do we really believe that families in the top one or two quintiles in the income distribution go from being very well off to being relatively poorly off because of the presence of children? I don't.

Since the question of equivalence scales is not central to this paper, I will not pursue it further here. But I do think that there are issues here which need some serious thought.

2.2 Returns on the Investment

The total costs of children comprise the time taken to care for them, to teach them social and economic skills and to play with them; the purchases, by the family, of goods and services to provide for them; the provision of child-focused goods and services by the state, and the provision of public facilities which are child oriented. Together, these may be thought of as the investment which society makes in children. I have briefly discussed the difficulty in knowing how to evaluate the time costs of that investment —probably the largest and most important investment of all. By comparison, the other types of resources are relatively straight forward to deal with, as least in principle.

What are the returns that we look for on this investment? As discussed earlier, there are two types of return.

The first is the immediate benefit in the form of the current well-being, physical and emotional, of the child. Are they well-fed, healthy, and enjoying life? In an affluent country such as Australia, the first two are reasonably easy to achieve. It is the third benefit which is more challenging and in which I would expect to see much greater variance in outcomes. This embraces the range of factors that make for happiness, including love, security, stimulation and social connection. I know of no work which quantifies the amount of these resources which adults provide for their children. We must record this as an empty box in the matrix which records costs and returns. Next to it must be a second empty box—the one which records the level of happiness of the children. While there are a number of surveys which record (self-reported) levels of happiness among adults, I know of no such survey for Australian children. It is a great challenge to imagine how such a survey could be done: how questions could be devised that would measure, in a way that produced comparable answers, the level of happiness which children feel and how much this varies across children in different circumstances.

The health of children is easier to observe and record and there are data on this. Indeed, measures of children's health, including infant mortality and chronic disease and disability, are frequently recorded, even in poorer countries. We know, for example, that the health of Aboriginal children is much worse than

that of other children. Here we do have measures of the returns on investment. In the case of health, it is the costs rather than the benefits which are hard to quantify. It is easy to measure the costs of the health care system and not too hard to allocate a portion to children. But good child health is much more than a good health system. It starts with good nutrition, good hygiene, exercise, a smoke-free environment. The costs of these have little to do with money outlays and much to do with the knowledge and attention that parents bring to promoting these behaviours. Parents who give up smoking, during pregnancy or after birth, in the interests of their child, incur a large psychic cost. Parents who reject the easy options of television and snack foods to insist on activity and nutritious eating must accept the daily battles that these are likely to engender. We do not have good (any?) instruments for capturing these costs of parenting for good health.

The current well-being measures for teenagers are more developed than are those for younger children, as teenagers become increasingly autonomous from their families. Existing measures include rates of depression, optimism, suicide, trouble with the law, drug use and teenage pregnancy. Most of these are symptoms of distress, and tell us little about the degrees of positive well-being that teenagers experience. They are often drawn from administrative records rather than from direct questioning, and (for good reason) the state has little interest in children's affairs when things seem to be going well.

The second set of returns, and the one to receive most attention, is good adult outcomes. There is now quite a large literature on the links between specific forms of childhood experience and adult outcomes such as education levels, wages, socio-economic status, unemployment, sole parent-hood, criminal behaviour and drug taking. Since people are adults for much longer than they are children, this emphasis on adult outcomes makes sense (although the benefits would need to be discounted, in a conventional rate of return analysis). There is widespread support from all corners of the political and ideological spectrum for the idea of investing in children to promote good adult outcomes (if only we know how). There are several reasons for this wide-spread support.

Even the most ardent libertarians recognise that we are not entirely self-made and that our experience and opportunities in childhood affect our potential as

adults. Thus the one form of egalitarianism they support is to make more equal the adult-affecting experiences of childhood. This is encapsulated in the masculine metaphor of enabling each person to start the adult race with a foot on the same start line.

This position is reinforced by the essential innocence and dependence of children. Unlike adults, they cannot be held responsible for the environment in which they find themselves. This is a justification for ameliorating some of the harshest aspects of that environment.

A third reason is that investments early in life have the longest payoff time. They can affect the whole of the subsequent life. Further, while children are indeed beings, they are also “becomings”. The shape of what they become can be influenced by positive or negative experiences in childhood. These are two reasons for thinking that investment in children will have a higher payoff than an equivalent investment in adults. The effect of the intervention will be larger, as the character is less formed and hence less resistant to change, and the period over which the benefits will be reaped is longer.

The level and nature of resources committed to children is changing quite rapidly. The post-war period alone has seen:

- a large rise in the proportion of children who live with a single parent
- an associated rise in the number of children living in poor families
- large rise in the number of mothers who are in paid employment
- a rise in the general level of affluence of families with children
- a substantial rise in the number of children living in a family in which no adult is employed (in part because parents are unemployed and in part because the sole parent is out of the workforce on the supporting parent's benefit)
- a significant fall in the number of siblings a typical child has
- a pronounced extension in the number of years of formal education (which extends the period of child-like dependency in relations both at home and with the wider world)

- a rise in the number of children who combine full-time education with part-time work
- vastly greater exposure to the adult world, via television and IT based entertainment.

All these developments have a large significance for the world of the typical child and for the diversity of those worlds. Some developments will have been beneficial and others detrimental. We are not in a position at present to judge the net effect.

3. The Big Picture

Today children (aged 0-17) comprise 25 per cent of the Australian population, down from 34 per cent in 1971. Their family situation is set out in Table 1.

The table reflects something of the character of the most important resource of all for children, the family. Children overwhelmingly live with their birth mother. Those who do not are mostly older. But even in a decade, the decline in the standard married couple family is evident. The growth has been in de facto couples and in sole parents. It should be noted that, in contrast to the United States, only 30 per cent of lone parents are never married. The other 70 per cent are separated, divorced or widowed. (ABS, 4119:23). In addition to parents, two thirds of children also have siblings.

Table 1: The Family Situation of Australian Children, Aged 0-17, 1996

<i>Family Type</i>	<i>Number of Children</i>	<i>%</i>	<i>% change 1986-96</i>
Couple: married	3,308,900	72	-7
Couple: de facto	279,400	6	107
Sole mother	659,000	14	51
Sole father	81,000	2	37

Live with birth mother		4,430,000	94
Live with birth father	3,646,000	78	
Live with both birth parents	3,397,300	74	Na

Source: Calculated from *Children, Australia: A social report*, ABS no. 4119.

3.1 The Economic Circumstances of Children

Australian children mostly live in high (gross) income families. Thirty seven percent live in top quintile families and three percent live in bottom quintile families. This is particularly so for children in couple families, where 44 per cent are in the top quintile and only 8 per cent are in the bottom two quintiles. (ABS 4119:44). The number of income earners in the family is the main factor which influences family income. Most families with dependents also receive some cash payment from the government.

These cash benefits have made a substantial difference to the living standards of low income families with children. The main ones are the Family Allowance, the Family Tax Initiative and the parenting payment. Together these enable a majority of sole parents to devote their time to looking after their children rather than to earning an income. Twelve per cent of couple families with dependent children and 65 per cent of sole parent families relied on these cash payments as their principal (though not only) source of income. (ABS 4119:50)

Families face a clear trade-off between income and time spent at home, despite the assistance of government cash payments. The high income families are mostly those which have both parents in paid employment. A major reason for the relatively low income of sole parent families is that they do not have this option. Table 2 shows the number of children (of different ages) who have parents who work specified hours.

Table 2: Number of Children whose Parents Worked Specified Hours, 1997 ('000)

SOCIETY'S INVESTMENT IN CHILDREN

<i>Age of youngest child</i>	<i>Couples - Hours worked per week</i>						<i>Av hrs</i>
	<i>0*</i>	<i>1-19</i>	<i>20-39</i>	<i>40-59</i>	<i>60-79</i>	<i>80+</i>	
0-4	60	51	228	350	184	109	52
5-11	81	69	259	432	304	205	55
12-17	56	43	181	293	247	218	59
<i>Total</i>	197	163	668	1074	735	533	55

	<i>Sole Parent - Hours worked per week</i>					<i>Av hrs</i>
	<i>0*</i>	<i>1-14</i>	<i>15-34</i>	<i>35-39</i>	<i>40+</i>	
0-4	3	18	23	4	4	21
5-11	15	48	54	16	26	25
12-17	17	25	54	19	31	29
<i>Total</i>	36	91	131	39	62	26

Source: ABS 4119:60-61.

Note that the tables only refer to children whose parents were employed. There were an additional 220,000 children in couple families whose parents did no paid work and an additional 350,000 children in sole parent families whose parents did no paid work in the reference period. (calculated from ABS 4119:21,60,61). Those in the table who record zero hours were, in the week of the survey, on holidays, sick or otherwise temporarily not at work.

It is clear from Table 2 that there is a big variation in the number of paid hours which children see their parents working. Those who live in couple families typically have parents who work a sizeable number of hours. One third have parents working 40-59 hours between them and another third have parents who work 60 hours or more. These large numbers of hours of work help to explain the relatively high incomes of couples with dependent children. At the other end of the range, half a million children have parents who work less than 20 hours per week between them (half of whom have parents who are not employed at all.)

For the obvious reason that there is only one parent to do the parenting and earning, and there is modest social welfare support available, children in sole parent families observe much less paid work going on (although many will have a non-residential parent who is employed). The parents of more than half of the children in sole parent families are not in paid employment. For the rest, the typical hours worked lie between 15 and 34.

At all ages the modal child in a couple family has parents who work 40-59 hours per week. The comparable figure for a sole parent family is 15-34. Of those in employment, the average child in a sole parent family has a parent who works about half the number of hours (26) of the parents of an average couple family child (55). The big difference is in the proportion of children of sole parents whose parent is not in paid employment at all. Note also that there is some modest rise in average hours worked as children get older.

3.2 Housing

Australian children live in high quality housing. A very high proportion (90 per cent) live in separate houses. Only 4 per cent live in a flat or unit (ABS 4119:6). The parents of these children (the children were not asked) are overwhelmingly satisfied with both the location and quality of their housing. Only 3-4 per cent say that they are dissatisfied (ABS 4119:67). This is a remarkable achievement and one which must contribute greatly to the well-being of children.

3.3 Health

The health of Australian children is also very good. The rate of infant mortality is among the lowest in the world at 5.3 deaths per 1,000 live births. This rate has fallen dramatically during the course of the twentieth century, from a figure of 81 in 1907 (ABS 4119: 80). Children are generously fed and most obtain not only enough kilojoules but also enough of the other essential nutrients. The main nutritional concerns are that children eat too much in total, producing some obesity, and eat insufficient fresh fruit and vegetables. A major source of these problems is food purchased outside the home (junk food). Disability rates

are low. Of significant health problems, asthma stands out for its frequency, affecting 750,000 children, and its chronic nature.

Overall, the vast majority of Australia children are very well provided for. They experience good housing, health, education and nutrition. Most live with both their natural parents and nearly all live with their mothers. Most live in families where there is a substantial amount of parental time available to give them adequate attention. This generally optimistic picture is darkened somewhat by the circumstances of the small minority. Aboriginal children generally have worse average outcomes on nearly all the measures which have been reported, including infant mortality, health, housing, literacy and family income levels. About 800,000 children live in families where no parent is employed (including 326,000 in couple families). Twenty seven per cent of children live in families with equivalent incomes in the bottom quintile. Couple families (especially married ones) are declining and sole parent families are growing, mainly as a result of breakdown of relationships. There is a sizeable number of older children, aged 15-17, who are not in school or employment and for whom the transition to independent adulthood is becoming more difficult.

I turn now to the task of identifying the financial costs of children borne by parents. These include expenditure on child-related goods, and the cost of mother's time out of employment to care for children.

4. Expenditure on Children

There have been a number of estimates of how much it costs families to pay for the needs of children. This question runs into the immediate difficulty of defining what is meant by need. Several approaches have been taken to answer this question.⁴

⁴ The publication *A guide to calculating the costs of children*, published by the Institute of Family Studies in 2000, usefully summarizes the main Australian research on this topic.

There are two main approaches that have been used to calculate the costs of children. The first is to itemize the particular requirements of children and then cost them. The latest and most sophisticated of this so-called budget standards approach is that developed by the Social Policy Research Centre in its comprehensive development of budget standards for Australia (Saunders et al, 1998). The second is to observe the differences in expenditure between otherwise similar households with and without children and to attribute the differences in expenditure to the presence of children. Neither approach is fully satisfactory.

The first one is vulnerable to the point that it is the researcher who decides how much and what children need (for example, does each child need her or his own bedroom?, own video games? brand name sneakers?). It is also very difficult to identify all the extra costs of children by this method, such as heating and wear and tear on the house. It also runs into the problem of most budget standards, that the numbers produced are implausible. The cost of the basket of goods judged to be necessary for a low or modest standard of living usually exceeds available income by a sizeable amount. This was illustrated as early as 1921, when Piddington sought to identify how much a low wage earner needed to maintain a family. The cost of his minimum basket of goods would, if implemented, have more than exhausted the entire GDP.

The second, expenditure, approach avoids these problems but produces others. What is identified (with more or less precision) is how much families do actually spend on children. This is not the same thing as how much they “need” to spend. Many high income families pay for private schooling. Should this be judged to be a necessary cost of having children? What about the ballet and horse-riding lessons? And how do we deal with the families who are unable or unwilling to spend enough on their children? In order to identify costs caused by children, it is necessary to match families with and without children who have the same standard of living. Yet any attempt to quantify the standard of living is controversial.

Whatever their problems, these are the two best approaches around, and each has recently been redone, using up-to-date and more sophisticated data and analytical methods. I will report their results. Both methods endorse the view

that the costs of children vary with the age and sex of the child, with the number of children and with the level of affluence of the family. Thus there is no single "cost of a child".

Table 3 is taken from Harding 2000: 86. It summarizes the results of three recent sets of research which seek to quantify the costs of children, making some allowances for differing family size and incomes.

Three things emerge in common from this table. First, second and subsequent children are cheaper than first or only children. Second, families on higher incomes spend more on their children (and need to, according to the budget standards) than lower income families. Third, three children can cost as little as \$150 per week or as much as \$425 per week, depending on the method of estimation and the income standard selected. To put it thus somewhat exaggerates the degree of difference between the methods. Harding and Percival differ from Saunders by about \$30-40 per week. The budget standards approach gives the highest cost of children. Clearly, families find ways to reduce the costs of children which researchers have not thought of, or would not approve if they did.

Table 3: Indicative Estimates of Costs of Children at Specified Expenditure Levels, 1993-94*

No of Children	Low income families				Modest income families			
	Total Family Expend.	Valenzuela & Harding	Percival & Harding	Saunders	Total family expend.	Valenzuela & Harding	Percival & Harding	Saunders
1	458	68	68	97	613	92	116	135
2	552	110	176	202	749	150	253	278
3	604	150	238	254	895	227	378	425

Note: *Costs and expenditure are expressed as \$ per week.

Source: Family Matters, No 54, Spring/Summer, 1999, p.86.

We can use these estimates to produce a figure for the Australia-wide cost of children. It will be a bit rough, because no approach commends itself as clearly superior to the others. Also, I am not able to match precisely the income/number of children categories with the overall number of children. Nonetheless, the order of magnitude is interesting.

I use the Percival and Harding estimates, since the Valenzuela method gives estimates which are well below the other two and the budget standards are not reported for all levels of family income. I take the average cost of a single child at each quintile of gross family income and multiply it by the number of children in families with incomes which place them in that quintile. Table 4 provides the numbers. It shows that families spend about \$717m per week or \$37 billion per year on their 4.6 million children. This figure is strongly influenced by the fact that a) most children are in families with above average gross income and b) higher income families are judged to spend more on their children than lower income families.

Table 4: Estimate of Total Family Expenditure on Children, Australia, per Week

<i>Quintile of gross family income</i>	<i>No. of children</i>	<i>Cost per child \$</i>	<i>total cost \$'000</i>
1	145,728	82	11,950
2	528,264	104	54,939
3	869,814	124	107,857
4	1,329,768	145	192,816
5	1,680,426	208	349,529
<i>Total</i>			<i>\$717,091</i>

Source: Author's calculations based on Harding, 2000:86 and ABS 4119:44. Note that the ABS data are for 1996-7 and the Harding data are for 1993-4. No attempt has been made to adjust for this difference.

5. Forgone Earnings

Families provide adult time for their children as well as buying goods and services for their support. Some of this time, especially for mothers, comes at the expense of time spent earning a wage. Several estimates of forgone earnings of mothers have been made for Australia, the latest by Chapman et al, 1999, and it is these results that I will use. The cost to mothers of time to care for their children has three components. The first is that some will decide not to take paid employment at all, at least for a while. The second is that those who do take jobs on average work fewer hours than men or than non-mothers. The third is that this time out of employment reduces mothers' work experience and hence their future wage. Chapman et al estimate the combined effects of all three of these factors. They conclude that ever having a child reduces a woman's annual earnings by \$6,500 pa. for the rest of her working life. Additional children reduce her annual earnings by about \$4,500 for each year that the children are under 16. At a zero discount rate, Chapman et al calculate that a first child causes a reduction in a woman's lifetime earnings of about 28 per cent (the precise figure varies with the level of education of the woman, being higher for less educated women), or about \$200,000. Subsequent children reduce her earnings by a further 8 or so per cent, or \$60,000 over a lifetime. Since the average mother has nearly two children, we may say that the time she devotes to their care at the expense of paid work reduces her (undiscounted) lifetime earnings by about \$250,000 (\$1997). This can be expressed as an amount per year in which she has dependent children at home. If children are deemed to be dependent until age 15, in the sense of reducing their mother's hours of paid work, and on average women have 2 children, then 17 years with dependent children in the house seems a reasonable estimate. This then gives a figure of about \$15,000 pa for each year in which there is a dependent child in the family. This compares with reported annual earnings which averaged \$20,000 for all employed women. The loss is such a high proportion of the average annual earnings because it takes into account the

reduced wage likely to be received in future because of the lower average level of workplace experience. If each mother with a dependent child gives up \$15,000 a year, and there are 2.5 million of these mothers, the total cost for a year is about \$37 billion. By extraordinary coincidence, this is the same figure as we calculated for the direct expenditure on children. We may conclude that the forgone earnings of mothers roughly doubles the cost of children to the family. Some of this is offset by the receipt of cash payments from the government, but this transfer does not reduce the value of the national investment in children—it simply alters who pays.

6. Non-employed Time

Parents spend money on their children and mothers earn less in order to take care of them. But parents do less of other things also in order to free-up time to care for their children. If there is logic in counting as a cost the amount of money which parents spend on children rather than on other things, then there is logic in quantifying what other things they forgo in order to make time to care for their children.

Data from the 1992 Time Use Survey have been used to compare the allocation of time among a variety of activities for couples who do and do not have children. Couples who have children spend about 70 minutes a day in direct child care as their main activity. What do they do less of in order to make this time available? One answer, for women, is paid work. This is accounted for, in a monetary sense, by their forgone earnings. But perhaps parents forgo other valued things also, such as time for themselves, or sleep. Perhaps all they give up is a bit of watching television. The time use data enable us to see with some precision where the time comes from.

People have a variety of uses for their time and such uses are likely to vary systematically with age, presence of children and income (eg, higher income families can afford to buy in services which lower income families have to provide for themselves). To reduce the impact on time use of influences other than the presence of children, a sub-set of all people has been selected which contains only couples where the spouse (mostly the wife) is aged between 25

and 54. These families have then been divided into five (gross weekly) income groups, arranged as far as possible to have the same number of couples in each group. Unfortunately, the income data in the Time Use Survey are reported in bands, so that precise quintiles cannot be constructed. Within each income interval, couples have been divided into those with and those without children. Table 5 reports the *difference* in time use for designated activities between couples with and couples without children. If the list of activities were comprehensive, the time spent in childcare would match exactly the sum of the reduced time spent in all the other activities. Note that the presence of children is systematically associated with more time spent on some activities which are not recorded as child care, such as laundry and housework, so the “sum of reduced time” is a net figure. The list of activities in Table 5 is not comprehensive (it would be unreadable if it were). For the purposes of the table, some activities have been grouped and more trivial ones have been excluded. Nonetheless, the match expected between time spent in child care and net reduced time spent in other activities is quite good.

Also note that the standard deviations for some activities are quite large, and we are here dealing just with averages.

There are systematic differences in the amount of time spent on specific activities which are related to the income of the family. A major reason for this is that higher income families have more hours of paid employment — particularly by the wife. This is true for both those with and those without children, and helps to explain why the average time spent on child care is lower for the highest two income groups than for the middle two. There were only 27 couples in the lowest income group (compared with 200-300 in the other income intervals), so I treat any results for them with caution.

Table 5: Sources of Time for Children

*Difference
between couples
with and without
children,*

Couples, spouse aged 25-54

Weekly income 1992

\$

<i>in time spent:</i>	0-481	482-961	962-1537	1538-2307	2308+
Sleeping	15	-20	-11	-21	-9
Personal hygiene	4	-5	-4	-4	-6
Main job	-22	21	30	-53	-44
Cooking & cleaning	-2	1	1	13	10
Laundry	17	5	3	10	5
House work	-10	8	-2	30	21
Grounds	-7	-5	-7	-4	5
Shopping	13	-7	-4	1	-9
Social contact	-59	-3	4	-6	-7
Sport participation	-4	7	8	-2	0
Reading	2	-5	-7	-2	-1
TV and radio	27	-28	-38	-8	-10
Free time	-47	-56	-57	-9	-15
<i>Total</i>	-73	-87	-84	-55	-60
Childcare	71	90	91	75	60

Note: Units are minutes per day averaged across both spouses; couple with children time less couple without children time

Source: Calculated from Time Use Survey, unit record files, ABS, 1992.

It should be noted that the results are reported as minutes spent per person per day (across a 7 day week). The figures per person are calculated by adding the time spent by each spouse on the activity and dividing by two, to get an average. We are here differentiating between couples, not between the sexes. Thus each member of a couple with children in the middle income ranges spends 90 minutes per day on direct child care.⁵ For the children, this adds up to 3 hours per day, spread across the seven days of the week, of primary child care time from their parents.

⁵ Note that the time use data permit people to be doing more than one thing at a time, so a person can be doing the ironing and looking after the children and talking to a neighbour all at the same time. The respondent indicates which is the primary and which the secondary of these activities. Our data refer only to primary activities.

So where does this time come from? The table shows that it comes from a few major sources. For middle income couples, it comes mainly from reduced hours spent sleeping, watching television and having free time. For the higher income couples, the main sources of time are from reduced hours of paid work, with smaller reductions in time spent sleeping, on personal hygiene, watching TV and having free time. The total time spent doing each of these last four things is noticeably less for the highest two income groups than for the others. For example, they spend 25 minutes less sleeping, 50 minutes less free time and 35 minutes less watching television than do the couples with children in income groups 2 and 3. Earning a higher income has a price, in terms of less sleep, free time, television and time with children.

For fun, Table 1A in the appendix reports the difference in time spent by wife and husband in couple families with children. It confirms the conventional sex division of labour, with men doing much more paid work and women doing the housework and child care.

7. Do we Invest Enough?

We can summarize the total cost of children to the families in which they are raised. Another way to look at this, if we believe in revealed preference, is that the figures reported place a lower bound on the value of children to families, and the on the value of the families' investment in their children's current and future well-being. Total expenditure of \$37 billion plus total forgone earnings of the same amount add to \$74 billion pa. Government also spends on children. The total government spending on schools was about \$14 billion in the mid-1990s and spending on children's health and childcare adds about another \$3 billion to the national investment⁶. All told, the national investment of time and

⁶ Percival and Harding use ABS estimates of the fiscal incidence of publicly subsidized health, education and childcare services used by households in 1993-4 and allocate these to children in the same way in which they allocate total household expenditure to children. If their estimates of these costs per child, given

money in the well-being of children, in the mid-1990s, sums to \$90-100 billion (allowing for the fact that not all forms of expenditure have been included). Nominal GDP was \$486b in 1995-6 (ABS 5206). Outlays on children, which exclude mother's forgone earnings, were thus about 11 per cent of GDP. If forgone mother's earnings are added to both the denominator and numerator, then total investment in children represents about 18 per cent of GDP. Family expenditure was 10 per cent of gross family income and 12 per cent of household disposable income in 1995-6. If forgone mothers' earnings are included, the percentages become 18 and 21.

Children are 25 per cent of the population. Is an investment in their well-being of 21 per cent of household disposable income and 18 per cent of GDP, together with 10 billion hours of parental time, enough? This question cannot be answered on the basis of the figures presented in this paper. The figures themselves are capable of refinement (to include, for example, the time of adults who are not the children's parents, and public services and facilities which have a child focus, such as playgrounds and libraries.) But the real answer to the question lies in an enquiry as to whether there are forms of expenditure on children which have a high social payoff in terms of both children's current well-being and their future adult functioning.

Most children, but not all, are amply provided for in a material sense. Most children, but not all, enjoy the care and attention of both natural parents. It is clear that the material affluence of many children's households requires paid employment by the mother. It is also clear that the number of people, including parents, who work very long hours has been increasing. The labour market has not been kind to families. In 1997, 8.6 per cent of couple families and 53 per cent of sole parent families had no parent employed (ABS 4119:47). Over half a million children lived in these families. We do not know the duration of non-employment for these children, nor how many have employed fathers who live elsewhere, but it does raise serious concern about the potential for the

the gross income quintile of the family, are multiplied by the number of children in each family income quintile (from ABS 4119:44), the total value of government expenditure in 1993-4 is \$16 billion.

development of a pessimistic culture of non-work.⁷ These families with non-employed parents are overwhelmingly also the poor families. Three quarters of such couples are in the lowest quintile of equivalent family income. (ABS 4119:46). The potential damage to children in growing up in a non-employed household is poorly understood. One immediate need is to understand this better. Such enquiry would then provide the basis for a judgement as to how much investment could profitably be made in reducing, or in some other way ameliorating, the problem of jobless parents.

At the other extreme, some families seem, from the perspective of the children, to be over-employed. Although the average number of minutes per day, per parent, spent on direct childcare by high income couples is 60, the standard deviation is 72 minutes. Some children clearly get very little prime attention from their parents. In 1996, 100,000 children aged 0-4 spent 40 or more hours per week in formal child care (ABS 4119:33). It seems obvious that the movement of mothers into paid employment has reduced the quantity of parenting time that children receive. In truth, however, we do not know this nor whether the marginal value of the hours no longer spent at home was high or low from the perspective of the child. Bianchi (2000) concludes that for America the large increase in mother's paid work time has done little damage to children. The explanation that she offers has two main components. The first is that non-employed mothers do many things other than spend time with their children, which is not noticed by outsiders because it is not measured. To a large extent, it is these other activities which employed mothers give up rather than time with their children. The second point is that to some extent husbands of employed mothers increase their fathering time to compensate for the reduced mothering time. Mothers in America work rather longer hours on average than do mothers in Australia, so her optimistic conclusions are likely to be even more true for Australia. We see some direct evidence in support from the sources of time for child care that we reported above. It includes such things as reduced time sleeping and watching TV.

⁷ Gregory, 1999, provides a great deal of interesting information on these points.

Nonetheless, the direction of change in the workforce in the past decade has been to make it harder to combine parenting and paid employment. There has been an increase in the proportion of workers who report working very long hours (50 or more per week) and in the use of contingent (or “just in time”) labour. Parents employed on casual, contract or labour hire arrangements must find it difficult to establish regular child care. Most of the flexibility of these arrangements is initiated by the employer rather than the employee. Unpredictable hours and income make both home ownership (with the attendant mortgage) and regular child care arrangements especially difficult. The enthusiasm for a flexible workforce should be tempered by a careful assessment of its costs for children (and stress for parents).

The third area to which I would give early attention, in examining whether there are further profitable investments to be made in children, is the experience of children at the bottom of the socio-economic heap. The variance in the resources committed to children matters as much or even more than the average. Provided that they can get enough of their parents’ time, the vast majority of children have all the resources they need for a good current and future life. But a minority do not. They live in the worst of the increasingly polarised geographic districts. They go to schools which are suffering from this increasing geographic concentration of disadvantage. They are likely to be the clearest victims of the Commonwealth government policy to support private schools at the expense of public schools. They struggle with low literacy, numeracy and social skills—precisely the skills which are increasingly being rewarded in the labour market. Their parents are likely to be unemployed or out of the labour force: and to have incomes which are low enough to cause social if not physical harm. Investment in these children is where I would first look to find the highest social returns. And I would start with first class pre-school and primary school.

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Appendix

Table A1: The Difference between Time Spent by Mothers and Time Spent by Fathers on a Variety of Activities: Minutes per day

Difference between mothers and fathers in time spent:	Couples, spouse aged 25-54 : 1992				
	Weekly gross income				
	0-481	482-961	962-1537	1538-2307	2308+
			\$		
Sleeping	28	-11	7	12	12
Personal hygiene	-4	9	4	2	5
Main job	-140	-159	-232	-189	-173
Other job time	-44	-42	-43	-33	-46
Cooking & cleaning	56	72	63	48	57
Laundry	52	50	50	48	36
House work	145	166	160	132	125
Grounds	-20	-21	-10	-10	-8
Shopping	9	22	31	24	30
Social contact	25	20	22	17	14
Sport participation	-3	-7	-9	-9	-11
Reading	-22	-13	-4	0	-3
TV and radio	-27	-43	-32	-24	-27
Free time	-108	-40	5	7	9
<i>Total</i>	-53	3	12	25	20
Childcare	122	100	96	67	60

Note: Mother's time less father's time: minutes per day.

Source: Calculated from the Time Use Survey, 1992, unit record file, ABS

