

Effects of Unemployment on the Family

Alison McClelland*

Abstract

This paper reviews evidence about the incidence and impact of unemployment on the family. It finds that while the unemployment rate faced by husbands and wives is relatively low, many unemployed people fall into this category (36.2% were husbands and wives in 1998). Sole parents have a high unemployment rate. Hence, around one-third of unemployment is borne by parents with dependent children. Joblessness in families is also examined. The impacts of unemployment on families include poverty and hardship, strained relationships, poorer health (although the causal relationships are not always clear), and housing stress. Unemployment could also harm children's development and employment futures. Some policy issues are explored including the need to provide protection for the living standards for families affected by unemployment and taking a number of actions to reduce unemployment. The dilemmas posed by mutual obligation and the trend to precarious low-paid work are also raised.

Introduction

A drastic impact financially. It creates disturbances, causes stress. We feel hopeless.

(Mother's comment on father's unemployment, reported in Gilley, 1993: 85)

All these years we've given our kids everything they've wanted. All of a sudden we felt like an insect that was going to get walked on – he hit the bottle. We fought, the kids got upset, I walked out with a black eye.

(Female, Melbourne – experience of unemployment of breadwinner, reported in Jackson and Crooks, 1993: 16)

* School of Social Work and Social Policy, La Trobe University

There has not been sufficient attention given to the effects of unemployment on the family. Most attention has been paid to youth unemployment, long-term unemployment and unemployment of older people. But some family breadwinners (sole parents) have relatively high rates of unemployment, and while married couples have lower rates, there are still large numbers in this category who experience unemployment. The unemployment of couples is becoming more concentrated. The numbers of families affected becomes greater when the focus is broadened beyond unemployment to parents who do not have paid work (joblessness). A further reason for special concern is that the adverse impacts of unemployment and joblessness affect members of the family beyond the unemployed or jobless individual. Consequently there are large numbers of adults and young people affected. There is also a relationship between youth unemployment, long-term unemployment and joblessness, and the unemployment of parents. So there are strong grounds for a focus on unemployment and families, in terms of both numbers and impact.

This paper is informed by a review of recent Australian and overseas research concerning the incidence and impact of unemployment and related factors on families. It also provides illustrations from qualitative research by the Brotherhood of St. Laurence (BSL), in particular from the Life Chances Study (Gilley 1993; Macdonald 2000; Taylor and Macdonald 1998), though it draws on other relevant studies.

In the next section the paper gives information on the incidence of unemployment and joblessness in families, with a particular focus on families with dependent children. Information is also provided about the growing employment divide between those families with children with a great deal of paid work, and those families with children with very little paid work. Then the paper reviews evidence about the impact of lack of employment on families, including financial distress and hardship, marital strain, health and children's development and employment futures. Finally there is a discussion of some policy issues arising from the research.

The incidence of unemployment and joblessness in families

Table one gives estimates of the unemployment rates of different family members in 1998.

While sole parents have relatively high rates of unemployment, the rate applying to husbands and wives is relatively low. However, husbands and wives make up a high proportion of the working age population, so many

unemployed people fall into this category. In 1998, 36.2% of unemployed people were husbands or wives, and 21.6% were husbands or wives with dependent children. Since 8.1% of unemployed people were sole parents, around one third of unemployed people were parents with dependent children (Borland and Kennedy 1998). In June 1999 there were 263000 families where one or more parents were unemployed (ABS 1999). Also, unsurprisingly, most unemployed people live in families (79% in 1993, Whiteford 2000). However, as will be discussed later, unemployment is becoming more concentrated within families.

Table 1. Unemployment rates of selected family members, February 1998

Family member	Unemployment rate %
Husband/wife	5.6
Sole parent	17.4
Dependent student	18.9
Non-dependent child	14.0
Other family member	16.3

Source: Borland and Kennedy 1998

Long-term unemployment also affects families, with many breadwinners experiencing unemployment for a long time. In June 1999 the average duration of unemployed husbands was 73 weeks and the average duration of unemployed sole parents was 53 weeks (ABS 1999).

Families and joblessness

Official estimates of unemployment can understate the extent of lack of paid work in families. They do not include the “hidden unemployed”. Some family members, especially wives, female sole parents and older men, may withdraw from active job search at times of high unemployment. They are more likely to be classified as “jobless” rather than as unemployed.

Joblessness is “a broader and more complex phenomenon than unemployment. It includes all people without paid work, of which unemployed people are only a small group. In August 1999, The Australian Bureau of Statistics (ABS) estimated that just over 4 million Australians aged 15 to 64 were jobless, of whom around 650,000 were officially classified as unemployed” (Department of Family and Community Services 2000a: 10).

There is a strong connection between unemployment and joblessness in Australian families. In June 1999, there were 431200 families with one or

more unemployed member (8.5% of all families), and of these families with at least one unemployed member, almost 40% (39.4%) had no family member in paid work. One third of couple families with an unemployed member, and 58% of sole parent families with an unemployed member had no one else employed in the family (ABS 1999). When compared with other countries, Australia has a relatively high relationship between unemployment and joblessness in families. In 1993, 50% of all unemployed people were in households where there was no employed member. Only Ireland and the United Kingdom were higher although several countries were almost as high (Whiteford 2000).

The growing divide. Families with both parents in paid work and families with no parents in paid work

Many more families and dependent children in families are affected by joblessness than by unemployment alone. There is also a growing divide between the increased proportion of families in this position and the increased proportion with both parents in paid work. In 1999, one in six dependent children were in jobless families and over two out of five dependent children were in two earner couple families (Department of Family and Community Services 2000a).

The increase in joblessness in families is mainly due to the increased joblessness of men, and the tendency of the wives of jobless men not to be in paid work. In June 1998 less than 25% of mothers with unemployed partners were employed, in comparison with 65% of mothers with an employed partner. Their respective rates of unemployment were 15% and 3% (Wilson et al. 2000). The tendency of both husbands and wives to be unemployed has increased since 1979 (Miller 1997). Couple families most likely to experience the unemployment of both husbands and wives are immigrants from non-English-speaking countries and couples with young children (Miller 1997).

The increase in joblessness affecting families has also been due to an increase in the incidence of sole parent families, where parents also have relatively high rates of unemployment and joblessness (Department of Family and Community Services 2000a). There is a higher incidence of joblessness in families in Australia than most other industrialised countries (Oxley et al., cited in Department of Family and Community Services 2000a).

The growing employment divide between families is associated with the fact that since 1979, most of the additional jobs for families with children

have gone to families where there has already been an employed adult (Gregory 1999). Gregory (1999) found that most (70%) of the increase in two parent families with children with both parents in paid work, occurred in the period 1978-79 to 1990, and most of the increase in jobless families (70%) has occurred since 1990.

One of the reasons for this could be that, in comparison with the 1980s, the 1990s have seen lower growth in the employment of married women with children; a key feature of the 1980s. Borland and Kennedy (1999) find that the 1990s have seen a much weaker increase in female labour force participation. They suggest that this has been affected by depressed job growth in the retail sector, downsizing in the finance and insurance sectors and public sector cutbacks in health and community services. Miller (1997) finds that changing labour market opportunities for males is a critical factor influencing the increased inequality in the distribution of employment and unemployment amongst families.

Gregory (1999) suggests that the polarisation of the employment situation of couples with children could be due to three factors. The first factor is the concentration of joblessness among families with parents where both have low levels of education and skills. The second factor is the disincentive effect on jobless families created by high effective marginal tax rates (EMTRs). These high EMTRs arise from the combination of the tight income test for unemployment payments, tax rates and work-related costs. They mean that, if parents are likely to have low wage earnings, the financial returns from work can be negligible. The third factor is geographic polarisation of employment. In the last 15 or so years, employment growth has been higher in those regions already advantaged in terms of employment and income levels. A related factor may be the movement of families with both parents in paid work to neighbourhoods with expensive housing and accessible employment, and the movement of jobless families to areas where housing is cheap but employment is scarce.

Similar factors could account for the relatively poor position of sole parents who have the additional difficulty of combining paid work and parenting alone. Another factor contributing to the concentration of unemployment and joblessness in families could be the absence of labour market contacts (Miller 1997). Research has indicated that the most widespread and successful method of job search is the use of personal contacts (Holzer 1988, cited in Jensen and Seltzer 2000).

The two issues of family joblessness and increasing geographic polarisation were highlighted by the Commonwealth Government's Welfare Review (Reference Group on Welfare Reform 2000)

Illustrations from the Life Chances Study

The BSL's Life Chances Study, has followed the lives of 145 families who had a child born in inner-urban Melbourne in 1990. The families had diverse socioeconomic backgrounds. Along with a number of changes, the study has tracked the employment situations of the parents in the study (Macdonald 2000).

Representing broader changes, over the period 1990 to 1996, there was an increase in the proportion of families with no paid work and an increase in the proportion with both parents in paid work. Over the period the proportion of jobless couple families increased from 10% to 14%. There was also an increase in the number of sole parents from 14 in 1990 to 26 in 1996. In 1996, of the 25 sole mothers, 13 were not in paid work. However few of these families were continuously without paid work over the period. Most moved in and out of employment and found it difficult to obtain a permanent job.

The impacts and costs of unemployment for families

The personal and social costs of unemployment include severe financial hardship and poverty, debt, homelessness and housing stress, family tensions and breakdown, boredom, alienation, shame and stigma, increased social isolation, crime, erosion of confidence and self esteem, the atrophying of work skills and ill-health. Most of these increase with the duration of unemployment (McClelland 1993: 29).

Unemployed people report that being unemployed is one of the worst things that can happen to them (White 1991). However, many of the impacts of unemployment affect family members as well as the unemployed person. Families provide the context in which children grow and develop. Families also provide the context in which values, attitudes, social skills and behaviour are grounded. The positive experiences of love, personal affirmation, social support and development that occur within families provide the foundation for enactment of values of, and capacity for, reciprocity, interdependence, caring, personal fulfilment and growth in wider spheres than the immediate family, including the sphere of work (McClelland and Jackson 1994, Winter 2000). Unemployment and joblessness can undermine the capacity of families to provide these experiences.

Illustrations from the Life Chances Study

The findings of the Life Chances study point to some of the impacts of unemployment on families. In families where the parents were jobless, mothers reported:

- poor health of their young children;
- serious health problems for themselves;
- serious disagreements with their partner;
- serious financial problems; and
- serious problems with housing,

more often than they did in families with an employed parent (Gilley 1993).

These indicate some of the likely, significant effects of unemployment on families; poverty and financial hardship, strain on family relationships, health problems and housing difficulties. There may also be an effect on children's development and employment futures. The evidence about these likely impacts is now reviewed.

Poverty and hardship

Unemployed people and their families are far more likely than employed people to experience poverty. Unemployment is a major reason for poverty in Australia (Gregory and Sheehan 1998). The increased concentration of employment and joblessness in different families in Australia has also contributed to an increase in income inequality (Department of Family and Community Services 2000a). Using unit record data from the 1994-95 ABS Survey of Income and Housing Costs, Harding and Richardson (1998) found that family income is much lower for unemployed people and their family members than for wage and salary earners. On average, the family income of unemployed people was almost two and half times lower than the family income of employed people. The average equivalent disposable family income (income after taking tax, government payments and family size into account) of unemployed people was \$279 per week, in comparison with \$678 per week for wage and salary earners. The family incomes of unemployed people were heavily concentrated in the bottom fifth of the income distribution. Well over one-quarter (28%) of unemployed people and their families were had incomes below the half-median poverty line, in contrast with only 8% of employed families.

Children with parents who are unemployed are also more likely to experience poverty. Over one third (36%) of children in families with no employed adult were in families with incomes below the half-average

poverty line in 1995-96, compared with 9% where there was one parental earner and 7% where there was two parental earners (Harding and Szukalska 1999).

The low income arising from unemployment has a direct impact on families. It can mean a lack of ability to afford the things many take for granted, such as school excursions, new clothes and entertainment, as well as the constant pressure to meet essential costs such as rent and utility bills. But the impact can also be indirect. The stress and alienation that accompanies the poverty arising from unemployment has other negative impacts – on psychological well being, marital and family relationships and health. Many of the other harmful impacts of unemployment are therefore partly due to financial strain, as well as from the lack of purpose, structure of life, uncertainty, lack of status and lack of control over the future that are also the consequences of unemployment (Feather 1997).

Marital and family relationships

Unemployment benefits are not enough for a family to live on. As he hasn't got a job my husband gets angry with the children when they cry or are noisy.

(Father unemployed four years, Taylor and Macdonald 1998: 61)

A number of studies have shown that the financial strain associated with unemployment increases depressive symptoms in unemployed people and their partners. In these situations partners are less likely to be supportive and more likely to increase undermining, hostile and negative behaviour (Feather 1997; Vinokur et al. 1996). The relative lack of social networks outside of the family, and the increase in social isolation that comes with unemployment, means that the stress of unemployment is less likely to be alleviated from outside, increasing the pressure on marriages and family relationships (Gallie et al. 1994).

It is therefore not surprising that unemployment has been shown to lead to separation, divorce and family conflict (Liem and Liem 1998; Conger et al. 1999; Feather 1997). From their longitudinal research and their review of other studies, Vinokur et al. (1996) conclude that the impacts of job loss include child abuse; a decline in the mental health of the spouse; a decline in the quality of the marital relationship; and an increase in marital and family breakdown.

These negative impacts on family life can also undermine the family's capacity to help family members operate effectively in networks in their community. Winter (2000) in his review of research into the capacity of

families to help members develop networks into the community, finds that economic hardship is one of the factors more likely to be evident in families with a lower capacity.

Health

Overseas and Australian research has consistently found an association between unemployment and poor health (Mathers and Schofield 1998; National Health Strategy 1992). This includes higher death rates and more serious illness. In Australia, unemployed men and women aged 25–64 years are twice as likely to report only being in fair or poor health than employed men and women. They also report 30–40% more serious chronic illness (Mathers and Schofield 1998).

While few studies have concentrated on the effects of unemployment on the health of other family members, Mathers and Schofield (1998) report on British longitudinal research which showed that the wives of unemployed men had higher death rates than the wives of employed men. Other adverse health effects include increased pre natal and infant mortality, poorer infant growth and increased health service use. In Australia, when compared with children in families with an employed parent, children with an unemployed parent were reported to have around 26% more serious chronic illness, 20–30% more visits to the doctor and around twice as many outpatient visits (Mathers and Schofield 1998). For parents the link between poor health and unemployment remains strong after taking family income into account, but for children the association is much weaker (National Health Strategy 1992). This indicates that for children, the negative impacts on health from unemployment of parents may be mainly due to low income, but for parents the impacts are from both low income and other psychological stresses associated with unemployment.

Whether unemployment causes physical ill health has not been certain as the longitudinal data required to ascertain the causal relationships has not been available until recently. It is still not sufficiently available in Australia. However, it is clear from both Australian and overseas studies that unemployment leads to poorer mental health. Evidence from overseas studies also indicates that this causal relationship could extend to other areas such as death rates from cardiovascular disease, lung cancer, accidents and suicides (Mathers and Schofield 1998).

Housing stress and homelessness

Families with no employed parent are extremely disadvantaged in terms of their capacity to obtain secure housing in locations, which are accessible to jobs. They are unlikely to be able to access home ownership, which depends on having at least one member in regular full-time employment and increasingly requires a second income earner in the family (Catholic Social Welfare 1995). At the same time, more affordable public rental accommodation has become increasingly difficult, with a real decline in public expenditure on, and commitment to, public housing resulting in long waiting lists for access (Burke 1998a). The other option is private rental accommodation. In the late 1980s and early 1990s the Hawke and Keating Governments made substantial increases to the level of rent assistance to unemployed families in private rental accommodation. But the protective impact of these increases on the living standards of unemployed families has been undermined by a decline in the supply of low-cost private rental accommodation of 28% between 1986 and 1996 (Yates 1999).

Families where there is no adult in full-time employment pay the highest proportion on their income in rent (ABS 1995b cited in Catholic Social Welfare 1995). Research evidence cited by the BSL (1999) indicates that such families may experience longer periods in private rental accommodation than families on higher incomes. The BSL's own study of families with housing problems identified:

- problems of affordability of rents;
- rental properties being sold;
- difficulties in finding suitable accommodation;
- adverse effects of their housing situation on health and well-being;
- difficulties with the processes available to deal with tenancy problems; and
- difficulties in gaining access to other tenures (BSL 1999).

Homelessness is an extreme impact. There has been a significant change in the profile of homelessness with a rise in youth homelessness and homelessness among families (Burke 1998b). The impact of homelessness on children (accompanied by other factors such as family violence and child abuse) includes isolation, interrupted schooling and limited social interaction, along with behavioural disturbances, including fear, distress and aggression (Efron et al. 1996; Horsley et al. 1995). The Department of Family and Community Services (2000b) suggests that changes to the structure and nature of the labour market, and family breakdown and

violence, are some of the factors contributing to an increase in homelessness in Australia.

The research cited above is not explicit in terms of studying the direct impact of unemployment of the housing situation of families. However it provides a strong indication that unemployment is one of the factors contributing to an increase in housing stress and homelessness, with further likely negative impacts on family life and children's futures.

Children's development and employment futures

Few Australian studies directly examine the relationship between unemployment of parents and children's development. However the research that has been undertaken in Australia and overseas on the relationship between socioeconomic factors and child development, indicates that lack of parental employment could harm child development if it is associated with a long-term experience of poverty, or poverty in the early years of life, and especially if it is combined with low parental education and family conflict (McClelland 2000). Earlier it was established that family conflict could arise from unemployment.

Research on the unemployment and labour market disadvantage of young people shows that the employment of fathers can be a factor in influencing the educational and employment outcomes of young people (Jensen and Seltzer 2000; McClelland et al.1998). Such young people are less likely to complete school and to be in education or full-time work in their late teenage and early adult years (McClelland et al. 1998). Pech and McCoull (1998) suggest that Australian research indicates that young people's educational and labour market experiences are correlated with their parents.

Conclusion

The effects of unemployment and joblessness pose a serious economic and social policy issue for Australia. There are large numbers of adults and children affected and evidence of short-term harm and possible long-term damage. It is concentrated amongst certain families and in particular areas. This concentration is increasing.

Many of the harmful impacts of unemployment derive from the low incomes of the families affected. One of the positive features of the Australian experience over the last 15 years has been the action taken by the Commonwealth government to substantially increase payments applying to unemployed, jobless and low-wage families with children. This has

reduced the numbers of families experiencing severe financial hardship at a time when unemployment, joblessness and wage inequality increased (Harding and Szukalska 1999). It also involved some important improvements to services, such as dental health care and childcare. Unfortunately some of these improvements to services have been removed or cut back and the increases in the levels of payments have still left many families struggling (McClelland 2000). If the negative effects on families as a result of unemployment are to be minimised, this protection will need to be maintained and in some cases, such as sole parent families, extended.

But it is critical that more concerted action be taken to reduce the incidence of unemployment and joblessness in families. This requires a range of measures including:

- improved assistance to unemployed and jobless parents so they can be more competitive in the labour market;
- easing of the harsh income tests applying to unemployed people;
- more affordable child care; and
- the much neglected need for better jobs growth in those areas of Australia which are being left behind.

Most of these are measures that have been proposed previously. In some areas action has been taken but generally it has been insufficient.

These are problems facing the Commonwealth Government as it prepares its response to the Final Report of the Reference Group on Welfare Reform. This response needs to be mindful of two issues.

The first issue is the need to obtain sufficient resources to assist unemployed and jobless families and also to obtain their active involvement, without resorting to the extension of compulsion to engage in activities that are not geared to their needs and aspirations. How mutual obligation is understood and implemented is at the heart of this issue. But the question of how best to involve people who are marginalised is also a central issue and one that has not been sufficiently explored by the Reference Group.

The second issue involves the need to have sufficient job growth in Australia to reduce unemployment further, without reducing wages. The Reference Group did not consider this issue. As well as an increasing level of unemployment over the past 20 or so years, more recently there have also been large changes in Australia to the nature of employment and its conditions and remuneration. Relevant changes include the casualisation of the labour market, the growth of part-time employment, and a growth in the number of under-employed people and the declining position of low-wage earners. These changes mean we cannot assume that once people obtain a

job they will move upwards in the labour market towards more secure, well-paid jobs (Mitchell 1999; OECD 1997). We also cannot assume that if a parent obtains work, all of the problems mentioned in this paper would be resolved. A small BSL study of a group of 25 low-wage earners revealed that they experienced significant financial stress, including the inability to meet essential costs, social isolation and concern about the children's future (BSL 1997).

Overall these changes mean, that in taking concerted action to reduce unemployment and joblessness amongst Australian families, we need to maintain the positive role that the paid work of a parent has traditionally held for family life, even if the mechanisms for the playing out of that role need to adapt to different circumstances.

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