family well-being and family policy
a review of research on benefits and costs

BY KIERAN McKEOWN & JOHN SWEENEY

Kieran McKeown Limited
Social & Economic Research Consultants,
16 Hollybank Road, Drumcondra, Dublin 9, Ireland.
Phone and Fax: +353 1 8309506. E-mail: kmckeown@iol.ie

JUNE 2001
As Minister for Children I am delighted to publish Family Well-being and Family Policy: a Review of Research on Benefits and Costs. This report is published under the Springboard Initiative. It is designed to assist in the process of mapping out the complex issues and data requirements which arise in developing policies for families and in finding actions which are known to promote family well-being.

Child welfare services focus on the needs of children and families, particularly those who are vulnerable or excluded from society and on strengthening family life to secure positive outcomes. I recognise that many families at some stage experience difficulties which may require support and assistance. Being a parent is hard work and families are often under considerable stress. As Minister for Children I accept that families have a right to expect practical support from health and personal social services.

I am interested to see that this extensive review of literature on family well-being identified four action areas which are known to improve the well-being of families. These are addressing child poverty, developing and delivering quality services, reducing family conflict and instability, and supporting marriages. This Government is committed to the further strengthening of policies and services to support families in all areas which have a positive impact on family life.

I believe that families should have available to them good quality, locally based, appropriate services as a means of preventing stress and dysfunction and in order to reduce the toll stress might otherwise take on health, well-being and functioning. Services such as the Springboard Family Support Initiative aim to encourage and promote preventive and early intervention strategies to help reduce the scale and difficulty of such problems and to tackle them before they become entrenched.

This is the second publication to emerge from the research undertaken for the Springboard Family Support Initiative. Through its Family Support pilot projects Springboard is continuing to prove itself very effective in providing support to vulnerable families.

Taispeánann an taighde seo gur fiú go mór leanúint leis an bpolasáí seo ar son na bpáistí agus a gclainne.

Mary Hanafin T.D.
Minister for Children
TABLE OF CONTENTS

Executive Summary 2

1. Introduction 2
2. International Context 2
3. The Family in Ireland 2
4. The Cost of Family Breakdown 3
5. Families and the Well-Being of Children 3
6. Marriage and the Well-Being of Adults 4
7. Family Policy and the Promotion of Family Well-Being 4

1. The International Context 7

1.1 Why Western Governments Are Talking About The Family 7
1.2 Demographic Concerns 8
1.3 Employment Concerns 10
1.4 Gender Relationships 10
1.5 Human Rights Concerns 11
1.6 Low Income Concerns 12
1.7 Health Concerns 13
1.8 Educational Concerns 13
1.9 Crime Concerns 14
1.10 Social Capital Concerns 14
1.11 The Two Principal Strategies Employed 15
1.11.1 Accommodating Different Family Types 15
1.11.2 Promoting Vital Family Functions 16

2. The Family and Family Services in Ireland: 18

Recent Developments and Current Situation

Introduction 18
2.1 Presence of Children in Irish families 18
2.2 Entry Into Marriage in Ireland, and Its Stability 21
2.2.1 Entry Into Marriage 21
2.2.2 The stability of marriage 23
2.3 Parents and Employment 26
2.3.1 Participation Rates of Mothers 26
2.3.2 Concentration of Employment on Young Parents 27
2.4 Social Disadvantage and the Irish Family 28
2.5 Family Services in Ireland 30
2.6 Conclusions 32
3. **The Costs of Family Dysfunction and Breakdown**

3.1 Introduction 33
3.2 Fiscal Costs Are An Arbitrary Subset of a Wider Set of Costs 35
3.3 Choosing the Breadth and Duration of Outcomes to be Costed 38
3.4 Personal Costs to Adults and Children 38
3.5 Conclusions 43

4. **Can the State Improve the Well-being of Children in Vulnerable Families?**

4.1 Introduction 43
4.2 Understanding the Link Between Family Income and Child Well-Being 44
4.3 Does Early Intervention in Families Work? 47
4.4 Family Processes and Child Well-Being 52
4.5 Summary 55

5. **Marriage and the Well-being of Adults**

5.1 Introduction 56
5.2 Does Marriage and its Break-up Affect Well-Being? 57
5.3 How Does Marriage Affect Well-Being? 60
5.4 Conclusion 61

6. **Family Policy and the Promotion of Family Well-being**

6.1 Introduction 64
6.2 Families Are Not Households 64
6.3 Relational and Economic Well-Being in Families 66
6.4 Priority Actions in Family Policy 68
   6.4.1 Tackling Child Poverty 68
   6.4.2 Develop and Deliver Quality Programmes 69
   6.4.3 Reducing Family Conflict and Instability 69
   6.4.4 Support Marriages 69
6.5 Concluding Comment 70

**Bibliography** 71
Executive Summary

1. Introduction
This report reviews an extensive literature on family well-being, much of it from an economic perspective, and reflects on its implications for family policy in Ireland. The report comprises six chapters and we present a summary of each in the order in which they appear in the report.

2. International Context
The family is increasingly a subject of public debate in Western societies. We reviewed nine different concerns which have led governments to reflect on what is happening to the family. These include concerns about demographic trends, employment, gender relationships, human rights, low income, health, education, crime, and social capital. From this review we identified two different approaches adopted by Western Government to family policy and the provision of family services. The first approach is a mainly passive form of intervention and is based on a recognition that the family today takes more diverse forms and that public services need to adjust accordingly. The second approach is a mainly active form of intervention and is based on a recognition that family functioning has, potentially or actually, such serious consequences for society that public authorities have a legitimate interest in seeking to influence what is happening to the family and in promoting certain vital family functions. Family policy in Ireland seems to contain elements of both approaches.

3. The Family in Ireland
The family in Ireland can seem relatively sound when it is compared with the lower birth rates, higher incidence of childless households and higher rates of separation and divorce that characterise many other member states in the EU. However, in terms of these indicators, it appears in a less favourable light when Ireland's own recent past is the reference point, or it is appreciated how deeply concerned many EU member states are with their current demographic situation and incidence of marital breakdown. In other words, Ireland's good relative showing is because the standards of comparison are low.

The most striking development affecting the family in Ireland is the decline in the popularity of marriage and the growing postponement by married women of the birth of their first child, such that getting on to one-half of the children being born now are to a mother who is not married. Although the vast majority of children under the age of 15 are still reared in two parent households, one parent households with at least one child under 15 are now growing much faster than corresponding two parent households. Another major development is the large increase in likelihood that a child being born now will have one or both parents in employment; it is clear that many of the workers whom the expanding economy has provided with jobs are also young parents. Other developments are less dramatic but, if what has happened in other countries is taken as a guide to the future of the Irish family, some of these slower changes may prove to have even more major consequences: the incidence of childless households may gain ground steadily, the proportion of Irish children experiencing the separation and divorce of their parents and the proportion being reared by one parent may also grow considerably more. While it is an exaggeration to speak of a 'crisis', the picture provided by these data show that the situation of the family in Ireland supports the view that the family should become a much more major focus of public attention.
4. The Cost of Family Breakdown
Attempts to estimate the total fiscal costs arising at national level from family breakdown suggest they could be of the order of one per cent of GNP in some countries. These countries, notably the UK and Australia, have much higher levels of divorce than Ireland and large minorities of their children experience the divorce or separation of their parents. There is no agreed methodology for estimating national costs at this level; rather, types of cost are selected, assumptions are made and financial calculations carried out within the context of each country’s current fiscal system. A comprehensive review of the costs arising from family dysfunction can be guided by the distinction between: (1) personal costs (2) social and economic costs, and (3) fiscal costs. It becomes clear that fiscal costs are a subset of a much wider range of costs, and that some of the costs borne by family members can be severe in diminishing well-being even where they generate no fiscal cost.

5. Families and the Well-Being of Children
We reviewed a number of studies in order to find an answer to the question: “can the State improve the well-being of children in vulnerable families?” This review yielded three solid facts. The first is that poverty has a decisive impact on the educational performance of children and this impact is most pronounced when the child is youngest. So decisive is the impact of poverty during the early years of childhood development that State intervention to compensate for these negative impacts later in life - through, for example, grants to access third level education - are immeasurably less cost effective than interventions during the early years of the child’s life. This is something that should be borne in mind in view of the well documented prevalence of child poverty in Ireland. Second, early interventions in the lives of children and their families are known to be cost effective but only if they are high in quality and well targeted. High quality programmes are more likely to have more long-term effects and are therefore more cost effective. Third, family processes are crucially important to the well-being of children, particularly those processes which involve conflict and instability. In the main, interventions with families have been slow to address issues of conflict and instability except in cases where child protection issues are involved. In view of the profound impacts which these processes have on the well-being of children, it is questionable if a completely passive approach to family processes is always in the best interests of the child or family.

6. Marriage and the Well-Being of Adults
We reviewed a number of studies on how marriage and its break-up affects the well-being of adults. Without exception, the analyses of six large data bases from four different countries (US, UK, Germany, Belgium and Ireland, two of these data bases covering a period of more than a quarter of a century) have shown that marriage is probably the largest single contributor to the well-being of adults while, correspondingly, its break-up tends to have a greater negative impact on well-being than any other variable. These findings suggest that, if marital instability in Ireland were to reach a level comparable to that in the US or the UK, it will become the greatest single factor undermining individual well-being, taking the place of unemployment, the scourge that Ireland is now content to leave behind. Since the mid 1970s, there has been evidence from the US that what people feel about their marriage, spouse and children affects the level of their overall satisfaction with life, more than what they feel about their income or degree
of financial security. The evidence and statistical procedures deployed since then, and reviewed here, considerably reinforce this position.

7. Family Policy and the Promotion of Family Well-Being
Family policy in Ireland is highly diffuse and difficult to define; for that reason it may not be sufficiently clear or focused on the broader implications of trends affecting the family. In order to promote debate on family policy in Ireland, we propose that a clearer distinction be made between families and households - since the two are no longer as synonymous as they once were - and that the goals of family policy be explicitly formulated as the promotion of relational and economic well-being. Relational well-being refers to the relationships of parents with each other and with their children irrespective of marital or residential status, while economic well-being refers to the resources available to each member of the family at each stage of the life cycle. In Ireland, family policy has tended to concentrate on economic well-being to the neglect of relational well-being and we know relatively little about the relational well-being of Irish families. This formulation of the goals of family policy is designed to help in mapping out the complex issues and data requirements which arise in developing policies for families and in finding actions which are known to promote family well-being. Our review of the extensive literature on family well-being identified four action areas which are known to improve the well-being of families. These are: (1) addressing child poverty; (2) developing and delivering quality services; (3) reducing family conflict and instability; and (4) supporting marriages. We are confident that public investment in each of these areas will be highly cost effective in terms of promoting the relational and economic well-being of families.
The well-being of families is fundamentally important to the well-being of individuals and society. From the mainly economic perspective which we adopt in this report, families are never neutral in their impact: they generate benefits and costs on a scale which is often difficult to understand, much less measure.

The preparation of this report at this time is opportune for three reasons. First, Ireland’s new economic circumstances has implications for the well-being of families which need to be reflected upon. There is the evident impact of rapid economic growth in accelerating the growth of women’s participation in the labour force and contributing to new challenges in how families maintain a balance between the home and work. There is the more invisible way in which rising disposable incomes are accelerating a cultural shift that widens individual options and approves greater diversity in choices of career and lifestyle. In fact, enhanced opportunities for both earning and consumption are fundamentally altering how many Irish people perceive ‘family’ and what they expect from it.

Second, developments outside Ireland suggest that family well-being is not something that can be taken for granted. In the English-speaking world in particular, but also throughout much of the European Union, several developments impacting on the family or emanating from it, have assumed such major proportions (for example, the decline in birth rates, the decline in recourse to marriage, the shorter duration of marriages) that a wealth of international research is now available exploring the significance and the nature of the family’s specific contribution to individual and social well-being. Most people pursue a career and higher income as means to a fulfilling and worthwhile life: research has much to say about the relative role of family relationships as means to the same end.

Third, we know that there is no simple relationship between family well-being and economic well-being. There are, of course, the all-too many instances where the lack of income, education, satisfactory living space, and a secure environment have compounded the problems of poor relationships within a family to magnify enormously the penalty that individual members pay for their family dysfunction. Also, there are the other, much more numerous instances, where the very dearth of material and environmental supports has only served to illustrate the power and resilience of good relationships within the family to make their independent contributions to individual well-being, both of children and of adults. It is all the more important therefore to try and understand how family well-being is influenced by economic well-being, particularly in families whose relational and material well-being may be precarious and vulnerable.

It is necessary to point out that, in the Western culture in which Ireland participates today, the family is neither a homogenous nor a static institution. While a new diversity of family types can be observed in Ireland
too, if not to the same extent as in our northern European neighbours, there is an underlying infrastructure of relationships which each family type is called to facilitate. Whether married or cohabiting, a couple is investing something of themselves, of their pasts and futures, and of their social selves in the relationship, and give one another a considerable power to influence the other’s well-being. It is even clearer that a child’s well-being is intertwined with that of its family, irrespective of the parents marital or residential status; even the memory of the absent parent is not without its influence. The family, therefore, is a distinct entity and subject of inquiry to the household and the two are not as synonymous as they used to be. The well-being of the family, therefore, can be thought of as the well-being of a system of relationships, each of which is characterised by an extraordinarily high degree of mutuality. It is difficult to conceive of the flourishing of a family without the flourishing of each its members; equally, it is difficult to conceive of children or adults in intimate relationships enjoying high levels of well-being without the flourishing of the family.

Our report is divided into six chapters. Chapter One identifies the different reasons why Western governments today are concerned about the family and are showing an increasing willingness to reflect on family well-being and invest in family services. Chapter Two summarises what we know about the pace and depth of changes affecting the family in Ireland, and includes a brief review of the family services currently provided by the Irish public authorities.

Chapter Three begins an inquiry into what is meant by the costs of family dysfunction, and what is known about their extent. It unfolds the importance of asking questions such as ‘What type of costs?’, and ‘To whom?’, before any particular research method is adopted. It highlights the importance of the concept of opportunity cost, not just to the Exchequer where it is important to realise that monies spent on a particular programme may be saving monies that would have had to be spent on other programmes, but in a more fundamental research sense. The ‘costs’ to adults of marital breakdown and the ‘costs’ to children of unhappy homes emerge in starkest detail when adults enjoying good, stable relationships and children being reared by both their birth parents enjoying a good relationship are chosen - in methodological jargon - as the ‘control group’ against which to compare less fortunate families, the ‘experimental group’.

Chapter Four takes three concrete areas where the opportunity costs to children of not investing in family services have emerged with particular clarity in international research, so much so that waiting for the replication of these research findings for Ireland is hardly necessary for the policy implications to be evident. The three areas which we examine are the impacts of income, early intervention and family processes on various indicators of child well-being.
Chapter Five examines what research has to say about the opportunity costs to adults of unsatisfactory marital relationships. A sub-set of studies is selected which combine to provide a startlingly clear message namely that very few factors have comparable power to a satisfactory marital relationship in influencing individual well-being.

Chapter Six reflects on how the goals of family policy might be formulated in terms of relational and economic well-being since this could add greater clarity and focus to the role of policy in supporting families. It also highlights a number of specific policy implications which emerge with particular clarity from our report since these need to be at the top of any agenda for action because of their known effectiveness in promoting the well-being of families.

1.1 Why Western Governments Are Talking About the Family

The family is increasingly a subject of public debate in Western societies. On the one hand, trends and developments within the economy and society at large are seen to be having a major impact on the internal life of the family, and there is concern that the family should get greater protection and support. On the other hand, changes in the constitution and functioning of the family are seen to be having significant effects on society and the economy. What are primarily personal and private choices about partners and children entail significant public consequences, and there is a concern that a legitimate societal interest in some of the family’s functions should be protected.

Figure 1.1 attempts to summarise the nine different contexts within which governments are currently talking about the family. The two arrows connecting the family to each area of concern indicate two different approaches by the State to family policy and the provision of family services. The first approach is a mainly passive form of intervention, represented by the paler arrow, and is based on the recognition that the family today takes more diverse forms and that public services need to adjust accordingly. This approach essentially involves accommodating to new family forms and situations. The second approach is a mainly active form of intervention, represented by the darker arrow, and is based on the recognition that the family has, potentially or actually, such serious consequences for society that public authorities have a legitimate interest in seeking to influence what is happening to the family. This approach essentially involves promoting vital family functions. We elaborate more fully on each of these approaches to family policy at the end of this chapter; before doing so, we discuss the nine different contexts which have given rise to concern about the family.
1.2 Demographic Concerns

Low birth rates, well below the total fertility rate (TFR) of 2.1 at which a population is just replacing itself, have become a characteristic of many EU member states. Allied to the increasing longevity of Europe's older citizens, the low birth rate is contributing to deep concerns about the future ratio between those still in the workforce and those retired from it, and about the decreasing youthfulness of the workforce itself. (and, thus, lesser ability to absorb new technologies) It is clear that continuing these low birth rates into the future will have major implications for economic and social life. For example, the European Commission is now proposing that the “zero immigration” policies of the last 20 to 30 years be replaced with a pro-active immigration policy for the EU. Societies which do not renew themselves through natural increase must welcome immigration or they will become smaller and their ability to maintain a dynamic economic performance will become more difficult. Such concerns are to the fore in the southern European Union, particularly Greece, where dramatic falls in TFR’s contrast sharply with the rapid population growth in poorer neighbouring countries.

There has been considerable interest in the extent to which this decline in birth rates has been due to the deferral of having children until later in the reproductive cycle, rather than to a preference on the part of more people to live life without children of their own. However, the expectation that more child-bearing by women in their 30s would compensate for the decline in births to women in their 20s is not being borne out in many countries. There is concern that a deeper cultural shift may be taking place against having children. Not just younger women but more adults of both genders and of all ages are showing a greater willingness to live alone, pick and choose partners, maintain economic independence, pursue some type of career and seem to reckon that the opportunity costs of children in terms of consumption and leisure are too great. The ability of pro-nationalist public policies to reverse this cultural shift is quite modest and would require quite substantial investment. The most comprehensive study on the impact of financial benefits granted to families in Western Europe was published

---

1 The definition of the Total Fertility Rate (TFR) given by the CSO is: “The TFR represents the theoretical average number of children who would be born alive to a woman during her lifetime if she were to pass through her childbearing years (ages 15-49) conforming to the age specific fertility rates of a given year. The rate refers to a theoretical female cohort.”

2 See “EU moves to common migrant plan”, Financial Times, 22/11/00. As a specific example, the prognosis for Sweden is that it will have to go outside the Western world for people, or postpone retirement to 70 or 75, or use more women in its workforce [Gunnilla Maseliez-Steen, Kontura International Consultants, Sweden, The Irish Times, 20/10/00].

3 Lutz, 1999.

4 A relevant example comes from Australia. Throughout the 1980s and early 1990s, the drop in the number of births to women in their 20s was matched, almost exactly, by rises in the number of children born to women aged 30 and over. This led demographers to argue that the total fertility rate was misleading and births were simply being deferred until later in the life cycle. However, new data shows that from 1992 the fall in the number of births to women in their 20s has exceeded the rise among women in their 30s by 0.14. This has led demographer, Peter McDonald, from the Australian National University, to warn that the nation’s fertility rate will continue to fall as “women in their 30s are no longer compensating for increased childlessness among those in their 20s.” He argues that family-friendly workplaces, affordable childcare and tax reform are now needed to prevent Australia’s fertility dropping below 1.6 births per woman.

5 “Sweden spent ten times as much as Italy or Spain to encourage its citizens to have children, and between 1983 and the early 1990s it managed to raise fertility back up to almost replacement levels. But the rate began to collapse again in the mid-1990s and (by 1998 was) back down to 1.5.” Fukuyama, 1999, p. 40.
by Gauthier and Hatzius in 1997. Based on econometric time-series methods applied to 22 industrialised countries for the period 1970-1990, their study indicated that a 25 per cent increase in family allowances would increase fertility by an average of four per cent, or 0.07 children per woman. The growing incidence of childless households can even translate into political opposition to continuing horizontal transfers that support households with children at the expense of those without them. The argument is made that having children is comparable to a lifestyle choice, on which the public authorities should be wholly neutral, and which those choosing different lifestyles should in no way be called upon to subsidise. A “structural inconsiderateness” in policy, for example, has been diagnosed in Germany by which a heavy incidence of cutbacks in public social expenditure during the 1990s was carried by families with children such that a society which previously had virtually no child poverty began to experience it. Concern is also expressed in Britain that the tolerance for children is declining in society, and in America that the direct and opportunity costs of rearing children has led to a major decline in parental investment and deterioration in the condition of the American child. Adopting a world perspective, the United Nations’ 1999 World Development Report considers that households rearing children tend generally to lack “bargaining power” and to obtain insufficient public support in recognition of the social importance of the parenting taking place in them.

---

7 Mierendorff, 1999.
8 A report by the National Family and Parenting Institute in the UK (October, 2000) found that maternity pay in Britain was the lowest of 10 European countries studied, that publicly funded child-care was available to only 2 per cent of children (France was the best at 23 per cent), and documented an intolerance of children in restaurants and leisure facilities.
9 Lane, 2000, pages 53-54.
Employment Concerns

In many countries, the steady rise in women’s employment rates, the growing number of families where both parents work and the introduction of new work practices in response to intensifying economic competition have combined to make ‘family friendly’ employment policies a major concern. The wider context includes a general concern to raise employment rates so as to spread the cost of supporting an ageing population over as large a current workforce as possible. Where good economic performance is sustained, the advent of skill shortages adds further urgency to the search for policies that enable people to reconcile the responsibilities of parenting with the demands of their jobs. Sometimes, the economic concern is primary, viz., that workers whom employers and the national economy need are being prevented from taking jobs because of inadequate child-care arrangements or inappropriate and inflexible work contracts. At other times, the principal concern is that children’s and parents’ well-being are being undermined by the growing pressures on parents to spend longer hours in paid work to the neglect of their caring role within the home.

A lack of attention to the family is regarded by some economists as the root cause to at least part of the problem of low skills and poor productivity. If early childhood is lived in a family setting that is materially, emotionally and intellectually deprived, a significant percentage of the children so exposed will have their brain development held back, and not acquire the social and behavioural traits vital to success in school. Some experts argue that the conventional thinking as to how a skilled workforce is produced has neither assimilated new knowledge about how early childhood experiences shape the architecture of the brain and the way it is “wired”, nor new knowledge about the contribution to lifetime employability and earnings of ‘soft’ skills such as social adjustment, motivation and self-discipline, the foundations of which are laid in families rather than schools.

Gender Relationships

The immediate post-war period was characterised in many Western countries by what is now seen as an historically-conditioned match between the dominant form of employment thrown up by the economy and the socially preferred family structure. Near full male employment and the payment of family wages to men neatly dovetailed with the preference of many couples that the woman should work in the home and the man concentrate on earning. Gathering momentum since the 1960s, many women have increasingly resisted the restrictions of traditional roles and any assumptions about the options that should or should not be open to them on the basis of their gender, marital status, or having dependent children, have been questioned and often overturned. More couples are negotiating the sharing of responsibilities for earning and rearing children between them without reference to previous gender roles or norms. In the Scandinavian countries and the Netherlands in particular, many of the public services directed at the family have been driven principally by the objective of freeing women from culturally prescribed traditional family roles.

Among lower skilled women, the movement away from traditional gender roles has been greatly abetted by the structural shift in the economy from industry to services and by improved income support for lone parents. In several countries, the employment prospects and earnings levels of women have been on an upward trend, while those of their low skilled male counterparts have deteriorated as large unionised workplaces became major casualties of intensifying economic competition and slimmed down public sectors. It is true that a gap of about 15% still persists in the average hourly earnings of women compared to men, although most of this gap (around 75% of it) is due to labour-market-relevant characteristics such as age, education and work experience rather than other unexplained factors such as gender discrimination. In the US, research has found that that the lowest paid women are closing the gap with women in the middle of the earnings ladder, whereas the lowest paid men are falling further and further down the male ladder. Less reliance on a male partner for income can make marital relationships less likely to survive where the women consider them unsatisfactory, particularly in view of the greater tendency of women to “mend or end marriages”. This is how a surge in divorce rates in South Yorkshire after the closure of the coal-mines has been explained.

Human Rights Concerns

In some countries, an exaggerated respect for the privacy of family life has had to give way to an acceptance of the need for greater public vigilance where individual human rights within the family are being infringed. This concern has focused on the protection of children against neglect and abuse, as well as on the protection of adults against domestic violence. In the case of children, the focus on child protection has been a particularly strong factor in forcing legislative change where the nature and/or incidence of child abuse emerged strongly in public consciousness (for example, in Belgium and Ireland). At the same time, the focus on child protection has often had the effect, however unintended, of drawing resources away from the broader strategy of supporting vulnerable families generally. In the case of domestic violence, the major thrust of policy and services has been to protect women victims through the provision of refuges, help lines, information, advice and counselling as well as through stronger laws which permit the exclusion of alleged perpetrators from their home. There is no doubt that women are vastly more likely than men to present as victims of domestic violence to services such as the accident and emergency departments of hospitals, to refuges for abused women, to treatment clinics, to police stations and to the law courts - and this clearly confirms that violence against women is indeed a serious problem. However, the picture of domestic violence presented through statistics on the use of services is not confirmed by larger and more representative gender-neutral prevalence studies which indicate that domestic violence, both serious and minor, is just as likely to be inflicted on men by their partners as vice versa. This suggests

13 Burtless, 1999. The author uses the P50/P10 earnings ratio, i.e., the ratio of the 50th percentile to the 10th percentile earnings, a common measure of the extent of earnings inequality on the bottom half of the labour market.
15 Council of Churches for Britain and Ireland (1997), page 56.
that domestic violence is larger in scope and complexity than is usually envisaged; as in other areas of family life, the problems are often more complex than the solutions proposed.

### Low Income Concerns

Practically every advanced industrial country, as it monitors the incidence of income poverty by household type, seeks to tailor its income support measures to the objective of reducing the risk that children will be reared in poverty. The level of resources devoted to this, the mix of policies adopted and their effectiveness vary considerably among countries. Typically, the income support arrangements are of three types: (1) child benefits paid irrespective of parent’s financial circumstances or labour market status and which constitute a net transfer from childless households to those containing children; (2) income supplements in respect of children to household heads who are jobless and dependent on social welfare; and (3) reduced tax liabilities and/or earnings supplements to low earners in recognition of the children dependent on them. These policies are not new. However, the appropriate ways open to the state of sharing some of the costs which parents incur on behalf of their children, and the level of resources it should commit to doing so, continue to be vigorously debated in several countries for different reasons. For example, the position of the one-parent household has received intense scrutiny in the US and UK because of the growth in their numbers and evidence that some remain dependent on welfare for particularly long periods, while in Germany and Austria the incidence of fiscal retrenchment during the mid-1990s on households with children caused new concern.

---

17 See for example, the US National Family Violence Survey, 1975/76 (Straus, Gelles & Steinmetz, 1980), the US National Family Violence Re-Survey, 1989 (Straus & Gelles 1986; 1988; 1990; Straus, 1993; Stets & Straus, 1989; 1990a; 1990b), the US National Survey of Families & Households, 1987-88 (Brush, 1990), the US National Youth Survey, 1983, 1986, 1992 (Morse, 1995), the British MORI Survey, 1994 (Carrado, George, Loxam, Jones and Templar, 1996), the British Crime Survey, 1996 (Mirrlees-Black, 1999), as well as Canadian surveys in Calgary in 1981 (Brinkerhoff & Lupri, 1988), Edmonton in 1983/84 (Bland & Orn, 1986) and Alberta in 1987 (Kwong, Bartholomew and Dutton, 1999), and a New Zealand survey in Dunedin in 1972/73 (Macleod, et al., 1997). These studies (for a review, see McKeeown and Kidd, 2000) consistently indicate that domestic violence probably occurs in about 10% to 20% of all heterosexual relationships - with considerably higher prevalence rates for younger cohabiting couples - and tends to be severe in about one third of all cases. The studies are fairly consistent in showing that, in approximately half of all intimate relationships where domestic violence occurs, both partners use violent acts, with the remainder divided equally between male-only violence and female-only violence. In other words, the self-reported prevalence of domestic violence among men and women, both as victims and as perpetrators, is broadly similar for all types of violence, both psychological and physical, minor and severe. In addition, both men and women are about equally likely to initiate domestic violence and seem to give broadly similar reasons for doing so. However, it needs to be emphasised that the outcomes of domestic violence in terms of physical and psychological injuries tend to be considerably more negative for female victims than for male victims. In Ireland, two large studies of couples who present for counselling - one involving 564 couples, the other involving 122 couples, have produced similar results to those indicated by these prevalence studies (see McKeeown, Haase, Pratschke, Rock and Kidd, 2001; McKeeown, Haase and Pratschke, 2001).

18 MacFarlan & Oxley, 1996.

19 Ireland’s particular mix have been comprehensively reviewed by Plumb & Walsh, 2000.
Health Concerns

The invariant facts that healthy mothers make for healthy children and that healthy children tend to become healthy adults have made health authorities in every advanced country acknowledge an important family dimension in the design and delivery of some of their services. Pre- and post-natal care is the best example, almost everywhere involving an outreach into the family, of promoting the health of children and mothers. However, socially disadvantaged families have also come to be a specific target of health authorities in recognition of the much greater risk they run of certain adverse health outcomes. For example, children born into the lower socio-economic groups are more likely to have a low birth weight (a powerful predictor of health in childhood and adulthood), less likely to be breast-fed, less likely to have a completed immunisation schedule after 12 months, more likely to suffer an accident or injury outside or in the home, and more likely to start smoking and drinking at a young age; finally, if girls, they are more likely to become teen mothers and incur negative health consequences as a result.

A more recent cause for health authorities to address specifically family issues in some countries is the growing evidence that unstable or broken marital relationships impair adults’ and children’s health. For instance, divorced people have been found to run greater risks of developing a range of health problems and diseases, including cancer and heart disease, and to be more likely to engage in behaviour inimical to health - smoking, drinking and unsafe sex - than their married counterparts. For all these reasons, divorced people are also more likely to experience premature mortality.

Educational Concerns

The family is emerging as a key context within which to address the problem of educational disadvantage. The likelihood that some family characteristics will impair the school performance of children has been established on a number of fronts. Low educational attainments of parents (particularly of the mother) are strong predictors that a child will also have a low educational attainment. Poverty too is a known predictor of low educational attainment and seems to exercise a greater impact than family breakdown whose impact is more likely to be experienced in the form of emotional and behavioural problems among children which, in some cases, may persist into adulthood.23

In view of this, it is not surprising that the contribution of family characteristics to educational under-achievement has been receiving greater attention. Indeed some commentators - including James Heckman, joint winner of the Nobel Prize in Economics in 2000 - have made much of the physiological evidence that cognitive ability is much less capable of development during third level and the senior cycle of secondary education,
when public expenditure per capita is at its highest, than it is during early childhood when, in fact, the capacity and structure of the brain are shaped more than was previously thought and, of course, public expenditure per capita is at its lowest. Some labour market economists further point out that 'soft' skills, such as motivation, self-discipline, and the ability to relate with people, have a greater role than was hitherto thought in determining people's earnings, and that these skills are produced more in the home than in the school.24

Crime Concerns

The case that crime prevention necessitates attention to specifically family policies has one of its strongest grounds on the evidence that crime runs in families. A British study, for example, followed boys in a district of London between the ages of 8 and 32 and found that the single best predictor of children engaging in crime or anti-social behaviour was whether they had a convicted parent by the time they were ten.26 Next to criminal and anti-social attitudes and activities on the part of parents, parental abuse, authoritarian parenting and poor parental supervision most link crime prevention to family policy. An American study, for example, estimated that being abused or neglected as a child increased the likelihood of arrest for a violent crime by 38 per cent, while parental rejection, erratic child-rearing behaviour, parental conflict and poor parental supervision were further factors seen to contribute to disturbed behaviour in the child and to anti-social and criminal behaviour in the teenager.27 The central argument is simple: "children who are exposed to poor child rearing behaviour, disharmony or separation on the part of their parents are likely to offend because they do not build up internal controls over socially disapproved behaviour."28

Social Capital Concerns

The concept of 'social capital' has sparked a lively literature and debate in many industrial countries. The concept has been articulated to draw attention to how informal networks of relationships between people can smooth the functioning of economic transactions, the effectiveness of informal social controls and the overall ease of governing a society. Controversy surrounds not the concept but whether social capital can be reliably measured and assessed.29

The family enters this debate in several ways. Where there is access to the extended family and/or circles of friends (frequently, but not only, neighbourhood-based), the consequences of marital separation and lone-parenting can be less severe. In several countries, the potential role of grandparents is acknowledged to be crucial in mediating the effects for

26 Farrington, Barnes, and Lambert, 1996.
29 Dasgupta & Serageldin, 1999.
children of being reared by one parent, while the housing accommodation available to lone parents (especially the quality of their neighbourhoods and the frequency with which the families change residence) are also seen to affect the well-being of the families. For example, some commentators believe that the link between family breakdown and social disorder in Europe is less than in the U.S., not just because social welfare support is more generous, but because more settled neighbourhoods and greater visiting across the extended family mean that there are more males around to socialise and educate boys.\(^{30}\) In Ireland, an evaluation of the Springboard family support programme found that a good deal of its effectiveness was mediated through strengthening the family's support networks which improved its capacity to cope financially, reduced stress and improved the parent-child relationship.\(^{31}\)

The two principal strategies employed

The nine types of concern reviewed in the previous sections indicate why there is a growing recognition in Western societies that developments affecting the family require greater attention and, in some instances, redress from the public authorities. The attention and redress being called for tend to take two main forms. A first form, indicated by the paler arrow in Figure 1.1, sees no role for public authorities in preferring or promoting one type of family type more than another; the appropriate public stance is passive, accommodating each family type that emerges. A second form, indicated by the darker arrow in Figure 1.1, considers that the consequences for society of developments emanating from the family are sufficiently serious in certain instances to justify society taking a more pro-active approach such as promoting certain familial functions that have particularly strong social benefits - principally, stable marital relationships, the bearing of children, and good parenting. We now expand on each of these two approaches to family policy.

Accommodating Different Family Types

It has become widely accepted that public policies and public services should be more accommodating of the growing diversity of partnership arrangements and family types which, in fact, now characterise Western societies. The accommodation in question can be as straightforward as ensuring that lone-parents have access to child-care services so that they can take employment on more equal terms to other households, or as controversial as the decision by the Netherlands to accord homosexual marriages the same rights as marriages between a man and a woman.

The accommodative approach to the needs of different family types regards the prior decision as to what partnership arrangements or family structure people choose as beyond the domain of public policy. Many national

\(^{30}\) For Sweden, for example, Fukuyama reflects: “The community outside the family - neighbours, other adults, day care professionals, teachers and the like - probably plays a significantly greater role in socialising children than it does in the US.” (1999, op. cit., pp. 82-83).

governments within the EU have chosen to do this. It is, therefore, not too surprising to find the accommodative approach strongly articulated at the European level. For example, the EU’s Observatory on Family Matters studiously avoids defining the family and focuses instead on “describing and analysing it in line with the respective problems”. 32 Similarly, the European Commission Network on Childcare regards diversity in family types as positive and not a problem: “diversity is only a problem if services and policies are inflexible and if a uniform approach is wanted - an approach the Network has rejected in its work.” 33 The argument, in summary, is that public services and policies - in such areas as income and social supports, health services, employment policy, and educational texts - need to show flexibility and acknowledge that a ‘single size fits all’ approach can, in fact, be discriminating against newer partnership arrangements and family types.

1.11.2

Family functioning can have such serious consequences that public authorities should seek to influence what is happening to the family.

Promoting Vital Family Functions

A wholly benign perspective on the greater diversity of partnership arrangements and family types has become more difficult to maintain in the light of accumulating empirical evidence about some of their consequences for children and adults. The evidence is of different sorts, some of it impacting more strongly in some societies than in others. For example, birth rates are so low in some societies that major social changes are on the horizon; large percentages of all children in some countries are set to experience their parents separation/divorce and the evidence is that they will be negatively impacted by it; there are increasing concerns about the health problems associated with failed relationships and loneliness. (Chapter Three below will review some of this evidence).

A second and more recent approach favours some degree of pro-activity on the part of public authorities in promoting a societal interest in the family. This does not equate to promoting a preferred family type. Rather, it means strengthening specific functions across a range of family types such as: (1) fostering the stability of couples’ relationships and of the institution of marriage as a means to that end (2) ensuring that society in general remains child-friendly and (3) doing whatever is possible to attain and maintain high standards of parenting. In some Western countries, these have become the specific objectives of family policy. For example, the UK consultation document (1998), Supporting Families, favours a pro-active stance for public policy on the family. It considers a ‘back to basics’ fundamentalism and an ‘anything goes’ liberalism as equally lacking in credibility. It acknowledges that families “do not want to be lectured about their behaviour or what kind of relationship they are in” and that “many lone parents and unmarried couples raise their children every bit as successfully as married parents”. 34 Yet it has no difficulty in making a coherent case that government has a role in supporting stable relationships between couples,

33 European Commission Network on Childcare.
the institution of marriage, and the esteem within which parenting is held and the competence with which it is carried out. Fahey (1998) similarly suggests that public policy must preserve the realism and inclusiveness of the accommodative approach but also go beyond it by promoting some key family functions that have particularly strong social consequences.

The distinction between these two approaches, and the question of whether a society strikes a balance and - if so - what that balance is, is arguably the heart of family policy. We return to it at the end of the report in Chapter Six.

35 Notwithstanding the careful reasoning in the consultation document, the debate about family values is ever likely to generate more heat than light. In the same newspaper on the same day (Financial Times, 5 October 2000), the shadow home secretary, Ann Widdecombe (Con.), was on record as saying: “What I believe is that the state should have a preferred model, that it should promote the traditional family,” while the actual home secretary, Jack Straw (Lab.), was accused of a “disregard for the logic and reality of modern life”. In responding to the news that the Netherlands was to recognise gay marriages, Mr Straw had stated his opposition to a similar development in the UK on the grounds that marriage “is about a union for the procreation of children”. Was the home secretary meaning to say that elderly people and couples unable or not wanting to have children were somehow less entitled to the support of the institution of marriage, asked the critic? (Nigel Andrews). William Hague is similarly working to make the family a key issue in British politics. Speaking to a policy forum that included Christians, Muslims, Hindus, Sikhs and Jews, he asked: “Can you imagine if scientists today announced the invention of a new model of personal relationship that helped children to succeed in school, that cut crime, increased individual happiness and helped bring neighbourhoods together? … Marriage does all of these things.” Financial Times 2/11/00

Introduction

Some of the concerns being expressed about the family in the Anglo-Saxon world (principally the U.K., U.S and Australia), and in the northern member states of the European Union, have been caused by levels of divorce/separation between parents which are far beyond the Irish experience. In that sense, there is certainly no ‘crisis’ in the Irish family and yet, by Irish rather than international standards, some changes over the last fifteen years have been profound and rapid. In this chapter, we present the most current data available on developments affecting the family in Ireland under the following headings:

- The presence of children (section 2.2)
- Entry into marriage and its stability (section 2.3)
- Parents and employment (section 2.4)
- Social disadvantage (section 2.5)
- Current family services (section 2.6).

The presentation is largely of key statistical data and their discussion is kept to a minimum although we draw together the key themes in the concluding section (2.7). The data have had to be drawn from quite diverse sources, of itself an interesting fact, and one which the Family Affairs Unit of the Department of Social, Community and Family Affairs might usefully address.

2.1 Presence of Children in Irish families

Ireland still probably has the highest proportion of its population living in a conventional nuclear family of any EU member state.

- This was the case in 1996 when 65% of the Irish population were couples living with their children versus an average of 55% for the fifteen member states of the EU.37

Within the European Union, Ireland currently belongs to a southern European ‘model’ in having a relatively low incidence of its population living alone. For example:

- 20% of all Irish households were single person in 1991 - only Spain, Portugal and Greece had lower proportions while the most prosperous small EU states had much higher proportions (e.g., Denmark 34%, Netherlands 30%);
- 7% of all Irish people lived in one-person households in 1996, similar to Spain and higher only than Portugal and Greece. In prosperous small EU states, the proportion was more than double (15% in Finland, 17% in Denmark) and, in the case of Sweden, more than triple (24%).38

However, there is evidence that single person households and households without children are becoming more significant in Ireland.

- 21.5% of all private households in Ireland were single person in 1996, up 3 percentage points on 1986, while 44.3% of all households were without children, up 5 percentage points.39

---

38 These figures are in Yeadle, Gore, & Herrington, 1999.
39 Department of Social, Community and Family Affairs, 2000.
The nature of trends is further illustrated in Box 1, which shows that childless households are increasing their share of all private households quite significantly, with households composed of childless couples and single person households leading the way.

<table>
<thead>
<tr>
<th>Box 1</th>
<th>Composition of households in Ireland, selected years.</th>
<th>1986</th>
<th>1996</th>
<th>change 1986-96</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households Without Children</td>
<td>386,298</td>
<td>498,048</td>
<td>29%</td>
<td></td>
</tr>
<tr>
<td>... as percentage of all private households</td>
<td>39.1</td>
<td>44.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>... of which</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of One Person households</td>
<td>180,793</td>
<td>241,838</td>
<td>34%</td>
<td></td>
</tr>
<tr>
<td>Number of Households composed of Childless Couples</td>
<td>109,590</td>
<td>152,477</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Total number of Private Households</td>
<td>976,304</td>
<td>1,123,238</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>

Source: Censuses of Population.

This growing incidence of single person and childless households is part of the explanation for a steady decline in the average number of persons in an Irish household. This fell from 3.6 in 1981/82 to 3.0 in 1998. Average household size fell during the same period in every EU member state with the exception of Sweden. Only Finland and the Netherlands, however, had proportionately larger declines than Ireland (to 2.1 and 2.3 respectively). Despite the relatively rapid fall, Ireland remains with a high average household size by EU standards, as do Spain and Portugal.40

The decline in average household size is only partly due to the growing incidence of households without children. Concentrating on households with children, it is also clear that family size is falling, as Boxes 2 and 3 make clear:

<table>
<thead>
<tr>
<th>Box 2</th>
<th>Average number of children in Irish households with children selected years</th>
<th>1987</th>
<th>1994</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean number of children in households with children</td>
<td>3.02</td>
<td>2.65</td>
<td>2.34</td>
<td></td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>Box 3</th>
<th>Percentage of all live births in large families, selected years</th>
<th>1968</th>
<th>1978</th>
<th>1988</th>
<th>1998</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of live births to mothers with 3 or more children</td>
<td>37.4</td>
<td>27.3</td>
<td>21.4</td>
<td>12.7</td>
<td></td>
</tr>
</tbody>
</table>

Source: Health Statistics 1999.42

40 Eurostat, 2000, op. cit.
42 Health Statistics 1999.
One reason for the decline in the average number of children in households with children is an evident trend among women to postpone having their first child until later in life. This is particularly true for women who are married.

- Since 1980, the proportion of first births taking place within marriage where the mother was aged 30 or over has risen from 14% to 53% in 1998.
- The proportion of non-marital births where the mother was aged 30 or over also rose, from 7.7% to 18.5% (and the proportion where the mother was aged 25-29 approximately doubled from 13% to 24%).
- The proportion of Irish children born to mothers aged 30 or over is high by European standards and, particularly, for those aged 35 and upwards, constitutes a health issue.

In light of the above, it is not surprising that the average age of Irish mothers at birth shows a steady rise inside and outside marriage, though mothers giving birth outside of marriage are consistently younger than their married counterparts. Box 4 shows the average age of Irish mothers in each of three years, distinguishing between those who were married and those who were not:

<table>
<thead>
<tr>
<th>Year</th>
<th>All births</th>
<th>Within marriage</th>
<th>Outside marriage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1980</td>
<td>28.8</td>
<td>29.2</td>
<td>22.2</td>
</tr>
<tr>
<td>1988</td>
<td>29.5</td>
<td>30.3</td>
<td>23.4</td>
</tr>
<tr>
<td>1998</td>
<td>30.1</td>
<td>32.1</td>
<td>24.9</td>
</tr>
</tbody>
</table>

Source: CSO (1999)

The changing presence of children in Irish households is best summarised by looking at the past evolution of, and future predictions for, the total fertility ratio (TFR) - the average number of children born to a woman during her child bearing years (15-49). A level of 2.1 is the ‘replacement level’ (enabling a population to remain constant) and every EU member state is now below it, some considerably so. As Box 5 shows, Ireland joined the general EU experience during the 1990s.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fertility Rate (TFR)</td>
<td>3.76</td>
<td>3.40</td>
<td>2.50</td>
<td>1.93</td>
</tr>
</tbody>
</table>

Source: CSO (1999), Table B.

In fact, Ireland’s TFR has been consistently below the replacement level since 1991. The drop between 1990-1998, of minus 8.5%, was the fifth most severe in the EU; however, at 1.93 in 1998, it is still the highest in the EU.

CSO population forecasts to 2030 do not envisage it climbing above 2.1. They entertain three scenarios after 2011, viz. a TFR of 1.5, 1.75 and 2.0 respectively.

---

43 These figures are in FitzGerald, 1999.
45 The precise definition supplied by the CSO is as follows: “The TFR represents the theoretical average number of children who would be born alive to a woman during her lifetime if she were to pass through her childbearing years (ages 15-49) conforming to the age specific fertility rates of a given year. The rate refers to a theoretical female cohort.”
2.2 Entry Into Marriage in Ireland, and Its Stability

2.2.1 Entry Into Marriage

One way to identify trends in the popularity of marriage is to focus on the preferences of younger women as reflected by their marital status. Box 6 does that and contrasts their situation with that of older women. For each of four years, we see the composition of two age groups of women by whether they were single or had ever been married.

We see that marriage for women aged under 30 has dropped sharply and continuously in popularity since 1981, whereas for women in their 30s it has stabilised in the 1990s as a route which almost 4 out of every 5 of them take.

- The average age of women marrying for the first time increased from 25.0 years in 1985 to 27.8 years in 1995.46

Source: FitzGerald, G. (1999)

The number of marriages taking place in a year per 1,000 of the population (the crude marriage rate) is frequently used in international comparisons. Box 7 makes clear that this has been falling in Ireland, and faster in the 1990s than previously.

<table>
<thead>
<tr>
<th>Box 6</th>
<th>Marital status of women under 40 in Ireland, selected years.</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-29 Single</td>
<td>77.9</td>
</tr>
<tr>
<td>Ever-married</td>
<td>22.1</td>
</tr>
<tr>
<td>Ever-married</td>
<td>100</td>
</tr>
<tr>
<td>30-39 Single</td>
<td>29.4</td>
</tr>
<tr>
<td>Ever-married</td>
<td>73.6</td>
</tr>
<tr>
<td>Ever-married</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: FitzGerald, G. (1999)

The pronounced nature of the trend towards extra marital child birth is indisputable, its consequences need to be carefully sifted.

<table>
<thead>
<tr>
<th>Box 7</th>
<th>The marriage rate in Ireland, selected years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crude marriage rate (per 1,000 pop.)</td>
<td>1968</td>
</tr>
<tr>
<td></td>
<td>6.5</td>
</tr>
</tbody>
</table>

Health Statistics 1999 (D H C)

- In 1998, Ireland’s marriage rate was the third lowest in the EU - higher only than Sweden’s (3.6) and Belgium’s (4.4). The EU-15 average was 5.1.47
- Through much of the 20th century, Ireland had an exceptionally low marriage rate. After a brief rise in the rate to a high of 7.4 in 1974, it sank again in the 1990s. The provisional figure for 1999, however, indicates a rise to 4.9.48

---

47 Eurostat, 2000, op. cit.
48 FitzGerald, 1999, op. cit.
The Central Statistics Office (CSO) presents the Census figures for 1986 and 1996 and assumes that the popularity of marriage among women will continue to decline over the following decade, particularly among those in their late 20s and early 30s. Box 8 shows the actual percentages of different age cohorts of women who were married in 1986 and 1996, and the CSO’s assumption for the year 2006.

<table>
<thead>
<tr>
<th>Age group of women</th>
<th>1986</th>
<th>1996</th>
<th>2006*</th>
</tr>
</thead>
<tbody>
<tr>
<td>25-29 years</td>
<td>64.8</td>
<td>41.5</td>
<td>36.0</td>
</tr>
<tr>
<td>30-34 years</td>
<td>83.0</td>
<td>73.1</td>
<td>65.0</td>
</tr>
<tr>
<td>35-39 years</td>
<td>88.8</td>
<td>84.3</td>
<td>78.0</td>
</tr>
</tbody>
</table>

Source: CSO (1999), Table J. * = assumption.

The declining popularity of marriage is given the sharpest focus of all, however, by the Irish figures for births outside marriage. Boxes 9 and 10 show a quite dramatic rise in the percentage of all live births taking place outside marriage, and the equally dramatic rise and much higher level of the percentage of all first births that are outside marriage. The figure of 28.3 recorded for 1998 in Box 9 was the seventh highest in the EU (Sweden, Denmark, France, UK, Finland and Austria had higher).

<table>
<thead>
<tr>
<th>Percentage of all live births outside marriage, selected years.</th>
</tr>
</thead>
<tbody>
<tr>
<td>-------</td>
</tr>
<tr>
<td>2.6</td>
</tr>
</tbody>
</table>

Source: Health Statistics 1999 (Department of Health and Children)

The pronounced nature of this trend towards extra-marital childbirth is indisputable. Its consequences for the children involved, and for the Exchequer, need to be carefully sifted.

- Not all births outside marriage mean a child is brought up by the mother only. The heterogeneity of the partnership arrangements characterising women who give birth outside of marriage is considerable. Some are living with their parents, some have steady relationships with the birth father though he is living in a separate household, some are cohabiting, some are living and rearing their child(ren) alone. The likely durations of each situation are also different.
Not all births outside marriage will result in new claims for the One-Parent Family Payment (OFP), though a large percentage will. A very small percentage (by the standards of the past) of these children are still put up for adoption, a larger number are to mothers already in receipt of the OFP (as was the case with 18% of non-marital births in 199949), while in other cases a cohabiting partner and/or adequate financial means make the mother ineligible. However, OFP awards to unmarried parents have tended to grow in line with the rise in the number of non-marital births50.

That births outside marriage need not entail children being without both their parents makes it interesting to inquire into what is known about cohabitation in Ireland.

The 1996 Census was the first in which information on cohabiting couples was explicitly sought. Overall, they accounted for 2.7% of all private households; the majority (60%) were without children. Cohabiting couples, thus, accounted for a larger proportion of all childless couples (10.7%) than of all couples with children (2.5%). There were 23,000 children being reared by cohabiting couples in 1996. In 51% of these households, the cohabiting partners were both single and in 13% they were both separated. In the large majority (over 75%) of childless cohabiting couples, both partners were single and in only 5% were both separated. More than half the men in cohabiting relationships (55%) and 43% of the women were aged 30 years or over, suggesting that it is not just the choice of people while they are young. This suggests that cohabitation is not just a precursor to marriage but an alternative state for some couples.50

The 1997 European Household Panel Survey estimates that 3% of all couples in Ireland were living in a consensual union51 - a low incidence similar to Portugal, and one percentage point above Italy, Spain and Greece. Scandinavian countries record the highest levels of cohabitation - 27%, 22% and 21% of all couples in Sweden, Denmark and Finland respectively. However, 17% of Irish couples in the age group 16-29 were cohabiting in Ireland putting us ahead of the Mediterranean group (range from 9-15%) but far behind the Scandinavian pattern (63-73%).52

2.2.2 The stability of marriage

By one measure, the divorce/separation rate in Ireland more than doubled between 1986 and 1996. Box 11 expresses the number of separated/divorced people as percentage of those ever-married53 (excluding widowed), taken from the Censuses.
FitzGerald (1999) looks at the higher incidence of separation among the cohort it tends to most directly concern, viz., couples aged 33-42. He notes that 6% of this cohort were separated in the 1991 Census and that this had risen to 9% by 1996. He uses this trend to predict that the cumulative separation rate for the younger married couples of today “could be as high as one-third” (ibid. p. 83). Not all these separations will entail a divorce. He predicts an Irish divorce rate in the range of 15-20% within a few years (higher than Italy but less than one-third that of Britain).

Some light is also thrown on the stability of parental relationships - those based on marriage and those based on cohabitation - by what is known about the numbers and incidence of one-parent households. Box 12 shows that one parent households where at least one child is under the age of 15, increased by 89% between 1986 and 1996 while the corresponding number of two parent households decreased by 9% in the same period. Similarly and within the same period, the proportion of children living in one parent households grew by 50% while the proportion living in two parent households declined by 21%. These are indicative of dramatic changes in household composition and family relationships although it is worth emphasising that the vast majority of households (86%) and children (88%) have two resident parents.

<table>
<thead>
<tr>
<th>Box 12</th>
<th>Prevalence and growth of households with at least one child under 15 years.</th>
<th>1986</th>
<th>1996</th>
<th>% change 1986-96</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Two Parent Households</td>
<td>383,409</td>
<td>349,587</td>
<td>-9</td>
<td></td>
</tr>
<tr>
<td>Children in Two Parent Households</td>
<td>1,194,563</td>
<td>943,223</td>
<td>-21</td>
<td></td>
</tr>
<tr>
<td>Number of One Parent Households</td>
<td>29,658</td>
<td>56,112</td>
<td>+49</td>
<td></td>
</tr>
<tr>
<td>Children in One Parent Households</td>
<td>85,582</td>
<td>128,302</td>
<td>+50</td>
<td></td>
</tr>
</tbody>
</table>

Source: Censuses of Population.

One-parent households are a heterogeneous population. First, because of the processes by which they come about (widowhood, separation after marriage, separation after cohabitation, non-marital birth); and, secondly, because of the age of the parent, the number and ages of children being cared for, and the parent’s level of educational attainment, current employment status, labour market history and access to childcare services. For example, there is evidence that a significant proportion of single mothers are in a stable relationship with the natural father at the time of birth.54

54 For example, 50% in the case of non-marital births in Holles Street Hospital in the years 1986-89. See Flanagan & Richardson, 1992.
A mixture of several factors is driving growth in the number of one-parent households.

(a) The growing number of non-marital births, already reviewed. Part of this trend, in turn, is explained by a decline in marriages at a young age induced by pregnancy; marriages where brides are aged under 20 have become a lot less common.

(b) The decline in the propensity to put children up for adoption when they are born out of marriage peaked at 97% of non-marital births in 1967, down to 2.6% by 1998.55

(c) The growing rate of separation/divorce on the part of married/cohabiting parents, already reviewed.

Because of these factors driving the increase in the number of one-parent households, it is not surprising that households headed by a widowed person have come to account for a very small proportion of them. Analysis of the recipients of One-Parent Family Payments over the period, 1991-1999, shows the incidence of the widowed declining from 7.8% of all recipients to 2.2%, yet the percentage of total recipients aged 25 or over rising from 62% to 77.5%. This is shown in Box 13. This suggests that separation has become increasingly significant as the process by which one-parent families are formed.

<table>
<thead>
<tr>
<th>Status of parent</th>
<th>Age of parent</th>
<th>1991</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried, Separated, Prisoner’s Spouse</td>
<td>Under 25</td>
<td>38.0</td>
<td>22.5</td>
</tr>
<tr>
<td></td>
<td>Age 25 or over</td>
<td>54.2</td>
<td>75.3</td>
</tr>
<tr>
<td>Widowed</td>
<td>Under 25</td>
<td>0.0</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>Age 25 or over</td>
<td>7.7</td>
<td>2.2</td>
</tr>
<tr>
<td>All</td>
<td></td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: DSCFA (2000)

In the late 1990s, the annual number of new awards to the One-Parent Family Payment was averaging 13,000 with claims being terminated estimated at 7,000. The Department of Social, Community and Family Affairs expects this rate of net increase to slow in the coming years, though the potential contributions of, respectively, a deceleration in new awards and acceleration in terminations are not specified.56

Box 14 uses Labour Force rather than Census data (note their different definitions57) to highlight the particularly rapid growth in one-parent households with young children and how the overwhelming majority of them are headed by women.

55 Department of Social, Community and Family Affairs, 2000.
56 Department of Social, Community and Family Affairs, 2000.
57 Lone parents are defined in the Labour Force Survey as “one parent and one or more of their never married children”.

The proportion of all dependent children living with just one parent increased in Ireland from around 5% in 1983 to around 12% in 1998, a rate approximately the fifth highest in the EU. In the U.K., the proportion also more than doubled but from 11% to 25% over the same period. 

### Parents and Employment

#### 2.3.1 Participation Rates of Mothers

During the 1990s, Irish women’s participation in the labor market rose rapidly to reach 47% by the year 2000. The rise was most rapid for those who were mothers with dependent children, and among the latter, rose more for those with the more children. This is shown in panel (a) of Box 15.

Panel (b) in Box 15 distinguishes mothers by whether they are married or alone. We see that, over the 3-year period, 1995-97, the participation rate of lone mothers grew dramatically, increasing by 23%. The participation rate of those with children aged under 15 was greater than that of their married counterparts by 1997; indeed, it may be little appreciated that lone mothers with children under 15 have higher participation rates than any other category of mother.

### Box 15

<table>
<thead>
<tr>
<th>Participants in the Irish labour Force by different groups of women.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Category</td>
</tr>
<tr>
<td>(a)</td>
</tr>
<tr>
<td>Mothers with one dependent child</td>
</tr>
<tr>
<td>Mothers with two dependent children</td>
</tr>
<tr>
<td>Mothers with three or more dependent children</td>
</tr>
<tr>
<td>All females</td>
</tr>
<tr>
<td>(b)</td>
</tr>
<tr>
<td>Lone mothers with children of any age</td>
</tr>
<tr>
<td>Married women with children of any age</td>
</tr>
<tr>
<td>Lone mothers with child(ren) under 15</td>
</tr>
<tr>
<td>Married women with child(ren) under 15</td>
</tr>
</tbody>
</table>

Source: top panel, [a] CSO (1999); bottom panel, [b] DSCFA (2000).

---

58 Family Observatory, 1999.
60 In the Labour Force Surveys, “dependent child” means someone either aged under 15 or, if aged 15 or over, who had neither worked nor had a job in the week preceding the survey.
Concentration of Employment on Young Parents

Box 16 shows that young fathers are more likely to be in employment, and in a full-time job rather than a part-time one, than are men in general. Using the 1996 Labour Force Survey, it looks at the percentage distribution by employment status of young fathers:

<table>
<thead>
<tr>
<th>Employment status</th>
<th>Younger Fathers</th>
<th>All men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time employed</td>
<td>81</td>
<td>64</td>
</tr>
<tr>
<td>Part-time employed</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Unemployed</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td>Not looking for work</td>
<td>6</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: McKeown, Ferguson & Rooney (1998)

A similar story of employment being concentrated on younger parents is given in Box 17 which, also using the 1996 LFS, gives us the percentage distribution of adults across three types of household - those with two or more earners, those with one earner, and those with none. Older families are those which have no children under the age of 15; a younger family has any child under the age of 15.

<table>
<thead>
<tr>
<th>Type of family</th>
<th>Two earner</th>
<th>One earner</th>
<th>No earner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older families</td>
<td>17</td>
<td>45</td>
<td>38</td>
<td>100</td>
</tr>
<tr>
<td>Two parent</td>
<td>20</td>
<td>50</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>One parent</td>
<td>-</td>
<td>23</td>
<td>77</td>
<td>100</td>
</tr>
<tr>
<td>Younger families</td>
<td>36</td>
<td>49</td>
<td>15</td>
<td>100</td>
</tr>
<tr>
<td>Two parent</td>
<td>39</td>
<td>50</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>One parent</td>
<td>-</td>
<td>36</td>
<td>64</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>48</td>
<td>22</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: McKeown, Ferguson & Rooney (1998)

We see that the percentage of dual earning families is more than twice as high among young families than among older ones. It is also the case that younger families with two parents are the least likely of all to have no parent working. These trends are indicative of the work and family pressures with which young parents have to deal.

---

61 A younger father is defined as a man over the age of 20 who has any child under the age of 15 and lives with that child
63 McKeown, Ferguson, & Rooney, 1998.
We reviewed above how participation rates among lone parents rose markedly after 1995. The following Box (18) shows the composition of the 1997 lone parent population by the highest level of their educational attainment, and confirms that they are a severely disadvantaged group by comparison with the general population (figures for 1995); this is in line with a general association between poverty and lone parenthood in a process where both mutually influence each other. It is also clear that the participation rate of lone parents rises markedly with the level of their educational attainment.

The risk of falling below the 50%-of-median-income relative poverty line is shown in Box 19. It shows that the risk of poverty for lone parent families is almost three times that for childless couples and over one and a half times that for couples with children. However when account is taken of the key factors which influence household poverty - number of earners in the household, number of children, and socio-economic status of parents - there is almost no difference between lone parent households and two parent households where there is only one earner. The reason for this is that when these one and two parent households are compared and account is taken of both the socio-economic status of the parents and the number of children in those households, the risk of poverty is almost the same. Indeed it is precisely because lone parents tend to be in a weaker socio-economic position than other parents (see Box 18) that the proportion of lone parent households living in poverty (29%) tends to be higher than the corresponding proportion of two parent households (19%). This point is worth making in order to indicate that the material well being of one parent households is shaped less by the fact that these household have one parent

Social Disadvantage and the Irish Family

As dual earning becomes more widespread, the relative position of all one earner and no earner households is bound to deteriorate.

<table>
<thead>
<tr>
<th>Education Level of lone parents</th>
<th>Percentage of all lone parents</th>
<th>Participation rate (ILO) by educational level</th>
<th>Percent of general population (1995)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>46.7</td>
<td>22.0</td>
<td>53</td>
</tr>
<tr>
<td>Lower Secondary</td>
<td>25.0</td>
<td>45.0</td>
<td></td>
</tr>
<tr>
<td>Higher Secondary</td>
<td>18.2</td>
<td>54.2</td>
<td>27</td>
</tr>
<tr>
<td>Third Level (non-university)</td>
<td>5.9</td>
<td>70.4</td>
<td>10</td>
</tr>
<tr>
<td>Third Level (university)</td>
<td>3.8</td>
<td>75.4</td>
<td>10</td>
</tr>
<tr>
<td>Not stated</td>
<td>0.3</td>
<td>0.0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>38.6</td>
<td>100</td>
</tr>
</tbody>
</table>

and more by the socio-economic characteristics of the parent. At the same time, it is also worth pointing out that, as dual earning becomes the norm in two parent households - and has probably grown from 40% of these households in 1996 to 50% in 2001 in view of the corresponding growth of women in employment in this period\(^68\) - the relative position of all one earner and no earner households is bound to deteriorate. In these circumstances, the relative risk of poverty in one parent households is likely to continue to rise.


Notes:
1. 1.7% of households were ‘other’.
2. 35.3% of poor children were in households with more than 2 adults.

It should be noted, however, that the most recent income data used in Box 19 are for 1997, the year in which the One-parent Family Payment (OFP) was introduced. The OFP’s higher payment level, its greater encouragement to take employment in the form of the high earnings disregard (including going on the Community Employment Programme), and the increases in Child Benefit that have been a feature of Budgets since 1997, can be expected to have improved the absolute incomes of lone parents. The continued freeze in the real value of Child Dependent Allowances, and the rise in average earnings generally, however, are two factors that may be partially offsetting an improvement in their relative position, the evolution of which remains to be determined by future research.

Finally, a group considered to run high risks of several unsatisfactory outcomes are teenage mothers. The last two Boxes, 20 and 21, show that the incidence of teen births was rising slightly during the 1990s but still far from the situation that characterised 1975.

Source: CSO (1999), Table B.

\(^68\) The labour force participation rate of women in Ireland increased from 39% in 1996 to 47% in 2000, close the EU average (see Box 15 above); the labour force participation rate of men remained virtually unchanged in this period at around the EU average of 70% (see Labour Force Survey, 1996; Quarterly National Household Survey, 2000; see also Nolan, O’Cannell and Whelan, 2000).
Family Services in Ireland

The previous sections in this chapter have attempted to summarise developments in the Irish family over the recent decades. This final section provides a snapshot of the range of family services that currently exist in Ireland to support families in different situations.

The statistical data reviewed makes clear that the public authorities in Ireland are not experiencing with equal intensity each of the starting points for concern with how the family is functioning in Western societies that are summarised in Chapter One. Demographic concerns, for example, are still largely absent; it has been remarked that the extra support for large families given by the payment of higher child benefit for third and subsequent children is not evidence of a pro-nationalist concern but to help combat poverty. On the other hand, during the 1990s, some specific developments in Ireland brought the links between the family and two of the contexts into the public mind more strongly than before, viz., concern for human rights and employment concerns. Discoveries of the extent of child abuse motivated concern to protect children’s rights and an important legislative redress (the 1991 Child Care Act) of what was seen as excessive constitutional protection for the family. The rapid employment expansion consequent on the economic boom, with its associated acceleration in women’s participation in paid employment, ran up against the underdeveloped provision of child-care services to make ‘family friendly’ employment policies a major concern of the country’s social partners.

In fact, most of the contexts evoked in Chapter One have been operative to some degree in Ireland and there is now a large number and wide variety of public services currently serving the family. Table 2.1 attempts to list them by the government department responsible. The table makes clear that most of the family services in Ireland are acknowledging links between family circumstances, on the one hand, and low incomes, poor health and educational under-performance on the other, i.e., they have been developed under the rubric of combating social disadvantage.

---

2.5

Most family services in Ireland have been developed to combat social disadvantage

<table>
<thead>
<tr>
<th>Box 21 Births to teen mothers as per cent of all births</th>
<th>1988</th>
<th>1999</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of Total Births to Mothers aged under 20</td>
<td>4.5</td>
<td>6.2</td>
</tr>
<tr>
<td>... of which outside marriage</td>
<td>78.1</td>
<td>95.9</td>
</tr>
</tbody>
</table>


The penultimate box, in fact, can be regarded as showing that the number of teenage births has not changed notably since the introduction of extensive state income supports for lone parents.

69 Kiely, 1999.
### Table 2.1. Government Departments Directly or Indirectly Providing Family Services

<table>
<thead>
<tr>
<th>Department</th>
<th>Programme directly or indirectly service families</th>
</tr>
</thead>
</table>
| Social, Community & Family Affairs | Income supports to low-income families (Child Dependent Allowances, One-Parent Family Payment, Family Income Supplement, Career's Allowance)  
Child Benefit  
One-Parent Family Payment earnings disregard (intended to cover childcare expenses)  
SWA items for families, including Back to School Clothing and Footwear Allowance  
Family Mediation Service  
Family & Community Resource Centres  
Family Services Project  
Family Affairs Unit  
Health & Children  
Teenage Parenting Support projects  
Springboard Initiative  
Community Mothers Programme  
Family Resource Centres  
Family Support Workers  
Parenting Programmes  
Neighbourhood Youth Projects  
Community Child Care Workers  
Pre- and After-School Nurseries  
Medical Card Scheme  
Maternity and Infant Care Service *  
Teenage Health Initiative (EHRA only)  
Foster and Residential Child Care  
Education & Science  
Early-Start Pre-School Programme (inc. Rutland Street project)  
Break the Cycle (disadvantaged schools are identified by characteristics of students' homes)  
8-15 year old Early School Leavers Initiative  
Youth Reach (15-18 year olds who left mainstream education with no qualifications)  
Home-School Liaison  
National Educational Psychological Service  
Traveller Education Needs  
Justice, Equality & Law Reform  
Family Law/ Courts  
Central Authority for Maintenance Recovery  
Equal Opportunities Childcare Programme  
Juvenile Detention Centres  
Enterprise, Trade & Employment  
Community Employment Scheme (large participation by single-parents since 1997)  
Tourism, Sport & Recreation  
Integrated Services Projects (incorporate family services)  
Environment & Local Government  
Allocation of public housing (priority to low-income families)  
Traveller accommodation  
Agriculture & Food  
Disadvantaged Areas Scheme (payments buttress low family farm incomes)  
Teagasc Advisory Services (some target family farm earnings capacity)  
LEADER II groups (some services target rural families) |
The objective of combating social disadvantage is informed by empirical evidence that certain categories of families run particularly high risks of producing negative outcomes for their members which may also have a negative impact on society. The case for public funding of these programmes is that it is in society’s interest to concentrate attention on high-risk categories in order to minimise the likelihood of adverse individual outcomes and negative social impacts. Thus, low income families, families living in disadvantaged neighbourhoods, teen mothers and traveller families are evident categories of families underlying many of the services listed in Table 2.1. The services to them can be regarded as having developed through a process of backward linkage that pulled public authorities with different responsibilities (health, education, income adequacy, crime prevention) to address the situations of families as a cost-effective strategy for attaining their respective objectives.

Conclusions

The situation of the family in Ireland can seem relatively sound when it is compared with the lower birth rates, higher incidence of childless households and higher rates of divorce/separation that characterise many other member states in the EU. However, it appears in a less favourable light when Ireland’s own recent past is the reference point, or it is appreciated how deeply concerned many EU member states are with their current demographic situation and incidence of marital breakdown. In other words, Ireland’s good relative showing is because the standards of comparison are low.

The most striking development affecting the family in Ireland is the decline in the popularity of marriage and the growing postponement by married women of the birth of their first child, such that getting on to one-half of the children being born now are to a mother who is not married. Although the vast majority of children under the age of 15 are still reared in two parent households, one parent households with at least one child under 15 are now growing much faster than the corresponding two parent families. Another major development is the large increase in likelihood that a child being born now will have one or both parents in employment; it is clear that many of the workers whom the expanding economy has provided with jobs are also young parents. The other developments are less dramatic but, if what has happened in other countries is taken as a guide to the future of the Irish family, some of these slower changes may prove to have even more major consequences: the incidence of childless households may gain ground steadily, the proportion of Irish children experiencing the divorce/separation of their parents and the proportion being reared by one parent may also grow considerably more. While it is an exaggeration to speak of a ‘crisis’, the picture provided by these data show that the situation of the family in Ireland supports the view that the family should become a much more major focus of public attention.
Ireland has advanced quite a distance in developing family services that are targeted, motivated primarily by a concern to combat social disadvantage, and child poverty in particular. A small subset of its services, however, are not targeted but universal. These include the payment of universal child benefit, increased state support for marriage counselling services, the proposals for a national programme on parenting information, and the Families Research Programme sponsored by the Family Affairs Unit in the Department of Social, Community and Family Affairs. Targeting family services at high-risk categories and making services universally available to all families are, of course, distinct strategies. The two approaches are complementary and not opposed. However, they are alternative in the sense that resources allocated in one direction are, thereby, not available for use in the other. Making the case for increased investment in universal family services arguably brings one to the heart of family policy. For example, it implies that good relationships between partners, rearing children, good relationships between parents and children, and successful parenting, are outcomes which society has such a strong interest in promoting that it sets aside resources to do so. This subject is returned to in Chapter Six.

3.1 Introduction

We have seen that the rate of marital breakdown in Ireland doubled between 1986 and 1996 (see Chapter Two, Box 11) but it is still at a much lower level than pertains in several other countries. In the U.K. and Australia, for example, divorce rates are currently running at around 40 per cent of all marriages. It is not surprising that these countries provide examples of some determined attempts to cost the impact of marital breakdown to a nation, and that informed estimates have recently been made of the total fiscal costs arising from family breakdown.

The Hart Report (1999) estimates the direct fiscal cost of family breakdown in the UK at some £5 billion annually (approximately 0.5% of British GNP). The bulk of this (over 80%) is attributed to the cost of increased social security spending but it also includes the costs of legal aid, social services, tax allowances and public health services (NHS). Hart acknowledges that this bill is not comprehensive and that, for example, the damage to children’s education, increase in criminal behaviour and increased demand for housing resulting from marital breakdown should ideally be factored in.

The Family Matters Institute, a charity keen to alert society to the extent of family breakdown in Britain, attempts to embrace and cost a much wider range of outcomes of family breakdown. They conclude that £15 billion is a better estimate of the annual direct fiscal costs, plus those others that they considered could be calculated with reasonable reliability. The breakdown of their costs, and their more important assumptions, are given in Table 3.1.

70 Hart, 1999. While the source is authoritative, the text is not substantive. The figures used are the uprating of figures provided in a 1994 letter from the House of Commons Library.
The Hart report is as sparing in using figures and explaining what is behind them as the Family Matters report is ambitious. A compromise, therefore, is to take a position mid-way between them and to conclude that family breakdown in the UK is costing the British Exchequer (1999/2000) about £10 billion in direct costs each year, approximately 1% of its GNP or some £7.40 per week from each income tax payer.

A major two-year parliamentary inquiry into family breakdown in Australia produced a similar order of magnitude for the direct and indirect costs of family breakdown there. Its parliamentary Committee for Legal and Constitutional Affairs estimated that family breakdown was costing the central government budget alone some $3 billion Australian dollars each year by 1998, and “possibly double” that when all indirect costs are included. If the true cost is $6 billion, that, too, constitutes approximately 1% of Australia’s GNP. Some 79% of this is accounted for by social welfare-type transfers to lone parent families, while the remainder is what the report aggregated for the costs of legal aid, the administration of child support schemes and tax disregards.

The usefulness of such tentative and difficult-to-interpret macro-estimates is open to question. It can be argued that they are useful in helping to raise public awareness of the social importance of family harmony and will serve to have society’s interest in the health of family relationships more openly discussed. But this objective can be served by other means. In Chapters Four and Five of this report, the macro-route represented by the three reports just cited is not taken but, instead, we review studies on selected aspects of family breakdown which have estimated the costs of clearly delineated family dysfunctions based on firmer methodological procedures.

---

Table 3.1. The Costs of Family Breakdown in the United Kingdom

<table>
<thead>
<tr>
<th>Heading</th>
<th>£U K bn.</th>
<th>Core assumptions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social benefits and welfare</td>
<td>9.5</td>
<td>All current supports going to lone parents (excepting widows) are attributed to family breakdown, i.e., income supports, school meals, tax disregards, housing/heat/light supplements.</td>
</tr>
<tr>
<td>Law and order</td>
<td>2.9</td>
<td>13% of the total costs of the criminal justice system are attributed to family breakdown [because samples show 64% of convicted offenders were truants when young, 40% of truants come form broken families, and they discount half of their crimes as likely to have been committed anyway - thus, 0.64<em>0.4</em>0.5=0.13].</td>
</tr>
<tr>
<td>Health</td>
<td>1.5</td>
<td>They attribute proportions of public health expenditures on drug prescriptions, and on contending with domestic violence, alcohol abuse and sexually transmitted diseases, to family breakdown.</td>
</tr>
<tr>
<td>Lost production</td>
<td>0.6</td>
<td>They attribute 5% of the Confederation of British Industry’s estimate of the total production lost in the private sector because of absenteeism to family breakdown (and raise it by 21% to include the public sector).</td>
</tr>
<tr>
<td>Education</td>
<td>0.5</td>
<td>A particularly complex item calculated by attributing some of the additional costs schools face because of disadvantaged or troublesome students to family breakdown (the figure adopted represents around 1% of total UK public expenditure on education).</td>
</tr>
<tr>
<td>Total</td>
<td>15</td>
<td>Source: Lindsay (2000), Appendix 1.</td>
</tr>
</tbody>
</table>

The Hart report is as sparing in using figures and explaining what is behind them as the Family Matters report is ambitious. A compromise, therefore, is to take a position mid-way between them and to conclude that family breakdown in the UK is costing the British Exchequer (1999/2000) about £10 billion in direct costs each year, approximately 1% of its GNP or some £7.40 per week from each income tax payer.

A major two-year parliamentary inquiry into family breakdown in Australia produced a similar order of magnitude for the direct and indirect costs of family breakdown there. Its parliamentary Committee for Legal and Constitutional Affairs estimated that family breakdown was costing the central government budget alone some $3 billion Australian dollars each year by 1998, and “possibly double” that when all indirect costs are included. If the true cost is $6 billion, that, too, constitutes approximately 1% of Australia’s GNP. Some 79% of this is accounted for by social welfare-type transfers to lone parent families, while the remainder is what the report aggregated for the costs of legal aid, the administration of child support schemes and tax disregards.

The usefulness of such tentative and difficult-to-interpret macro-estimates is open to question. It can be argued that they are useful in helping to raise public awareness of the social importance of family harmony and will serve to have society’s interest in the health of family relationships more openly discussed. But this objective can be served by other means. In Chapters Four and Five of this report, the macro-route represented by the three reports just cited is not taken but, instead, we review studies on selected aspects of family breakdown which have estimated the costs of clearly delineated family dysfunctions based on firmer methodological procedures.

---

We take this approach is taken for two reasons. First, ‘costs to society’ is frequently taken to mean consequences that directly or indirectly incur public expenditure and which the taxpayer must fund. It is important, however, to appreciate that, understood in this way, ‘costs to society’ is a subset of a much wider range of costs arising from marital and relationship breakdown, and a somewhat arbitrary subset at that. We expand on this in the next section. Second, as the three macro-estimates cited suffice to show, there is no agreed methodology or canons of inquiry for establishing the aggregate costs at a national level of family breakdown. On the contrary, there is ample room for heroic assumptions that substantially shape the results, as the right-hand side column of Table 3.1 serves to illustrate. Given that major gaps still exist to be filled in by research, such as, for example, establishing the contribution of family dysfunction to lost productivity in the economy, or clarifying the extent to which some family structures of themselves - when social disadvantage and parental conflict are controlled for - contribute to negative outcomes, it is premature, in many instances, to claim to be able to attribute percentages of overall health, education and criminal justice expenditures to family dysfunction.

**Fiscal Costs Are An Arbitrary Subset of a Wider Set of Costs**

Costs are of different sorts and they are borne by different agents. It is useful to distinguish three types of costs associated with family dysfunction and breakdown: (1) personal costs (2) social and economic costs, and (3) fiscal costs.

Personal costs are those borne directly by the members of the family when the relationships break down, namely, the adults and, where they have them, their children. Some of these may be almost entirely private, i.e., involve virtually no spill-over into the public domain (e.g., the increased unhappiness of adults but to relatively low levels that still trigger no psychiatric interventions). Some may be private and public (e.g., where unhappiness in children leads to emotional and behavioural problems and to school failure).

Social and economic costs are borne by members of society who are outside the families where breakdown has occurred and independently of government policy. These costs are visited on them simply because they live and work within the same social universe as the people whose family lives are in crisis. Some of these costs arise through social interaction; for example, teachers, neighbourhood residents, workplace colleagues and employers can ‘pick up the tab’ of family breakdown in different ways through interaction with family members who have been harmed by breakdown (a vivid example is where people are the victims of criminals whose ‘careers’ can be traced back to family breakdown). Others arise from economic interdependence; for example, in so far as family breakdown causes absenteeism or lower productivity at work, or in so far as it increases demand for a limited supply of housing, the structure of costs and prices in the economy is adversely changed for everyone.

Some of the costs of family dysfunction are severe in diminishing well-being even when they generate no fiscal cost.
Fiscal costs are those which cause public expenditure and are borne by the taxpayer. Some of these have a high discretionary element, in that the level of cost is intimately related to public policy on family matters. For example, the decision to provide income support to lone parents creates an easily traceable and calculable cost to marital breakdown. Enforcing strict ‘welfare-to-work’ policies for lone parents would, therefore, be seen to have the effect of achieving a significant reduction in the ‘cost’ of marital breakdown. Other fiscal costs arising from family breakdown are unrelated to any public stance on the needs of families but are automatically triggered by the spill-over of family problems into extraneous areas, principally, health, education and crime prevention. This second group of fiscal costs can be traced back to family dysfunction with only very varying degrees of certitude.

While it is useful to distinguish costs by where they fall (who bears them), it is also important to examine the concept of ‘opportunity cost’ in reviewing the costs associated with family breakdown. Opportunity costs are usually distinguished from historic costs. The latter is the actual amount of money expenditure incurred, or what appears on actual invoices (in a manner of speaking). By contrast, opportunity cost compares the actual expenditure incurred with the alternative expenditures that a specified alternative situation would entail; thus, it is the difference between two sets of invoices. Historic cost and opportunity cost are identical only where the option of “doing nothing” is a real one, in the sense that not proceeding with the actual expenditure in question entails no expenditures at all being incurred under other headings as a result; in other words, both the historic cost and the opportunity cost are zero. In a surprisingly large number of real life situations, “doing nothing” is not an option.

For example, the historic cost of keeping a child in residential care in Ireland is currently between £50,000 and £55,000 a year. The opportunity cost of doing so is this figure net of the costs that would be incurred in the alternative situation the child would enter in the absence of residential care. A judgement must, therefore, be made whether the child, if not taken into residential care, would end up in foster care (then subtract £10,400 [child under 12] or £11,440 [child over 12]), or be in and out of trouble with the law (then subtract an estimate of the costs incurred by the social services and criminal justice system), or be at home but creating extreme tension for parents and teachers (the other costs now become extremely difficult to calculate). The extreme judgement that juvenile delinquency and eventual commitment to a secure penal institution is the most likely alternative would change the opportunity cost of residential care into a minus, i.e., money would be saved by spending the £50-55,000 since detention in a secure penal institution costs more. In other words, an existing course of action would be recommended where the actual historic cost is less than the opportunity cost; conversely, an alternative course of action would be suggested where the actual historic cost was greater than the opportunity cost.

The concept of opportunity cost has different implications when applied to personal costs, social and economic costs, and fiscal costs. Frequently, in fact, the research methodologies employed mean that the estimates of costs put forward can only be interpreted as opportunity costs because they are calculated relative to a base line or alternative scenario.
Personal costs. The ‘costs’ to adults of relationship breakdown with a spouse or partner appear in clear relief in many studies because they are measured against the base line of couples in supportive relationships. If the base line was taken to be couples in conflictual relationships or single people never married or widows/ers, the costs of marital/relationship breakdown would emerge as considerably smaller. Similarly, the ‘costs’ to children of their parents’ divorce or separation are frequently presented with reference to the health, behavioural and educational outcomes that are seen to attend being reared in a reasonably happy home by both birth parents. If the alternative to a child experiencing its parents’ separation is that it would experience their continuing, episodic conflict, the opportunity costs estimated by some studies become negative, i.e., the child gains from the separation.

Social and economic costs. Opportunity costs and historic costs may be the most closely aligned in this case because the easiest alternative to adopt is that of a society where family breakdown does not occur. This is because it is highly problematic to attempt to specify ‘acceptable’ or ‘unavoidable’ levels of family breakdown in order to see what percentage of the historic costs can realistically be targeted for reduction. This does not, however, make these costs more “real” than the other types. A society with nil family dysfunction is hardly a credible objective for policy to aim at.

Fiscal costs. Here, the concept of opportunity cost is, perhaps, most easily understood (explained above as the comparison of two invoices). If government ‘does nothing’ what, in fact, are the other fiscal costs that will, with reasonable certainty, arise? A further question is also important and provides the basic framework for programme evaluation: among alternative ways of using the same level of funds to stem the costs of family breakdown, can one use be identified as constituting the highest return to the taxpayer?

The easy understanding of the concept of opportunity cost in the case of fiscal costs does not mean that it is easy to apply. Establishing that fiscal costs have arisen because families are dysfunctional is not an easy task. Children placed in residential care because of parental neglect or abuse is an example of a clear link between family dysfunction and fiscal costs. But, frequently, the pathways linking family dysfunction with increased fiscal outlays are psychosocial. The dysfunction generates stress and unhappiness which weaken people’s immune systems leaving them more vulnerable to ill health, their young children more likely to incur accidents, their older children more likely to under-perform at school and become attracted to anti-social and criminal behaviour, and so on. Fiscal costs, therefore, range from those which are obviously caused by family dysfunction to those where it is a likely contributing factor but of disputed importance.
3.3 Choosing the Breadth and Duration of Outcomes to be Costed

Key parameters in seeking to cost family breakdown at the national level, and in evaluations of specific family services, are the breadth and duration of the outcomes about which data can be obtained, even before the subset which can be reliably costed in monetary terms is identified.

**Breadth.** Services targeting families affect adults and their dependent children. The children in question may be infants, in early or middle childhood, or adolescents. The types of outcomes affecting children on which data are highly desirable include their physical, cognitive and emotional development, their behavioural and social adjustment, and their educational performance. Outcomes affecting parents include their mental and physical health, the stability and harmony of their marital relationship, their financial situation, the satisfaction they find in parenting, their employment status and degree of reliance on social welfare.

**Duration.** The outcome in any one area might be one thing in the short term, different in the medium term and different again in the long-term. It is of particular interest to be able to track the effect of interventions at a pre-school or middle childhood stage on children as they become adolescents and adults. Some outcomes that can be confidently predicted of a programme in the short run may be assumed to diminish in strength the longer into the future one looks (their ‘decay rate’), particularly if the socio-economic and home environments of the programme participants have not been substantially changed.

3.4 Personal costs to adults and children

The potential costs which children can bear, immediately and as they grow older, because their family is dysfunctional form an impressive list, partly because they vary with the individual’s life-span and need to be considered separately in infancy/early childhood, during the teen years, and in future adulthood. What has been said above about opportunity costs should be kept in mind. In many studies, costs to children are established with reference to children who are reared by both their birth parents living together in the same home.

Adults, too, suffer from the breakdown of a relationship, despite the element of choice that is in their decision to separate and which their children never have. Their first cost is likely to be the largely invisible one of increased unhappiness and emotional distress but other costs may materialise that are steadily more visible and more likely to require intervention from outside, such as being the victim of trauma or abuse, a deterioration in mental health, a deterioration in physical health, financial loss, poor work performance, leaving the family home, and so on. Again, it is important to note that the costs measured in many of these studies are opportunity costs; the reference is to adults in supportive and stable relationships.

For every one type of cost that an adult or child can bear because of family dysfunction, there is a large literature and it is beyond the scope of this paper.
to enter each of those areas and form an expert opinion as the severity of the costs to children that may be involved. However, it is important that the full breadth and duration of what should, ideally, be consulted are not lost sight of. Table 3.2, with its three parts, and Table 3.3 attempt to do this. In each impact area, we cite one or two examples of the type of research being conducted into that particular type of cost of family dysfunction. It should be emphasised that these studies cover several countries (with the US featuring prominently) and few claim to definitively settle the issue they deal with. The purpose of listing them in Tables 3.2 and 3.3 is to show the breadth and depth of the field which research in Ireland will have to cover before we are in a position to arrive at a comprehensive bill of the costs of family dysfunction in this country.

Table 3.2a Typology of Principal ‘Costs’ to Infants/Children Arising From Family Dysfunction

<table>
<thead>
<tr>
<th>Personal cost</th>
<th>Comment</th>
<th>Direct fiscal cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Retarded physical development</td>
<td>Evidence that abuse or neglect by parents, and/or witnessing strong conflict between them, retards child's physical development (e.g. height at age 7).</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>2. Emotional disturbance</td>
<td>Strong evidence that parental conflict causes social and emotional problems for children. Key research question is what affects rate of recovery, and why a minority of children do not recover.</td>
<td>Counselling services. High-support units.</td>
</tr>
<tr>
<td>3. Vulnerability to neglect/abuse</td>
<td>Evidence that children in stepfamilies can find stepparent and birth parent less protective, and run higher risks of several adverse outcomes.</td>
<td>Social services. Child care (emergency, foster, residential).</td>
</tr>
<tr>
<td>4. Lower household income</td>
<td>Evidence that being reared by one parent increases risk of income poverty, particularly when the parent is the mother. Strength of association varies with country.</td>
<td>Income supports Tax expenditures</td>
</tr>
<tr>
<td>5. Vulnerability to accidents</td>
<td>Strong evidence that maternal depression raises risk of childhood accidents.</td>
<td>Public health services</td>
</tr>
<tr>
<td>6. Poor health</td>
<td>Evidence that parental conflict with/without divorce or separation leaves children particularly vulnerable to poor mental health.</td>
<td>Public health services</td>
</tr>
</tbody>
</table>

Notes to Table 3.2a - examples of significant research in each area:
2. Najman, Behrens, Andersen, Bor, O’Callaghan, and Williams, 1997; Kurdek, 1981.
**Table 3.2b Typology of Principal ‘Costs’ To Adolescents/Youths Arising From Family Dysfunction**

<table>
<thead>
<tr>
<th>Personal cost</th>
<th>Comment</th>
<th>Direct fiscal cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Emotional and behavioural problems</td>
<td>Evidence that parental conflict with/without divorce/separation makes adolescent transitions more difficult.</td>
<td>Counselling services. Home-school liaison.</td>
</tr>
<tr>
<td>2. Under-performance at school</td>
<td>Strong evidence that children whose parents separated do less well at school. Important to control for social disadvantage.</td>
<td>Extra school resources</td>
</tr>
<tr>
<td>3. Juvenile delinquency, crime</td>
<td>Strong evidence that parental conflict, parental separation, authoritarian parenting, and parental rejection (including by stepparent) contribute to a slide into anti-social and delinquent behaviour.</td>
<td>Criminal justice costs</td>
</tr>
<tr>
<td>4. Poor relationship with non-resident parent/stepparent</td>
<td>Evidence that many non-resident parents fail to maintain regular contact or strong bonding. Particular difficulties of teenage girls and stepfathers relationships.</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>5. Lower household income</td>
<td>Evidence that separation/divorce entails lower household income, especially for women. Formation of stepfamily does not necessarily increase young person’s means.</td>
<td>Income supports. Tax expenditures.</td>
</tr>
<tr>
<td>6. Running away, homelessness</td>
<td>Parental conflict is frequently among the top factors cited as causing running away, and starting a slide into homelessness.</td>
<td>Social services, police time.</td>
</tr>
<tr>
<td>7. Teenage parenthood</td>
<td>Evidence that young girls from one-parent and step families run higher risks of teen motherhood. There is consensus that teen parenthood entails heightened risks of several adverse outcomes for mother and child(ren). Important to control for social disadvantage.</td>
<td>Public health services.</td>
</tr>
<tr>
<td>8. Substance abuse</td>
<td>Evidence that youth from broken families are more likely to engage in substance abuse. Important to control for social disadvantage.</td>
<td>Public health services.</td>
</tr>
<tr>
<td>9. More stereotyped gender role</td>
<td>Evidence that male youth from broken families develop more aggressive masculinity.</td>
<td>(only indirect)</td>
</tr>
</tbody>
</table>

Notes to Table 3.2b - examples of significant research in each area:
### Table 3.2c Typology of Principal ‘Costs’ To Future Adults Arising From Family Dysfunction During Their Childhood

<table>
<thead>
<tr>
<th>Personal cost</th>
<th>Comment</th>
<th>Direct fiscal cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Less satisfactory personal relationships</td>
<td>Evidence that people whose own parents split up run a higher risk themselves of marital breakdown.</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>2. Lower employment status</td>
<td>Evidence that the experience of parental divorce/separation in childhood is associated with poorer labour market outcomes. The mechanisms are debated (e.g. mediated via negative impact on schooling, or via impact on self-esteem and/or attitude towards authority in the workplace)</td>
<td>Lower tax revenue.</td>
</tr>
<tr>
<td>3. Lower income</td>
<td>Evidence that adults whose parents separated/divorced have lower incomes than comparable others.</td>
<td>Lower tax revenue. Increased income supports.</td>
</tr>
<tr>
<td>4. Greater likelihood of criminal record</td>
<td>Evidence that there is a continuum between childhood and adolescence behavioural problems and the onset of a criminal ‘career’.</td>
<td>Criminal justice costs</td>
</tr>
<tr>
<td>5. Poorer health</td>
<td>Evidence that poorer health in adulthood is the lot of those whose parents divorced/separated when they were young. The actual pathways are debated.</td>
<td>Public health services</td>
</tr>
<tr>
<td>6. Shorter life expectancy</td>
<td>Evidence that adults who experienced family dysfunction in childhood die sooner.</td>
<td>(only indirect)</td>
</tr>
</tbody>
</table>

Notes to Table 3.2c - examples of significant research in each area:
5. Chase-Lansdale, Cherlin, & Kiernan, 1995; Najman, Bor, Morrison, Andersen, Williams, 1992.
<table>
<thead>
<tr>
<th>Personal cost</th>
<th>Comment</th>
<th>Direct fiscal cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. Domestic conflict</td>
<td>Seldom measured within relationships. Yet there is consensus that the independent effects of conflict and separation/divorce need to be distinguished. Also important to establish whether separation/divorce reduces conflict.</td>
<td>Legal costs</td>
</tr>
<tr>
<td>3. Unhappiness</td>
<td>Clear evidence of association between unhappiness and being divorced/separated. Direction of causality debated.</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>4. Shorter life expectancy</td>
<td>Clear evidence that married people live longer than those with alternative marital status. The reasons are debated.</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>5. Poorer physical health</td>
<td>Strong evidence that divorced/separated people have higher morbidity rates than married. The mechanisms are debated.</td>
<td>Public health services</td>
</tr>
<tr>
<td>6. Poorer mental health</td>
<td>Strong evidence that divorced/separated people have poorer psychological health than married. The direction of causality is debated.</td>
<td>Public health services</td>
</tr>
<tr>
<td>7. More behaviour inimical to health (smoking, drinking, unprotected sex)</td>
<td>Evidence that divorce/separated adults smoke and drink more, and engage in more unprotected sex than those who are in stable marriages. The reasons for higher levels among non-married are debated.</td>
<td>(only indirect)</td>
</tr>
<tr>
<td>8. Lower incomes</td>
<td>Clear evidence that divorce/separation entails lower incomes, at least initially, and especially for women. Consensus on the importance of controlling for income in seeking to understand effects of divorce/separation.</td>
<td>Higher social welfare expenditures. Lower tax revenues.</td>
</tr>
<tr>
<td>9. Less satisfaction in parenting</td>
<td>Little systematic research done. Some non-resident parents report improved relationships with children</td>
<td>(only indirect)</td>
</tr>
</tbody>
</table>

Notes to Table 3.3 - examples of significant research in each area:
Conclusions

Attempts to estimate the total fiscal costs arising at the national level from family breakdown suggest they could be of the order of 1 per cent of GNP in some countries. These countries (notably the U.K. and Australia) have much higher levels of divorce than Ireland and large minorities of their children experience the divorce or separation of their parents. There is no agreed methodology for estimating national costs at this level; rather, types of cost are selected, assumptions are made and financial calculations carried out within the context of each country’s current fiscal system. A comprehensive review of the costs arising from family dysfunction can be guided by the distinction between (1) personal costs (2) social and economic costs, and (3) fiscal costs. It becomes clear that fiscal costs are a subset of a much wider range of costs, and that some of the costs borne by family members can be severe in diminishing well-being while generating no fiscal cost. The personal costs of family dysfunction take diverse forms and, in the case of children, their duration needs to be carefully studied. When costs to family members of family dysfunction are being researched, some of the advanced econometric methods being used mean that it is opportunity costs which are being estimated. The baseline for children is usually the average experience of a child reared by both her or his parents in the one home; the baseline for adults is the average experience of a person in a stable marital or couple relationship. A trawl through the large body of research, almost wholly done outside Ireland, on the consequences of family dysfunction helps provide a framework for ensuring that the potential breadth and duration of the costs involved are not overlooked.

4.1 Introduction

The main purpose of this chapter is to examine the factors which promote the well-being of children and to assess the effectiveness of State interventions to promote that well-being, particularly where it is threatened by poverty and disadvantage. We do this by trying to understand the link between income and child well-being as revealed in some studies (section 4.2). In the light of this we review studies which have evaluated the effectiveness of State interventions to support vulnerable families and their children (section 4.3). Given the economic perspective from which the report is written, we are particularly interested in the question of whether the cost of investing in vulnerable families and their children makes economic sense in terms of the benefits - personal, social, economic and fiscal - which it generates. Of course the well being of children is affected not just by the income of their parents but also by the quality of relationships within their family. For this reason, we also review some studies which throw light on the influence of certain family processes - notably conflict and instability - on child well-being (section 4.4). Although family processes are often seen as outside the remit of family policy, the substantial impact which they have on child well-being as revealed by these studies raises questions as to whether this is a sustainable policy position. Finally, we draw the key conclusions together in the final section (section 4.5).
Understanding the Link Between Family Income and Child Well-Being

Well-being is an inclusive concept covering all aspects of life. We simplify matters in this section by focusing only on education as a particularly important aspect of the well-being of children, largely because this aspect has attracted a good deal of research attention, particularly the question of how family income influences educational outcomes. Two of the studies, both from the US, which we look at here focus on educational outcomes as measured by successfully completing secondary school and entry to third level education.

The first study used the Michigan Panel Study of Income Dynamics (PSID) to follow 1,323 individuals from infancy until they reached the ages of 20-24. The authors wished to establish whether parental income varies in its significance in predicting a young person's likelihood of completing schooling depending on when in the child's life span that income is received. The authors adopt two measures of parental income - its level measured in 1992 prices and expressed in units of $10,000, and its adequacy expressed as a ratio of the official poverty line calculated for each family (income-to-needs ratio); they also identify the level of parental income at different stages when the person was growing up. The results of their regression are summarised in Table 4.1 and control for the separate influences of mother's schooling, family structure, race, sex, and the age of the mother at the birth of her child.

The results show that the influence of income on completing schooling is strongest when the child is youngest and diminish as the child reaches 15. When average parental income in each age group of early childhood (0-5 years), middle childhood (6-10 years) and adolescence (11-15 years) are distinguished and used as separate variables, it is early childhood (ages 0-5) which emerges as the crucial period when the level of parental income has its most significant effect (the coefficient in column III is 0.14 and statistically significant) while later periods no longer have significant effects.

Table 4.1. Effects of the Ages over Which Parents’ Income is Measured on Children’s Completed Schooling

<table>
<thead>
<tr>
<th>Income Measure</th>
<th>Parental Income Averaged over Ages of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11-15</td>
</tr>
<tr>
<td>Average income (units of $10,000)</td>
<td>0.06*</td>
</tr>
<tr>
<td></td>
<td>(0.01)</td>
</tr>
<tr>
<td>Average income-to-needs ratio</td>
<td>0.10*</td>
</tr>
<tr>
<td></td>
<td>(0.01)</td>
</tr>
</tbody>
</table>

Note: Standard errors in parentheses. * denotes strong statistical significance.

These findings are remarkably powerful in showing the overwhelming influence of parental income during the early years of childhood development as a predictor of educational outcomes. According to the authors: “the only stage for which parents’ income significantly predicted completed schooling is early childhood. Thus, the only reason that parents’

---

income during adolescence or middle childhood predicts completed schooling is apparently that income during those periods is correlated with income in early childhood.\(^74\) These findings underline the pivotal significance of the quality of the home environment in the preschool years. Parents of preschool children with better incomes, in still imperfectly understood ways, appear to be able “to purchase better learning environments” for their children.

The importance of early childhood experiences in determining future outcomes also emerges in a U.S. study of why young blacks and hispanics have a lower probability of going to college than young whites. This study used a sub-sample of the U.S. National Longitudinal Survey of Youth (NLSY) which contains observations on individuals from infancy through high school and up to the age of 24.\(^75\) Their analysis came up with the unexpected result that young blacks and hispanics with a similar level of ability or “college preparedness”\(^76\) were in fact “more likely” to go to college than young whites, for any given level of family income, set of family characteristics or neighbourhood circumstances (see Table 4.2). In other words, the key factor affecting entry to college is not current family income, family characteristics or neighbourhood circumstances but scholastic ability, which itself raises the question as to why there is such a gap in the scholastic ability and college preparedness of whites and blacks / hispanics.

### Table 4.2 Change in College Entry Probabilities at Age 24 Conditional on High School Completion (blacks/hispanics vs. whites)

<table>
<thead>
<tr>
<th></th>
<th>Blacks Without AFQT</th>
<th>Blacks With AFQT</th>
<th>Hispanics Without AFQT</th>
<th>Hispanics With AFQT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Observed Gap</td>
<td>0.11</td>
<td>0.11</td>
<td>0.07</td>
<td>0.07</td>
</tr>
<tr>
<td>Equating AFQT Scores</td>
<td>n.a.</td>
<td>0.15</td>
<td>n.a.</td>
<td>0.12</td>
</tr>
<tr>
<td>Equating Family Characteristics</td>
<td>0.10</td>
<td>0.08</td>
<td>0.11</td>
<td>0.05</td>
</tr>
<tr>
<td>Equating Family Income</td>
<td>0.05</td>
<td>0.004</td>
<td>0.03</td>
<td>-0.02</td>
</tr>
<tr>
<td>Equating Neighbourhood Circumstances</td>
<td>-0.026</td>
<td>-0.018</td>
<td>-0.01</td>
<td>-0.02</td>
</tr>
</tbody>
</table>

Source: Heckman, 1999, Table 2.

Notes to Table 4.2:
1. AFQT = Armed Forces Qualification Test.
2. Family characteristics = number of siblings; highest educational grade of father; highest educational grade of mother; broken home.
3. Neighbourhood circumstances = local average wages; college tuition costs; college proximity.

The authors of this study argue that scholastic ability and college preparedness are developed cumulatively through childhood and adolescence. When young people are reared since infancy in low-income households, this will have negatively impacted on the quality of their primary and secondary schooling, their scholastic aptitude, their tastes for education, and their expectations of what their adult lives can hold. The

---


\(^{75}\) Cameron, & Heckman, 1999.

\(^{76}\) The authors coin the term “college preparedness” having found that scholastic ability as measured by the AFQT (Armed Forces Qualification Test) was more than sufficient to explain the entire gap in probabilities of transferring to third level when all other factors were controlled for.
cumulative effect will be to make scholarships to third level, at this stage in their lives, a poor investment compared to the return - for themselves and the taxpayer - that could have come if the same money had been invested in their families when they were children. In effect, the correlation between low family income and low college attendance among blacks is really due to the correlation that is built up over the years between low family income and a lack of scholastic ability. In other words, scholastic ability in high school embodies the effects of family income in the past and renders the influence of current family income on the prospects of entering college quite minimal.

Heckman contends that early childhood interventions and family policies are still insufficiently acknowledged as cost-effective strategies for raising skill levels in the economy: “Policies directed toward families may be a more effective means for improving the performance of schools than direct expenditure on teacher salaries or computer equipment. Policies that seek to remedy deficits incurred in early years are much more costly than early investments wisely made, and do not restore lost capacities even when large costs are incurred. The later in life we attempt to repair early defects, the costlier the remediation becomes.”

These findings that the level of household income in early childhood is a strong predictor of subsequent school performance point to the central importance of the family in determining the educational well-being of children. However they still leave much to be explained. It is true that the family emerges as an efficient transformer of inputs (money) into outputs (good school performance) but remains something of a ‘black box’ as to how it does this. We know that parents use their income to “purchase better learning environments for their children” but the precise ways in which parents do so requires further research. Implicit in the findings, however, are the strength of the parental bond, parents’ interest in and commitment to their children’s futures, and their privileged position for ensuring the optimal allocation of household resources. This aspect of family dynamics can enrich the now vigorous investigation of child poverty and the search for effective measures to alleviate it that is underway in Ireland.

The issue of child poverty also raises the question as to whether the distribution of income within households may even exacerbate the poverty of children. Children do not properly have incomes and analyses of the number of children living in income poverty are, of course, based on the incomes of the households in which the children are being reared and the ascription of parts of those incomes to children through the device of equivalent scales. Higher ‘incomes’ for children mean, in effect, higher household incomes. Public transfers to parents on behalf of children (such as Child Benefit, Back to School Allowance, etc.) cannot realistically be ring-fenced, in the sense of made conditional on their being spent wholly on the children. Even the substitution of benefits-in-kind (for example, food vouchers) cannot be guaranteed to raise net household expenditure on children. In so far as concerns that children are suffering from unjust internal distributions of household income are valid, the most effective way of addressing the plight of these children probably remains tackling the reasons why the parent(s) are taking a disproportionate share of the household income in the first place (e.g., a drinking, gambling or chronic smoking

77 Heckman, 1999, op. cit.
habit). This, in effect, is to accept that the welfare of children and their parents are inextricably intertwined. While neglect of children through the internal distribution of household income undoubtedly takes place, the opposite can also occur: in a household with a low income adults may go without basic necessities themselves in order to shield their children from the full impacts of the low family income. From as early as 1984, there has been evidence that, even in socially disadvantaged homes, parents make sacrifices for their children, such that society can expect children to be the major beneficiaries of additional injections to the household income made on their behalf. Research that is in hand in Ireland will help to clarify whether this has substantially changed.

**Does Early Intervention in Families Work?**

The analysis in the previous section indicated that interventions to improve the well-being of children are likely to be more effective - indeed more cost effective - the earlier in the life of the child they are made. We put that proposition to the test in this section by reviewing two studies on the impact of early interventions. Both studies, as we shall see, serve to underline the acute dependence of financial cost-benefit exercises not just on what is known about the duration of programme outcomes but on assumptions about the development of the institutional and social policy context over the long term.

The first study compared the cost effectiveness of two different US programmes - the Elmira PEIP and the Perry Preschool - in seeking to answer the question: "Might government funds invested early in the lives of some children result in compensating decreases in government expenditures?" The Elmira PEIP (Prenatal / Early Infancy Project) is a monthly home visitation programme where unmarried women of low socio-economic status who become first time mothers received about 32 home visits from a trained nurse over the period from pregnancy until their child was 2 years old (parent education, social supports, and referrals to social services were offered). The Perry Preschool Programme is for socially disadvantaged black mothers and their 3-4 year old children who were provided with 2.5 hours of preschool five days a week for three-quarters of the year plus a weekly home visit from the preschool teacher; the 3 years olds were on the Perry programme for two years, and the 4 year olds for one year. The children in each programme were followed until they were aged 15 in the Elmira programme and aged 27 in the Perry Preschool.

The results of the study are summarised in Table 4.3. They reveal that the total net savings plus monetary benefits in the Elmira PEIP were $24,728 per child compared to a cost outlay of $6,038. In other words, the original investment repaid itself fourfold; every $1.00 invested in the programme

---

78 Report of the Commission on Social Welfare, 1986, pages 144ff. It is also of interest to note in this context that research on the distribution of income and possessions between married men and women in Irish households suggests that, in about half of all cases, it is highly egalitarian while in the remainder of households, it is divided almost equally between those where husbands seem to have more than their wives and those where wives seem to have more than their husbands. This pattern holds across all income levels, social classes and age categories (see Nolan and Watson, 1999, Ch6; Cantillon and Nolan, 1998; Rottman, 1994).

79 Nolan, 2000, page 73.

yielded a return of approximately $4.00. In the Perry Preschool, the total net savings plus monetary benefits were $37,824 per child compared to a cost outlay of $12,148. In other words, the original investment repaid itself threefold; every $1.00 invested in the programme yielded a return of approximately $3.00. Other studies have estimated an even higher cost-benefit ratio for the High/Scope Perry Pre-School Program involving a net return of $7.00 for each $1.00 invested. The main source of savings in the Elmira PEIP were mothers being less dependent on welfare and paying more taxes as a result of employment while in the Perry Preschool the main savings and benefits came from the children committing less crime. In both cases, it is assumed rather than conclusively proven that these impacts were caused by the programmes. Nevertheless the study provides impressive evidence that early intervention in families is cost effective.

Table 4.3 Costs and Savings: Two Family Support Programmes in the US

<table>
<thead>
<tr>
<th>Programme and cost/savings heading</th>
<th>Due to mother</th>
<th>Due to child</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) Elmira PEIP, higher-risk families</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programme cost</td>
<td></td>
<td></td>
<td>6,038</td>
</tr>
<tr>
<td>Savings to government</td>
<td>20,384</td>
<td>4,310</td>
<td>24,694</td>
</tr>
<tr>
<td>Reduction in health services</td>
<td>*</td>
<td>115</td>
<td>115</td>
</tr>
<tr>
<td>Taxes from increased employment</td>
<td>5,683</td>
<td>*</td>
<td>5,683</td>
</tr>
<tr>
<td>Reduction in welfare cost</td>
<td>14,067</td>
<td>*</td>
<td>14,067</td>
</tr>
<tr>
<td>Reduction in criminal justice cost</td>
<td>634</td>
<td>4,195</td>
<td>4,828</td>
</tr>
<tr>
<td>Additional monetary benefits</td>
<td></td>
<td></td>
<td>6,072</td>
</tr>
<tr>
<td>Increase in mother’s income (net of welfare loss)</td>
<td>1,010</td>
<td>* 5,062</td>
<td>5,062</td>
</tr>
<tr>
<td>Reduction in tangible losses to crime victims</td>
<td>*</td>
<td>5,062</td>
<td>5,062</td>
</tr>
<tr>
<td>Total savings plus monetary benefits</td>
<td></td>
<td></td>
<td>30,766</td>
</tr>
<tr>
<td>Net Savings (benefits minus costs)</td>
<td></td>
<td></td>
<td>24,728</td>
</tr>
<tr>
<td>(b) Perry Preschool</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programme cost</td>
<td></td>
<td></td>
<td>12,148</td>
</tr>
<tr>
<td>Savings to government</td>
<td>25,437</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reduction in education services</td>
<td>6,365</td>
<td>6,365</td>
<td></td>
</tr>
<tr>
<td>Taxes from increased employment</td>
<td>6,566</td>
<td>6,566</td>
<td></td>
</tr>
<tr>
<td>Reduction in welfare cost</td>
<td>2,310</td>
<td>2,310</td>
<td></td>
</tr>
<tr>
<td>Reduction in criminal justice cost</td>
<td>10,195</td>
<td>10,195</td>
<td></td>
</tr>
<tr>
<td>Additional monetary benefits</td>
<td>24,535</td>
<td>24,535</td>
<td></td>
</tr>
<tr>
<td>Increase in child’s income (net of welfare loss)</td>
<td>13,846</td>
<td>13,846</td>
<td></td>
</tr>
<tr>
<td>Reduction in tangible losses to crime victims</td>
<td>10,690</td>
<td>10,690</td>
<td></td>
</tr>
<tr>
<td>Total savings plus monetary benefits</td>
<td></td>
<td></td>
<td>49,972</td>
</tr>
<tr>
<td>Net Savings (benefits minus costs)</td>
<td></td>
<td></td>
<td>37,824</td>
</tr>
</tbody>
</table>


82 As regards the impact of Elmira PEIP on the employment of mothers, it is useful to recall that general economic conditions tend to have a greater influence on movements off welfare and learning levels at the bottom end of the labour ladder than social programmes such as Elmira PEIP. Equally, tax gains and welfare savings are themselves dependent on the rates prevailing at the time. Similarly, estimates about the prevention of crime in the Perry Preschool require assumptions about the social and economic conditions that make crime attractive, policing methods, sentencing policies, etc. These observations underline the complexity involved in making economic estimates of cost and benefits - "value for money" - but they also show that such estimates depend to a very large degree on the value which one places on essentially non-monetary goods such as child well-being.
A number of US studies have been particularly interested in finding interventions which help to reduce the risk of young people becoming involved in crime. This is an obvious public concern given the fiscal costs of the judicial and penal system, not to speak of the personal, social and economic costs associated with crime. However, from our perspective, crime prevention is a relatively narrow aspect of child well being and is rarely the only, much less the main anticipated outcome of early interventions with families. Thus, when measured against crime prevention objectives alone, early interventions in vulnerable families can seem expensive relative to other forms of interventions. This is illustrated in a large composite study which compared a range of “crime prevention interventions” including: (1) home visits / day care for young children drawing on data from seven evaluations; (2) parent training drawing on data from five evaluations; (3) school graduations incentives drawing on data from two evaluations; and (4) delinquent supervision drawing on data from one evaluation. The results of this exercise, as summarised in Table 4.4, show that, from the perspective of crime prevention, one type of family intervention fares well (graduation incentives) and one badly (home visits/day care). What comes against home visits/day care as a method of crime prevention is that the benefits delay the longest in coming while its costs are high and immediate (the programmes typically run over the first six years of infancy and childhood). What comes in favour of a parenting programme is that, though its benefits also delay in coming, it is exceptionally low cost from the outset (the programmes run for one year). In fairness to high-quality early childhood interventions, such as are several of those in Column II of Table 4.3, none had crime prevention or the reduction of juvenile delinquency as a major objective. Their principal concerns have, rather, been with improving educational outcomes and parent-child relationships, after which improved social adjustment and less anti-social behaviour (a fortiori crime) may be desirable secondary effects. Overall therefore these results suggest that the cost effectiveness of early interventions are sensitive to the specific outcomes which one is measuring and the timeframe over which those outcomes are expected to come to fruition.

Table 4.4 The Success at Crime Prevention of Family vs. Youth Programmes

<table>
<thead>
<tr>
<th>Type of Prevention Programme</th>
<th>II: Home visits/day care</th>
<th>III: Parent training</th>
<th>IV: Graduation incentives</th>
<th>V: Delinquent supervision</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target Population</td>
<td>Children and parents in socially disadvantaged homes</td>
<td>Socially disadvantaged children whose parents are already having trouble</td>
<td>Socially disadvantaged youths who are under-performing at school</td>
<td>Socially disadvantaged youths in first trouble with the law</td>
</tr>
<tr>
<td>Targeting ratio</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>4.5</td>
</tr>
<tr>
<td>Percentage of treatment-group crime prevented by pilot programme</td>
<td>50</td>
<td>60</td>
<td>70</td>
<td>10</td>
</tr>
<tr>
<td>Percentage penalty due to scale up</td>
<td>40</td>
<td>40</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>Additional percentage decay for juvenile crime</td>
<td>20</td>
<td>20</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Effective prevention rate for juvenile crime</td>
<td>24</td>
<td>29</td>
<td>56</td>
<td>8</td>
</tr>
<tr>
<td>Serious crimes prevented per participant</td>
<td>0.30</td>
<td>0.47</td>
<td>3.05</td>
<td>0.72</td>
</tr>
<tr>
<td>Cost per participant ($)</td>
<td>29,400</td>
<td>3,000</td>
<td>12,500</td>
<td>10,000</td>
</tr>
<tr>
<td>Cost per serious crime prevented ($)</td>
<td>89,035</td>
<td>6,351</td>
<td>3,881</td>
<td>13,899</td>
</tr>
</tbody>
</table>


1. The “targeting ratio” is the estimated number of crimes per person in the population targeted by the programme (assuming no treatment) versus that per person in the general population.
2. The “percentage penalty due to scale up” assumes that prevention rates attained by small, intensive pilot programmes cannot be replicated when the programmes are run on a large scale, and that the penalty is larger the wider is the population an expanded programme goes on to embrace.
3. The “percentage decay for juvenile crime” assumes that positive programme effects that are there when the child’s family exits the programme will have weakened by the time the child reaches the early teens.
The effectiveness of early childhood interventions, and family services generally, cannot be separated from the related issue of the quality of those services. In view of the demonstrated effectiveness of both Elmira PEIP and Perry Preschool, it is important to note that these are quite different from, for example, the most widespread (and most studied) U.S. programme of all, Head Start, the objective of which is to improve the school preparedness of poor children. By the mid-1990s, Head Start was 30 years old and serving an estimated 28 per cent of all American socially disadvantaged 3-5 year olds at a cost of approximately $3,500 per child per year. The consensus among evaluators appears to be that its impact, while positive, is modest and not always cost-effective. Its poorer performance when compared to programmes like Elmira PEIP and Perry Pre-School has sharpened the interest of professionals in the need for what some term, “a critical threshold of intensity and quality” in early childhood interventions if they are to be cost-effective.

Quality programmes cost more initially but more than pay for themselves because positive outcomes are surer and last longer. ‘Quality’ refers to the intensity of a programme’s interventions (e.g., the number of home visits a week, of hours per day and days per week that participants are involved), the programme’s duration, the level of training of the staff involved, the standard of the premises and material equipment used, the actual programme design (e.g., the level of participation asked of parents), and how effectively the programme is targeted. The more expensive a programme is to mount, the greater the interest there is in targeting it at families and children deemed to be in the greatest need and most likely to benefit. Head Start is considered to be handicapped in comparison with an identifiable sub-group of more successful programmes on all of these dimensions to quality. A telling analogy is used by Ramey and Ramey (1998): for antibiotics to be successful, a patient must finish the full course - providing every adult in the country with less than a full dose because it is the ‘fairest’ way to apportion a limited budget for inoculation achieves nothing - it is unavoidable that the people most at risk be identified and full dosages administered to them. They interpret the research findings on the effectiveness of early childhood intervention as making a similar strategy the most cost-effective one: a budget spent on providing a high quality programme for a targeted client group will be an investment bringing in a good return. The same budget spread more widely to provide a lesser service will be much less cost effective.

---

84 Currie, & Thomas, 1995.
85 Currie and Thomas (op. cit.), for example, find that funding the participation of white children in Head Start is more cost-effective than for black children. The reason is the evidence that white children have been benefiting more from the programme; their grade retention rate (a measure of poor school performance) fell markedly in the years after participation in Head Start. The main cost saving associated with the participation of black children arose from a reduced demand for health services, but the reduction came nowhere near to meeting the programme’s costs. See also Zigler, 1994.
86 Ramey, & Ramey, 1998; see also Ramey & Ramey, 1992. Heckman, 1999, op. cit., reviews ten early intervention programmes that have been evaluated since 1981 (see his table 6) and observes, “as with most other things in life, you get what you pay for!” See also Haveman, & Wolfe, 1995.
4.4 Family Processes and Child Well-Being

It is well known that the well-being of children is shaped not just by the income of their parents, or even by the effectiveness of early interventions; it is also, and perhaps more profoundly, impacted by the quality of relationships within the family. Research has taken a particular interest in the role of two processes - conflict and instability - and its impact on the well-being of children. In this section we focus on one large Australian study\(^7\) which has examined both these processes with particular clarity while drawing on results from other studies to collaborate its findings.

In this Australian study, 8,556 pregnant women were enrolled for a series of four interviews. The first took place when they were approximately half way through their pregnancy, the second 3-5 days after the birth of their child, the third when the child was six months old, and the fourth when the child was aged five years. The researchers wanted to see if conflict and instability in the relationship between the mother and her partner were independent factors causing mental health problems for the child. In particular, they wished to establish the relative importance of each factor so as to be able to offer some empirical evidence on the key question whether couples in conflict should stay together for the sake of the child or, notwithstanding the instability, should separate for the sake of the child.

Over the 5-6 year period during which the women were studied, some 76% remained married to the same partner, 5% remained single (had no partner at the start nor acquired one) while 19% changed partners at least once. The percentages of the 5-year old children found to have behaviour problems are given in column II of Table 4.5 and show that children who were least likely to have problems (8.9% to 10.9%) had mothers who never changed partners in the period while children who were most likely to have problems (15.0% to 17.4%) had mothers who changed partners at least once. This shows, in other words, that instability has a detrimental effect on the well-being of children.

Single mothers who never had a partner over the 5-6 year period ran only marginally higher risks of their children being disturbed (measured in terms of three different types of behaviour problems) and, when mother's ages and average family income are controlled for (the adjusted relative risk, column I), the risks run by their children were lower than for the children of mothers in stable marriages. That is, when only partner-change was consulted and before controlling for the level of conflict between partners, children whose mother neither had nor acquired a partner over the period (stable single-parent families) were found to do as well or better than children in stable two-parent families. Instability through partner change, and not being reared by one rather than two parents, was the variable that increases the likelihood of child behavioural problems; in fact it increased the relative risk of child problems by between 30% and 60%, after controlling for mothers' ages and average family income (see column I, Table 4.5).

---

\(^7\) Najman, Behrens, Andersen, Bor, O'Callaghan, and Williams, 1997.
The originality of this study, however, lies in the fact that mothers also reported on the quality of their relationships with partners in a way that allowed a measure of relationship conflict over the 5-6 year period (column III b in Table 4.5). The results in Table 4.5 show that, of those mothers who remained married to the same partner throughout, the vast majority reported they had a good relationship, but 9% (329 individuals) reported consistent conflict. At the other extreme, while 26% of mothers who changed partner at least once reported consistent conflict in the relationship, some 46% (221 individuals) of the latter group had done so without significant conflict. Logistic regression was able to exploit the potential in these identifiable sub-groups to estimate the independent effects of conflict and instability on the mental health of the child.

The results - shown in columns IV and V of Table 4.5 - are that conflict between partners, in stable intact families or reconstituted ones, had a clear negative effect on child development. Where a mother reported that the relationship with her partner was conflictual, the relative risk of child behavioural problems increased by between 130% and 220%, depending on how the problems were measured. Attempts to gauge the severity of the conflict suggested that the more conflict the greater the negative impact on the child. On the vexed question, therefore, of whether a child is better being reared by one parent in the absence of conflict rather than by two parents in conflict, these findings tend to support the former position; conflict tends to have a more negative impact than instability; where there is conflict, instability adds little to the overall negative impact on the child. While children in two-parent, conflict-free homes clearly fare best (see the gradation in percentages in column IV), children in stable two-parent homes with consistent conflict do significantly less well than children in single-parent homes, or in homes where a mother had changed her partner without conflict (these results are recorded in columns IV and V).
These findings are consistent with other studies which have also found that: “Domestic conflict is extraordinarily damaging to children’s emotional welfare and substantially outweighs the effects of being brought up by one rather than two parents. Although children of divorced or separated parents (as opposed to parents who have always brought up children on their own) do show significant developmental disadvantages, the indication - from studies which have followed up large numbers of children - is that these disadvantages usually start before couples separate and reflect the emotional impact of the parental conflict which led to the divorce or separation. If developmental measures taken of children after their parents got divorced are controlled by measures taken before the divorce (which effectively controls for the signs of damage which preceded the divorce), there is very little sign of additional damage which can be attributed to being brought up by one parent. Family process is much more important than family structure.”

The finding that instability, even in the absence of conflict, has detrimental effects on children has also been replicated elsewhere. One longitudinal study covering 20 years which interviewed children when they reached the age of 19 found that “for offspring from low conflict homes, parental divorce was devastating” in terms of psychological distress, support networks and marital happiness. Moreover, 70% of the divorces in this study involved minor rather than severe marital conflict and indicate the powerful inter-generational impact of instability on the well-being of children. The author observes “The most discouraging thing about these findings is the evidence of inter-generational effects. The marriages of children of divorce whose parents did not fight are of lower quality than they would be if their parents had not dissolved their marriage. Not only does this mean that the children of such parents are more likely to divorce themselves, but that their children are apt to experience the same adverse consequences of divorce as their parents. Unless the divorce rate declines, we can expect the same high levels of personal disorganisation in generations to come.”

These results, representing the distilled consensus of different studies in different countries, help to throw light on the well documented fact that for certain outcomes such as behavioural and psychological problems, children are better off in two-parent than in one parent households while for other outcomes such as educational attainment, poverty rather than the number of parents in the household seems to be the more crucial factor. The research reviewed here suggests that the number of parents in the household is itself a reflection of the twin processes of conflict and instability which often precede (and sometimes succeed) the formation of one parent families combined with the lower income levels typically associated with those families. From the perspective of family policy, this is an important insight because it highlights the separate and combined impacts of family processes and family poverty in shaping the well being of children and adults.

88 The studies Wilkinson references are: Wadsworth, Maclean, Kuh, and Rodgers, 1990; Ferri, and Robinson, 1976.
89 Wilkinson, 1996; the quote is from page 166.
90 Booth, 1999: 40
91 ibid: 41
92 Amato, 1993; Amato and Keith, 1991; Amato, Loomis and Booth, 1995; Cooksey, 1997; Downey, 1994; Goodman, Emery and Hauagard, 1998; Hetherington and Stanley-Hagan, 1997; Hines, 1997; McLanahan, 1997; McLanahan and Sandefur, 1994; McLanahan and Teltier, 1999; Najman, Behrens, Andersen, Bor, O’Callaghan, and Williams, 1997; Seltzer, 1994; Thomson, Hanson and McLanahan, 1994
93 See America’s Children: Key Indicators of Well-Being. <www.childstats.gov/ac2000>
Despite the importance of family processes, there is a remarkably widespread reluctance to consider this dimension as falling within the purview of family policy. This is revealed most dramatically in discussions about child well-being and the use of appropriate indicators to measure it. In the US, for example, whether a child lives with both its parents is presented as part of the “context” to children’s well-being whereas having a parent in full-time employment is a “core indicator”. Generally, family processes appear to be accorded a much more tentative status than, for example, health, education and economic characteristics. Similarly, a report for UNICEF on child welfare in the European Union makes no reference to the quality of family relationships experienced by the child; the same omission is to be found in a study on child welfare in Britain for the Rowntree Foundation. It is also worth noting that indicators of child well-being being proposed for Ireland do not include any reference to relationships between parents or the parent-child relationship. Yet it is not difficult to understand how, for example, a child’s experience of a loving relationship between its parents or with its parent(s) - including non-resident parents - could contribute more to its well-being than additional income or having a bedroom of its own. This observation seems pertinent because the discourse on children’s rights and child poverty - including the National Children’s Strategy - seem, at times, to proceed without sufficiently clear acknowledgement that a family policy is inherently involved whenever the well-being of children is at stake.

Summary

In this chapter we addressed the question: “can the State improve the well-being of children in vulnerable families?” We answered this by undertaking a review of relevant research which yielded three solid facts. The first is that poverty has a decisive impact on the educational performance of children and this impact is most pronounced when the child is youngest. So decisive is the impact of poverty during the early years of childhood development that State intervention to compensate for these negative impacts later in life - through, for example, grants to access third level education - are immeasurably less cost effective than interventions during the early years of the child’s life. This is something that should be borne in view of the well documented prevalence of child poverty in Ireland. Second, early interventions in the lives of children and their families are known to be cost effective but only if they are high in quality and well targeted. High quality programmes which focus on the child’s social interaction skills are more likely to have more long-term effects and are therefore more cost effective. Third, family processes are critically important to the well-being of children, particularly those processes which involve conflict and instability. In the main, interventions with families have been slow to address issues of conflict and instability except in cases where child protection issues are involved. In view of the profound impacts which these processes have on the well being of children, it is questionable if a completely passive approach to family processes is always in the best interests of the child. In Ireland, measures to

96 Nolan (ibid.), chapter 7.
97 The National Children’s Strategy does not accord any special importance to family well being over other factors affecting the lives of children possibly because this is essentially a strategy centred on the state’s role in providing “quality supports and services to children” (National Children’s Strategy, 2000:Chapter Five).
FAMILY WELL BEING AND FAMILY POLICY: A REVIEW OF RESEARCH ON BENEFITS AND COSTS

5.1 Introduction

The breakdown of relationships between couples is frequently accompanied by increased unhappiness and emotional distress in the lives of individuals and their families. This distress may go on to acquire other forms, which are steadily more visible and some of which may require intervention from public authorities, such as a deterioration in mental and physical health, financial loss, lower productivity at work, leaving the family home, being the victim of trauma or abuse, and so on. However, emotional distress and unhappiness in the adults concerned arguably constitute the starting point for any other costs that subsequently materialise; we have already seen in the previous chapter how children are negatively affected when there is conflict and instability in the relationship between their parents. It is important, therefore, to make some attempt to include the silent but potentially vast pool of individual unhappiness caused by conflict and breakdown in adult relationships. This is what we focus on in this chapter.

We know that Ireland has moved from a situation in which unemployment was the number one social issue up to the mid-1990s to one where labour shortages are a subject of growing concern.99 We also know that unemployment is a major source of poverty and stress wherever it occurs;100 In Chapter Two we saw that, with the tightening of the labour market, new pressures on the family have been acknowledged and some observers forecast a significant increase in marital instability.101 It is appropriate to ask therefore if marital instability has some similarities with unemployment in terms of the scale of its effect on the well-being of individuals and families. Given the largely economic perspective from which this report is written, it is appropriate to ask if, for example, the negative consequences of marital breakdown can be “compensated” by rising incomes. This is not an easy question but we will try to answer it using insights from the latest research in this area.

Most of the research which we discuss in this chapter is based essentially on the responses of randomly selected men and women to questions about their own general well-being in survey questionnaires. This data is then analysed in terms of the respondents’ demographic and socio-economic characteristics, particularly marital status, to determine the association between these characteristics and well-being. Regression analysis is the usual method by which this is done since it allows the unique influence of each variable to be tested separately while controlling for all the others.

Two types of data bases have been created for this purpose. The first, usually referred to as “cross-sectional”, involves interviews with a random sample of

99 The clearest evidence is the decline in unemployment from 16.3% to 4.3%, and in long-term unemployment from 10.4% to 1.6%, between April, 1988, and March-May 2000. See the Labour Force/Quarterly National Household Surveys.
100 See, for example, Whelan, Hannan, Creighton, 1991; Winkelmann, & Winkelmann, 1998; Theodossiou, 1998; Sweeney, 1998.
101 FitzGerald, 1999, op. cit.
the population, typically involving different people each time. Examples of cross-sectional data sets which we draw upon here are the General Social Survey in the US, the Eurobarometer Survey in the UK, and the ESRI's Survey of Income Distribution, Poverty and the Use of State Services. The second type, usually referred to as "panel", involves multiple interviews with the same randomly chosen respondents over a period of time. Examples which we draw upon in this chapter include the German Socio-Economic Panel Survey, the British Household Panel Study and the Panel Survey of Belgian Households.

There is general consensus among researchers that panel studies provide a stronger statistical foundation for analysis than cross-sectional studies so it is fortunate that we are able to draw upon both types of data set in order to explore the impact of marriage on well being both over time and in different countries. Against this background, we now begin with the analysis of the General Social Survey in the US and the Eurobarometer Survey in the UK which we report in some depth before drawing on corroborative evidence from other studies which we report in more summary form. We begin therefore with the question: "does marriage and its break-up affect well-being?", which we examine in section 5.2. We then proceed to explore a second question: "how does marriage and its break-up affect well being?", which we answer in section 5.3. Finally we tease out the implications of our findings in the concluding section 5.4.

Does Marriage and its Break-up Affect Well-Being?

The General Social Survey involves a random sample of the US population who were interviewed each year between 1972 and 1998. The particular question which interests us here was consistently asked in this 27 year period: "Taken all together, how would you say things are these days - would you say that you are very happy, pretty happy, or not too happy?" Altogether, 32,825 usable responses were pooled from these years. Similarly, in the UK, a random sample of the population were selected for the Euro-Barometer Survey and asked the question: "On the whole, are you very satisfied, fairly satisfied, not very satisfied, or not at all satisfied, with the life you lead?" In this case, the survey yielded a pool of 37,115 valid answers from the period 1973 to 1998.

These two exceptionally large data bases were analysed by economists in the US and the UK in order to determine the factors associated with feeling happy or satisfied with life. The results of the regression analysis from the US data found that the factors most strongly associated with the happiness of individuals in that country have to do with family relationships, most notably marital status and whether one's parents are divorced (see Table A5.1 in the appendix to this chapter). For this 27 year period, every alternative marital state to being in a first marriage is associated with less happiness in a statistically significant way: separation, divorce, never having married, and being in a second (or further) marriage. In particular, being separated is the life event which has the single greatest correlation with lower happiness among those studied; it is greater even than unemployment. This means that people in stable marriages emerge as happier than all others over this 27-year period in the US.

It is appropriate to ask if marital instability has some similarities with unemployment in terms of the scale of its effect on the well-being of individuals and families.
The results of this study also show that a higher income is associated with higher stated happiness but not to the same extent as marital status. In fact, Blanchflower and Oswald find that a secular decline in the levels of reported happiness by Americans over the 27 years is despite the fact that rising incomes and more education, other things being equal, contribute to raising the levels of reported happiness. The problem is that other things have not been equal. The beneficial effects of affluence, they speculate, are being more than offset by compositional changes in the marital status of the American population. Over the years, a declining percentage are marrying or remaining in their first marriage, while growing percentages are remaining single, divorcing, separating, and remarrying. A further significant factor not remaining equal is the American experience of childhood. Fukuyama (1999), for example, points out that, “of the 67 per cent of children born to married parents in the US in the 1990s, a full 45 per cent of these will see their parents divorce by the time they are 18.” Given this context, the negative influence of divorced parents on their children’s happiness, as reflected in the regression analysis, acquires major significance also. It constitutes evidence that people who witnessed their parents’ divorce when young (by age 16) remain negatively impacted by it when they are adults; parental divorce, it appears, has a ‘scarring’ effect.

Of course marriage and income are not commensurable and cannot be exchanged for each other. But in the standardised world of regression analysis, it is possible to weigh the relative contribution of income and marriage to feeling happy. When this was done with the US data, the authors come up with the startling finding that “to compensate for a major life event such as being widowed or a marital separation, it would be necessary ... to provide an individual with approximately $100,000 extra per annum”\(^{104}\). This should not be read as a serious attempt to put a monetary cost on what are essentially qualitative, non-monetary dimensions to an individual’s life. Indeed, if anything, the illustration serves to underline the limited role of financial income in delivering happiness and individual well-being, particularly where it has been lost through the breakdown of a marriage.

Turning to the analysis of the British Eurobarometer Survey, it is remarkable that very similar results emerged from that study bearing in mind the slightly different wording of question in two quite different countries covering a period of over a quarter of a century (see Table A5.1 in the appendix to this chapter). In Britain, as in the US, being married is strongly and robustly associated with greater life satisfaction than being single. Its effect on well-being is greater than if a person were to move out of the bottom and into the top income quartile. Being separated or divorced is associated with lower satisfaction in an ever stronger way; no improvement in a person’s income position appears able to compensate a person for the effects of divorce or separation in Britain. Interestingly, it was found that ‘living as married’ is marginally and positively associated with happiness but is not statistically significant which suggests that cohabitation cannot be compared to marriage in its effects on personal well-being.

It is generally acknowledged that cross-sectional data of the type just described are weaker than panel data because they do not follow the same individuals over time and therefore run the risk of extraneous variables entering the analysis rather than measuring the intra-individual changes

\(^{103}\)Fukuyama, 1999, page 46.
\(^{104}\)Oswald & Blanchflower, 1999:14
which arise as a result of changes in, say, their marital status or other characteristics. In view of this it is interesting to look at results from the German Socio-Economic Panel which involved 2,523 respondents who were interviewed six times between 1984 and 1989. The key question which was asked in this context was: ‘How satisfied are you with your life as a whole?’ In this study, originally designed to explore the relationship between unemployment and psychological well-being, the authors found that being married had an exceptionally strong association with being satisfied with life. In fact marriage emerges as having a much larger impact on satisfaction with life than either income or unemployment. Equally they found that income would need to be increased tremendously to trigger an increase in satisfaction enough to offset the loss that the end of a marriage entails. Thus the strong connection between marriage and personal happiness emerges from both cross-sectional and panel studies.

Another study based on one wave of the 1992 British Household Panel Study involving 7,898 respondents found that the unemployment was the main source of distress in the lives of respondents but being separated/divorced was second highest and well ahead of being low paid. In fact this study also found that changes in financial circumstances which lift people out of the ranks of the low paid would not compensate them for the collapse of their marriages.

A further study compared Belgian and Irish experiences based on the Panel Survey of Belgian Households (involving 5,452 interviews in 1992) and the ESRI’s Survey of Income Distribution, Poverty and Use of State Services (involving 5,418 interviews in 1987). In this study, the General Health Questionnaire was used as a measure of stress. Interestingly, and unlike the others just cited, this study did not find evidence that married people are less distressed than single people. However, it did find strong evidence that being separated (which includes being divorced in the Belgian data) is associated with higher mental distress in each country. In Belgium, it appears that separation and divorce is almost as distressing as unemployment; in Ireland (admittedly based on a very small proportion of the sample), separation and divorce is marginally more distressing than unemployment. As the income variable proved to be statistically significant only in the Irish case (extra income being clearly associated with a reduction in mental distress), the study estimated that, at a time when the median net household income in Ireland was IR£230 a week, an income collapse from £300 a week to less than IR£2 would have had the same effect as the breakdown of one’s marriage! Although this result is meaningless in practical terms, it is a useful illustration of the significance of marital breakdown in shaping the well-being of individuals and their families in Ireland.

Finally, one study used survey data on 18,000 adults from 17 different nations supplied by the World Values Group. The level of stated happiness of individuals was regressed on a set of independent variables which, interestingly, include the respondents’ degree of satisfaction with their own financial position and their assessment of the state of their own health. Having controlled for income and health in this way, the study found a very clear and statistically significant association between the level of stated happiness and being married in 16 out of the 17 countries. Marriage tended

not to be as important as financial satisfaction and the perception of being in good health, but still regularly the third most important correlate of happiness.

How Does Marriage Affect Well-Being?

In the light of the results produced in the previous section, it is appropriate to ask about the ways in which marriage and its break-up exercise such a powerful effect on well-being. According to one review of the evidence, the benign effect of marriage can be explained as follows: “on average, marriage seems to produce substantial benefits for men and women in the form of better health, longer life, more and better sex, greater earnings (at least for men), greater wealth, and better outcomes for children”109. Other reviews show that separated and divorced adults have the highest rates of acute medical problems, chronic medical conditions, and disability110. Divorced men are at increased risk of suicide, admission to mental hospitals, vulnerability to physical illness and becoming victims of violence, while separated and divorced women have an increased utilisation of medical services and an increased risk of depression. Another review of the health-related aspects of marriage found that “morbidity and mortality are reliably lower for the married than the unmarried across a variety of acute and chronic conditions including such diverse health threats as cancer, heart attacks and surgery”111. A nine-year follow-up study of more than 6,000 Californians found that individuals who were not married and had few friends had the highest rates of illness and mortality; people who were not married but who had friends had similar mortality rates to those who were married and had few friends112.

The benefits of marriage also raise the issue as to who benefits most - men or women. Some research suggests that both benefit equally. This is the conclusion of a 17-nation study on marital status and happiness which found no significant difference in the happiness of married men and women - “marriage enhances the well-being of men and women equally”113. US data suggest that married men and women tend to have higher incomes114 although, as we have seen in the previous section, it does not automatically follow that increased income automatically translates into increased happiness. There is also substantial evidence that the health-related benefits of marriage are greater for men than women115.

The process through which the average marriage yields its benign impact may also be due to the fact that married people benefit from feeling more social support, belonging, attachment and intimacy while the lack of these - whether inside or outside marriage - has injurious effects on people’s physical and mental health116. However, the existing research does not provide definitive answers about whether marriage makes people healthier and

---

109Waite, 1995:499
110Bray and Jouriles, 1995
111Kiecolt-Glaser and Newton, 2001
112Berkman and Syme, 1979
113Stack and Eshleman, 1998:535
114Ross, Mirosky & Goldsteen, K., 1990:1064
115See McAllister, 1995; Kiecolt-Glaser and Newton, 2001
116Halford and Markman, 1996
happier, whether healthier and happier people are more likely to get married or whether the effects detected by the studies cited above are attributable to external factors. The reality is probably that a combination of processes is at work.\(^{117}\)

Children too are deeply-affected by the quality of their parents’ relationship, irrespective of its marital status, as we have seen in the previous chapter. Indeed the well-being of children may be more affected by the quality of the relationship between their parents than by the quality of the parent-child relationship itself.\(^{118}\) In that sense, the multiplier effects of good and bad marriages affect children as well as adults and occur not just at one point in time but can extend over the generations.

**Conclusion**

The analysis in this chapter has thrown some light on how marriage and its break-up affects the well-being of adults. Without exception, the analysis of six large data sets from four different countries (US, UK, Germany, Belgium and Ireland) - two of them covering a period of more than a quarter of a century - give grounds for believing that marriage may be the largest single contributor to the well-being of adults while, correspondingly, its break-up seems to have a greater negative impact on well-being than any other variable.

It is true that these studies have not been able to establish a causal link between marriage and happiness so it is still a matter of debate as to whether marriage makes people happier or happier people tend to marry. In order to establish this beyond doubt, it will take more panel studies in which the same individuals are observed before and after significant life events such as separation or divorce, and where the short-term and long-term can be distinguished, before the direction of causality can be conclusively settled. At the same time it is doubtful if the issue of causality needs to be addressed conclusively before the implications of these findings for family policy are considered - if only because it is simply not credible that separated and divorced people are simply part of a giant self-selection processes through which society’s least happy individuals identify themselves!

The findings discussed in this chapter suggest that, if marital instability were to reach a level comparable to that in the US or the UK, it will become the greatest single factor undermining individual well-being in Ireland, taking the place of unemployment, the scourge Ireland is now content to leave behind. Since the mid 1970s, there has been evidence from the US that what people feel about their marriage, spouse and children affects the level of their overall satisfaction with life, more than what they feel about their income or degree of financial security.\(^{119}\) The evidence and statistical procedures deployed since then, and reviewed here, considerably reinforce this position.

---

\(^{117}\) For reviews, see Stack and Eshleman, 1998; Waite, 1995; Kiecolt-Glaser and Newton, 2001

\(^{118}\) See One Plus One, 1999

\(^{119}\) The evidence is comprehensively gathered and reviewed in Lane, 2000.
The issue then becomes what role, if any, family policy has in such intimate and complex a domain as family relationships. This, in our view, is a harder question to answer than the empirical one of whether stable marital relationships are good for people. Here, the speculative exercises reported in the chapter, which established a scale of compensating income changes needed to offset the effects of separation, may have a purpose after all. No-one should be asked to believe that their most intimate relationships carry price tags, but maybe they can be informed about the overwhelming evidence that ‘investment’ in such relationships brings a ‘return’ in overall well-being which makes income increases look relatively insignificant.

It could be argued from the largely economic perspective that informs this report, that the ability to have a satisfactory family life is similar to a good basic education, not only because it has strong social externalities (since society at large benefits as well as individuals), but also because there is extensive imperfect information and foresight on the part of individuals. Moreover the data presented in this chapter suggest that there is a potentially large “willingness to pay” for measures that would improve marriages, although what those measures are - beyond existing measures such as family support services, premarriage and marriage enrichment programmes as well as counselling and therapy - is still unclear. To arrive at such a position is itself an achievement particularly since, as one commentator in Ireland has observed: “There is a disturbing absence of informed debate about the many recent developments which affect marriage in our society in a most fundamental way”[120].

---

[120] Fitzgerald, 1999:92
### Table A5.1. Factors Associated with Self-Reported Well-Being (Ordered Logit Regressions)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Coeff.</th>
<th>t-stat</th>
<th>Variable</th>
<th>Coeff.</th>
<th>t-stat</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>-0.0339</td>
<td>[7.83]</td>
<td>Age</td>
<td>-0.0417</td>
<td>[10.73]</td>
</tr>
<tr>
<td>Age2</td>
<td>0.0004</td>
<td>[9.30]</td>
<td>Age2</td>
<td>0.0005</td>
<td>[12.74]</td>
</tr>
<tr>
<td>Male</td>
<td>-0.1800</td>
<td>[7.28]</td>
<td>Male</td>
<td>-0.1397</td>
<td>[6.10]</td>
</tr>
<tr>
<td>Black</td>
<td>-0.4227</td>
<td>[12.14]</td>
<td>Black</td>
<td>-0.0851</td>
<td>[0.87]</td>
</tr>
<tr>
<td>Other</td>
<td>-0.0383</td>
<td>[0.57]</td>
<td>Other</td>
<td>-0.1080</td>
<td>[3.38]</td>
</tr>
<tr>
<td>Education</td>
<td>0.0346</td>
<td>[8.41]</td>
<td>Age left school dummies</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>Unemployed</td>
<td>-0.8029</td>
<td>[11.83]</td>
<td>Unemployed</td>
<td>-1.2159</td>
<td>[26.86]</td>
</tr>
<tr>
<td>Retired</td>
<td>0.0075</td>
<td>[0.16]</td>
<td>Retired</td>
<td>0.0345</td>
<td>[0.90]</td>
</tr>
<tr>
<td>Student</td>
<td>0.1759</td>
<td>[2.53]</td>
<td>Student</td>
<td>-0.0851</td>
<td>[0.87]</td>
</tr>
<tr>
<td>Home duties</td>
<td>-0.0705</td>
<td>[2.08]</td>
<td>Home duties</td>
<td>-0.1080</td>
<td>[3.38]</td>
</tr>
<tr>
<td>Other</td>
<td>-0.5496</td>
<td>[5.67]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Widowed</td>
<td>-1.1465</td>
<td>[24.50]</td>
<td>Widowed</td>
<td>-0.2840</td>
<td>[5.61]</td>
</tr>
<tr>
<td>Never married</td>
<td>-0.7830</td>
<td>[22.58]</td>
<td>Married</td>
<td>0.3821</td>
<td>[11.48]</td>
</tr>
<tr>
<td>Divorced</td>
<td>-1.0141</td>
<td>[26.76]</td>
<td>Divorced</td>
<td>-0.5836</td>
<td>[10.01]</td>
</tr>
<tr>
<td>Separated</td>
<td>-1.2697</td>
<td>[20.05]</td>
<td>Separated</td>
<td>-0.5887</td>
<td>[6.81]</td>
</tr>
<tr>
<td>&gt;=2nd marriage</td>
<td>-0.1194</td>
<td>[3.08]</td>
<td>Living as married</td>
<td>0.0948</td>
<td>[1.52]</td>
</tr>
<tr>
<td>Parents divorced</td>
<td>-0.1932</td>
<td>[5.49]</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income (per capita)*103</td>
<td>0.0137</td>
<td>[12.22]</td>
<td>2nd income quartile</td>
<td>0.1050</td>
<td>[3.40]</td>
</tr>
<tr>
<td>Year dummies</td>
<td>0.1494</td>
<td>[11.9]</td>
<td>3rd income quartile</td>
<td>0.1747</td>
<td>[5.57]</td>
</tr>
<tr>
<td>Year dummies</td>
<td>21</td>
<td>4th income quartile</td>
<td>0.3436</td>
<td>[11.19]</td>
<td></td>
</tr>
<tr>
<td>Year dummies</td>
<td>19</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Threshold 1</td>
<td>-2.8198</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Threshold 2</td>
<td>-3.7554</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Threshold 3</td>
<td>-2.2502</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Threshold 4</td>
<td>0.5111</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>32,825</td>
<td></td>
<td>N</td>
<td>37,115</td>
<td></td>
</tr>
<tr>
<td>Chi2</td>
<td>2902</td>
<td></td>
<td>Chi2</td>
<td>2406.4</td>
<td></td>
</tr>
<tr>
<td>(Pseudo) R2</td>
<td>0.047</td>
<td></td>
<td>(Pseudo) R2</td>
<td>0.0309</td>
<td></td>
</tr>
<tr>
<td>LR</td>
<td>-29450.8</td>
<td></td>
<td>LR</td>
<td>-37683.7</td>
<td></td>
</tr>
</tbody>
</table>
6.1 Introduction

We have seen in this report that the well-being of children, adults and society generally is deeply affected by what happens in families. The weight of international research evidence on the importance of families is such that the implications for family policy need to be carefully considered. That is the purpose of this chapter. We do this in three ways. First, we clarify what is meant by the family, an essential preliminary to avoid the common mistake, particularly prevalent in discussions about family policy, which treats the family and the household as synonymous (section 6.2). Second, we formulate the goals of family policy in terms of relational and economic well-being and tease out the implications of this approach (section 6.3). Third, and finally, we highlight a number of specific policy implications which emerge with particular clarity from our report since these need to be at the top of any agenda for action because of their known effectiveness in promoting the well-being of families (section 6.4).

6.2 Families Are Not Households

A fundamental starting point in any discussion of family policy is the determination of what constitutes a family and who is a member of a family. As in the rest of the Western world, it is assumed in Ireland that only persons living in the same household are part of a family. This assumption is accurate in many cases but the growth of marital breakdown, births outside marriage and the reconstitution of families through re-marriage, makes it much less accurate as a description of the diversity found among modern families.

At its simplest, families are constituted by a network of relationships between parents and their children, irrespective of the parents’ marital or residential status. To define it otherwise effectively excludes large numbers of non-resident parents (mostly fathers) and fails to acknowledge the reality that a person - both adult and child - can be a member of two or more families.

The assumption that a family and a household are the same thing is central to the way in which all information about the family in Ireland is collected through the Census of Population, the Labour Force Survey (and its replacement, the Quarterly National Household Survey), Vital Statistics, the Living in Ireland Survey, etc. For example, the Central Statistics Office (CSO) defines a family as follows:

“A Family Unit is defined as:
(1) a husband and wife (or cohabiting couple);
(2) a husband and wife (or cohabiting couple) together with one or more usually resident never-married children (of any age);
(3) one parent together with one or more usually resident never-married children (of any age)”.

The official definition of the family in Ireland makes residency in a shared household a necessary condition for being a member of a family. As such, it makes no allowance for non-resident parents who may have a substantial degree of contact with their children. Even without contact, it is arguable

121 Central Statistics Office, 1996:3
that non-resident parents still retain a role and significance within that family, much like the missing piece of a jigsaw which is always present by its absence; the vast amount of case study material on children who are placed for adoption or in care, or children who remain attached to a non-resident parent after divorce, testifies to the abiding presence of the absent parent.

The confusion between family and household is not confined to the collection of statistics however. It is also reflected in official and popular terminology which distinguishes between one and two parent families when, in reality, this distinction usually refers to one and two parent households. The form of income support offered to one parent households - the One-Parent Family Payment - reflects the confusion between family and household most clearly. This terminology, which has evolved to describe the situation of families where both parents do not live together, fails to capture the reality that families are constituted not just by the households in which they live but also by the relations - both of parents with each other and with their children - which they share in common. It is of course recognised that there can be more than one family in a household but equally - and the reality is that this is increasingly the case - there can be one family in more than one household as when parents are living apart and one of them is not living with the children.

These reflections on the difference between a family and a household are far from pedantic since they have a deep influence on how we conceptualise the family, how membership of families is defined and what policy measures are adopted to promote the well being of family members. In order to acknowledge the reality of non-resident parents it is first necessary to give it a statistical reality in the collection of official statistics122. In addition to official statistics, policy-making on the family requires much more information on the relational well-being of families, and that includes families where both parents live together as well as those where they do not. Relational well being in the family context refers to both parent-parent relationships and parent-child relationships. Most family research in Ireland has tended to focus on the economic well-being of households to the exclusion of relational well-being with the result that virtually nothing is known about the relational well-being of Irish families even though the overwhelming evidence reviewed in this report indicates that parent-parent relationships and parent-child relationships have profound impact on the well being of adults and children.

122 At a minimum, the official definition of the family needs to be expanded to include non-resident parents which would require the Census of Population to ask all adults the following additional questions: (a) how many children have you parented? (b) how many of those children are living with you? and (c) if you are not living with any one of your children, how frequently are you in contact with them?. The returns from this question would throw light not only on the specific issue of non-resident parents but would open a window on the complex ways in which people are members of families, even members of a number of different families at the same time. Without this information, we will continue to collect official statistics on the basis of an outdated understanding of the way in which individuals, households and families interact. It follows logically that, if this change in statistical orientation is adopted, it should also apply to other official surveys - such as the Quarterly National Household Survey, the Living in Ireland Survey, etc. - so that similar types of data are collected on all parents, both resident and non-resident. Still at the level of official data, there is also a strong case for collecting information on fathers as well as mothers at the birth of each child; at present data is collected only on the mother and published in Vital Statistics. Moreover the range of information collected at this stage could be expanded to include the household status as well as the marital status of both parents and might also collect data on the education and employment status of both parents. It might also be noted in this context that the proposed National Longitudinal Study of Children should carefully consider how best to capture statistically the reality of non-resident parents in Ireland today and the variations which occur within this category since this may have a bearing on the explanation of child outcomes over the life time of the study.
6.3

The goal of family policy is to promote the relational and economic well-being of family members.

Relational and Economic Well-Being in Families

The well-being of all families has both a “relational” and an “economic” dimension in the sense that it is shaped by the quality of family relationships (notably the parent-child relationship but also by the parent-parent relationship) and by the family’s economic resources (notably the financial and other resources such as physical, human and social capital). As this report has decisively shown, both aspects are crucially important in determining the well-being of children and adults.

In Ireland, as elsewhere, public policy on the family tends to be expressed in terms of the goal of protecting and supporting the family. The programme of the present Government (June 1997 to present), for example, states that: “We are committed to protecting the family through political, economic, social and other measures which will support the stability of the family”

124 and again, “The Government is committed to putting families at the centre of all our policies”

125. Similarly the Programme for Prosperity and Fairness (covering the period 2000-2003), contains the following objective “To support family life, to offer choices for families and to offer equal opportunities for both men and women to play an active caring role in families”

126. Typically this policy is expressed in terms of a wide range of measures which have a family or ‘family-friendly’ dimension such as childcare, tax and social welfare measures, family support services, counselling and mediation services, etc.

A core assumption underlying all of these policies and measures is that the family is defined by the household in which it lives so that “two parent families” and “one parent families” are seen to be given appropriately equal support and protection. If released from the assumption that a family and a household are necessarily the same thing - although in many cases they are - the goal of family policy might be formulated more appropriately and inclusively as follows: The goal of family policy is to promote the relational and economic well-being of family members irrespective of the parents’ marital status and irrespective of the residential status of parents and children. In order to turn this goal into a strategy for families, careful consideration needs to be given to the known factors which protect relational and economic well being in families as well as the risk factors which tend to threaten it.

This formulation of the goal of family policy has a number of advantages from the perspective of both children and adults. From the perspective of children, it is consistent with the right of each child “to know and be cared for by his or her parents”

127 and “to maintain personal relations and direct contact with both parents on a regular basis”

128. From the perspective of adults, it underlines the importance of parenting responsibilities and, by implication, the responsibilities which are evoked by having parenting rights, even where these create membership of more than one family. In practice

123 It might be argued that, as the tax and social welfare codes move towards greater individualisation and as individualism itself becomes even stronger as a social norm, the irreducible core which constitutes the family is the relationships between its members rather than its economic status.

124 Fianna Fáil and Progressive Democrats, 1997:15

125 Fianna Fáil and Progressive Democrats, 1999:15

126 Programme for Prosperity and Fairness, 2000:119


this means that, even when relationships between parents are legally severed - or never existed legally in the case of some single parents - the relationship with the child still remains and this is worth reinforcing in both law and in public policy. This approach to formulating the goals of family policy is also consistent with one of the core principles laid down by the Commission on the Family: “Joint parenting should be encouraged with a view to ensuring as far as possible that children have the opportunity of developing close relationships with both parents which is in the interests both of children and their parents”.

Perhaps even more importantly, the approach proposed here is consistent with a large body of research reviewed in Chapter Four which shows that the quality of relationships between parents, whether married or not, living together or not - is strongly related to the well being of children.

The goal of family policy proposed here also has the advantage of giving equal importance to both the relational and the economic aspects of family well being. In Ireland, as elsewhere, most public policies affecting the family tend to focus on economic rather than relational aspects of well being and there is often little awareness of how the economic and the relational interact with each other. Perhaps even more worrying is the fact that the indicators of child well being that are being used in the US and proposed for the EU - and which have been suggested for an Irish context - make no reference to the quality of relationships between children and their parents despite their fundamental importance. This is pertinent given that the National Children’s Strategy proposes to “develop a set of ‘child wellbeing’ indicators”.

If the goal of family policy is to promote the relational and economic well being of family members then this calls for both proactive measures to achieve these goals as well as preventative measures to avoid reductions in relational and economic well being. This creates a framework, as summarised in Table 6.1 within which one might conceptualise existing and new measures for achieving the goal of family well being.

Finally, it is worth noting that family well being is not just about maximising individual well being; it is also about optimising the well being of all family members with particular attention being paid to the needs of children. That is why the framework for the promotion of family well being proposed here needs to recognise “an equality of well being”, as recommended by the Commission on the Family and, through the “family impact statement” and the “child impact statement”, to assess family policy in that context.

---

131 Nolan, 2000: Chapter Seven
132 National Children’s Strategy, 2000:40
133 Commission on the Family, 1996:14
134 Commission on the Family, 1996:16
135 National Children’s Strategy, 2000:41
Table 6.1 Framework for Classifying Family Policy Measures

<table>
<thead>
<tr>
<th>Category</th>
<th>Relational Well Being</th>
<th>Economic Well Being</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proactive Measures</td>
<td>1. Examples of proactive measures to promote relational well being in families could include family support services, parenting courses, marriage and relationship enrichment courses, and promoting public awareness, particularly in places like the workplace, of the importance of family relationships.</td>
<td>2. Examples of proactive measures to promote economic well being in families include tax and social welfare measures to ensure that, as a minimum, no family lives in poverty.</td>
</tr>
<tr>
<td>Preventive Measures</td>
<td>3. Examples of preventative measures to promote relational well being in families could include marriage preparation and relationship education programmes as well as counselling for couples in distressed relationships.</td>
<td>4. Examples of preventative measures to promote economic well being in families would include economic policies generally but especially policies which invest in human capital through the education and training of children and adults, with particular emphasis on early intervention for children.</td>
</tr>
</tbody>
</table>

6.4 Priority Actions in Family Policy

This report reviewed a wide range of evidence on various aspects of family well-being. From the perspective of family policy, our review raises more questions than answers, given the complexity of issues involved. Nevertheless, it is possible to extract some key lessons where the research evidence clearly indicates the type of action that should be taken in order to promote the well-being of families. We cite four of these which we recommend as priority actions in family policy.

6.4.1 Tackle Child Poverty

The long-term effects of poverty in early childhood are unlikely to be different in Ireland than in other countries. At a time when shortages of skilled labour are of major concern to the social partners, the evidence that money allocated to low-income homes with young children (ages 0-5) constitutes a better policy for fostering human capital than spending the same money on the formal educational system is arresting and challenging. The growing concern in Ireland with the skill levels of the future workforce should not divert attention from child poverty but is a further powerful reason for abolishing it. Abolishing child poverty, in turn, requires articulating a policy on the family.
Develop and Deliver Quality Programmes

Social disadvantage, as Irish policy-makers well know, is a much deeper problem than income inadequacy. Programmes to combat social disadvantage can justifiably regard, for example, the community, youth or schools as alternative foci to the family. Approaches privileging each focus are wholly complementary where resources know no limit but, in the real world, what is devoted to one type of programme is - to some extent - at the expense of another. Ireland can benefit from some of the detailed comparative evaluations that have been carried out in the U.S. about the effectiveness of family-based programmes to combat social disadvantage. There is a clear finding that any cost-minimisation which affects the quality of these programmes is self-defeating. Programmes which are intensive, involve parents and the child and feature trained staff only appear expensive, in fact, they can constitute an excellent return on the State’s investment.

Reduce Family Conflict and Instability

Children can thrive in socially disadvantaged homes and neighbourhoods. That many parents and their children defy the odds that are otherwise stacked against them is a tribute to the power of loving relationships internal to the family to compensate for material and social disadvantages. In this context, the international research into the consequences for children of conflict and instability between their parents or stepparents can provide an immediate basis for Irish policy formation. It is clear that the well-being of children is a powerful reason why any programmes which can demonstrate effectiveness in minimising or resolving conflict and instability between parents have a strong case for public subsidy.

Support Marriages

Ireland has enjoyed a most remarkable economic resurgence since approximately 1994. High unemployment that had been a feature of Irish society for decades has been replaced with near full employment and steadily rising average disposable incomes. In this context, the international research that points to family breakdown as being comparable to unemployment in the depressing effect it can have on individual well-being has major relevance. From the U.S., Britain, Germany and Ireland comes evidence that neither finding a job nor a substantial hike in income compensates people for the depressing effect of a breakdown in their marital relationship. There is enormous scope for raising public awareness of the extent to which research in social science is confirming what many people would regard as popular wisdom, viz., a good, intimate relationship is worth more than a job-promotion or other indicator of career success. This finding also suggests that family policy might give more systematic consideration to other ways of supporting marriages.
6.5 Public investments in these four areas will be highly cost effective

Concluding Comment

We have tried in this chapter to clarify the nature of family policy by drawing attention to the need to distinguish between families and households and by suggesting that the twin goals of family policy should be the promotion of relational and economic well-being. In Ireland, family policy has tended to concentrate on economic well-being to the neglect of relational well-being and we know relatively little about the relational well-being of Irish families. This formulation of the goals of family policy is designed to help in mapping out the complex issues and data requirements which arise in developing policies for families and in finding actions which are known to promote family well-being. Our review of the extensive literature on family well-being, much of it from an economic perspective, identified four action areas which are known to improve the well-being of families. These are: (1) addressing child poverty; (2) developing and delivering quality services; (3) reducing family conflict and instability; and (4) supporting marriages. We are confident that public investment in each of these areas will be highly cost effective in terms of promoting the relational and economic well-being of families.
Bibliography


America's Children: Key Indicators of Well-Being. <www.childstats.gov/ac2000>


Family Observer, 1999. European Communities; Brussels.

Family Observatory, 1999. European Communities, Luxembourg.


Financial Times, 2000, 22/11/00.


Karoly, L.A. et al., 1998. Investing in Our Children. What We Know and Don’t Know About the Costs and Benefits of Early Childhood Interventions. Santa Monica, California: RAND.


Kiely, G., 1999. Family Observatory, European Communities, Luxembourg


McDonald, P., Undated, Monash University Journal, People and Place.


FAMILY WELL BEING AND FAMILY POLICY: A REVIEW OF RESEARCH ON BENEFITS AND COSTS


The Irish Times, 2000. 20/10/00


