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# RELATIONSHIPS AND FAMILIES IN CONTEMPORARY NEW ZEALAND

# HE HONONGA TANGATA, HE HONONGA WHĀNAU I AOTEAROA O NĀIANEI

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STUDY PAPER

The Law Commission is an independent, publicly funded, central advisory body established by statute to undertake the systematic review, reform and development of the law of New Zealand. Its purpose is to help achieve law that is just, principled, and accessible, and that reflects the heritage and aspirations of the peoples of New Zealand.

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# Foreword

Alongside our Issues Paper, *Dividing Relationship Property – Time for Change? Te mātatoha rawa tokorau – Kua eke te wā?*, the Law Commission is publishing this Study Paper.

It was immediately apparent as we began our review of the law governing the division of property when relationships end (the Property (Relationships) Act 1976) that we needed to understand how New Zealand has changed over the last 40 years. Social legislation such as the Property (Relationships) Act cannot be reviewed without understanding its context. Contemporary political decision-making places considerable emphasis on evidence-based policy making.

This Study Paper describes the significant demographic changes which have taken place in New Zealand since the Property (Relationships) Act was first enacted and sets out what we know about the way in which relationships and families are formed, how they operate and what happens when relationships end. You may be surprised to learn that 46 per cent of New Zealand children were born outside marriage in 2016 and that in the 2013 Census, 22 per cent of all couples reported they were in a de facto relationship. This has occurred against a background of ongoing demographic change in New Zealand, including our ethnic diversity and the age of the population. Knowing such facts, together with understanding likely future trends, informs our understanding of the society we live in.

The limitations of the sources of our information mean that the Study Paper also highlights the gaps in our knowledge. Current official statistics are still catching up with the wide variety of living arrangements which exist in New Zealand today and there is a recognised problem with an absence of family-specific data and research in New Zealand. For example, little is known about de facto relationships, re-partnering and stepfamilies, although the limited data available indicates that all three are becoming more common.

We hope that the Study Paper increases your knowledge about contemporary New Zealand and sets the scene for your consideration of the matters discussed in our Issues Paper.

Ngā mihi nui

Douglas White

President

# Glossary

Terms in this Study Paper reflect the statistical definitions used in the collection of the data. Common terms and abbreviations are described below.

The **Christchurch Study** refers to the Christchurch Health and Development Study, a longitudinal study following a cohort of 1,265 children born in the Christchurch urban region during 1977.

**Civil union** means a civil union entered into by two people under the Civil Union Act 2004.

**Couple** means two people who are *partnered* with each other.

**Couple with children** means a family of a *couple* and one or more dependent or adult children. It includes couples who are opposite-sex or same-sex, and who are married, in a civil union or in a de facto relationship. It includes families where the couple are the biological or adoptive parents of the children and stepfamilies.

**De facto relationship** means two people who usually live together as a couple in a relationship in the nature of marriage. This is different to the definition of de facto relationship in section 2D of the Property (Relationships) Act 1976.

**Dependent child**, unless otherwise stated, means a child under the age of 18 and, if aged 15 to 17, is not in full time employment.

The **Dunedin Study** refers to the Dunedin Multidisciplinary Health and Development Study, a longitudinal study following a cohort of 1,037 children born in Dunedin between 1972 and 1973.

**Equivalised incomes** have been adjusted for household size, taking into account the greater economic needs and economies of scale of larger households, so that the relative wellbeing of different sized households can be compared.

**Family** means two or more people living in the same *household*, who are either a *couple*, with or without children, or a *single parent* with children. Related people who are not in a couple or parent-child relationship are excluded from this definition. Children who live in different households, and children who live in the same household but who also have a partner or children of their own living with them, are also excluded. Children includes dependent and adult children.

**Family home** means the dwelling house in which the family or household lives.

The **Growing Up in New Zealand Study** is a longitudinal study following approximately 7,000 children born during 2009 and 2010 in the greater Auckland and Waikato regions.

A **Household** can consist of one person living alone, or two or more people or *families* residing together in a private dwelling and sharing facilities.

**Issues Paper** means the Law Commission's Issues Paper published alongside this Study Paper, *Dividing Relationship Property – Time for Change? Te mātatoha rawa tokorau – Kua eke te wā?* (NZLC IP41, 2017).

**LAT** means “living apart together”, and refers to two people who are in an intimate relationship but are not married or in a de facto relationship. See Chapter 1.

**Marriage** means a legally registered relationship entered into by two people according to the laws and customs of the country in which they got married. In New Zealand, it refers to marriages solemnised under the Marriage Act 1955, and has included marriages between same-sex couples since 2013.

**Median** means the midpoint of observed values, with half of the items of data below it and half above it. It is different to the average, or mean, which refers to the total divided by the number of data points. The median is used when the average or mean might be distorted by a small number of data points at the highest or lowest ends of the distribution.

The **NZW:FEE Survey** refers to the 1995 New Zealand Women: Family, Employment and Education Survey of 3,017 women born 1936–1975 and covering the period 1950–1995, investigating the dynamic processes of family formation and change in New Zealand. See Chapter 1.

**OECD** means the Organisation for Economic Co-operation and Development. There are 35 member countries, including Australia, Canada, New Zealand, the United Kingdom and the United States.

**Partner** means a person to whom another person is married, in a civil union with, or in a de facto relationship with. For statistical purposes a person can only be partnered with one other person.

**Single parent family** means a family of one adult and one or more dependent or adult children. It includes single parent families that live in households with others.

**SoFIE** means the Survey of Family, Income and Employment, a longitudinal sample survey of 22,000 New Zealanders conducted across eight years or “waves”, from 2003 to 2010. See Chapter 5.

**Stepfamily** means a couple with children where at least one of the adults is not the biological or adoptive parent of one or more of the children. Stepfamilies include couples who are married, in a civil union or in a de facto relationship. Stepfamilies also include blended families, which is a stepfamily where, in addition to stepchildren, at least one child is the biological or adopted child of both partners.

**Superu** means the Social Policy Evaluation and Research Unit, formerly the Families Commission.

**Whānau** means a family group including nuclear or extended family. See Introduction.

**Workforce participation rate** means the proportion of working-aged people (15–64 years) who are employed, or unemployed and actively seeking employment.

# Contents

# Introduction

The Law Commission is currently reviewing the Property (Relationships) Act 1976. This Act sets out rules of property division that apply when partners separate or when one of them dies. These rules apply to marriages, civil unions and de facto relationships longer than three years.

In order to understand whether the Property (Relationships) Act remains appropriate 40 years on, we need to first understand how relationships and families are formed and structured, how they function and what happens when relationships end in contemporary New Zealand.

This Study Paper provides an overview of what we know about relationships and families in contemporary New Zealand, drawing on official statistics and other available information. We address key life events including the formation of relationships, having and raising children, separation and re-partnering, working, buying a home and saving for and living in retirement.

This Study Paper is published alongside the Law Commission's Issues Paper, *Dividing Relationship Property – Time for Change? Te mātatoha rawa tokorau – Kua eke te wā?*

## New Zealand has undergone significant change in 40 years

New Zealand has undergone significant demographic, social and economic change in the last 40 years. These changes both reflect and influence changing social norms and attitudes on issues such as living together before marriage (or not marrying at all), separation, having and raising children outside marriage and same-sex relationships.

New Zealand is much more ethnically diverse than it was in the 1970s. The Māori, Pacific and Asian populations have more than doubled since 1976, while the proportion of people who identify as European is in decline (from approximately 88% of the total population in 1976, to 74% in 2013).[1]

New Zealanders are also increasingly identifying with more than one ethnicity, as more relationships cross ethnic and cultural divides.[2] In 2013, children were ten times more likely to identify with more than one ethnic group compared to older New Zealanders (22.8% of children aged under 15 compared with 2.6% of adults aged 65 and over).[3]

The New Zealand population is ageing, although at different rates, both ethnically and regionally. The European population is on average significantly older than the other major ethnic groups. In 2013, the median age of people identifying as European was 41 years, compared to 24 years for Māori, 22 years for Pacific peoples, and 31 years for people identifying as Asian.[4]

Population ageing reflects the combined effect of people having fewer children and people living longer. The impact is accentuated by the large number of people born between 1950 and the early 1970s who are now moving into the older ages.[5] As New Zealand's population ages, more people will be entering retirement in the near future. The proportion of the population aged 65 and over is projected to increase from 15% in 2016, to 20–22% by 2032.[6]

Religious identity in New Zealand is also changing. Fewer people identify as Christian (49% of all people who stated their religious affiliation in 2013, down from 56% in 2006),[7] while almost half of the population report they have no religion (42% in 2013, up from 35% in 2006).[8] In contrast, more people are identifying with the Sikh religion, Hinduism, Muslim and Islam, although these are still proportionately small groups.[9]

These changes have all contributed to major shifts in how relationships form, change and end. The result is that relationships, families and households are increasingly diverse and complex.

## Our information sources

This Study Paper draws together information about how relationships and families in New Zealand are formed and structured, how they function and what happens when relationships end.

Most of the information presented here is sourced from Statistics New Zealand, the country's official source of statistical information. This includes official birth, death, marriage and divorce statistics, the five-yearly Census of Population and Dwellings (census),[10] and results from the regular Household Economic Survey, Household Labour Force Survey and General Social Survey.

We also draw on other key surveys and research. This includes recent longitudinal research into the economic consequences of separation using the "Working for Families dataset" (see Chapter 8) and the 1995 New Zealand Women: Family, Employment and Education Survey (NZW: FEE), which investigated family formation and change between 1950 and 1995 (see Chapter 1).

We look at results from several longitudinal studies of different groups (cohorts) of New Zealanders, which measure changes over time in participants' lives. The Dunedin Multidisciplinary Health and Development Study is the longest running study, and follows a cohort of 1,037 children born in Dunedin between 1972 and 1973.The Christchurch Health and Development Study follows a cohort of 1,265 children born in the Christchurch urban region during 1977. The Growing Up in New Zealand Study is the youngest longitudinal study, and currently follows approximately 7,000 children born during 2009 and 2010 in the greater Auckland and Waikato regions.

We also refer to secondary analysis of official statistics where relevant, including reports published by the Social Policy Evaluation and Research Unit (Superu, formerly the Families Commission) and Statistics New Zealand, as well as academic literature published by demographers and other experts.

## Terminology

Our terminology in this Study Paper reflects the statistical definitions used in the collection of the data. Key terms are often given a specific meaning when information is collected, and we need to adopt the same definitions to ensure accurate representation of the data. Sometimes this means the terms we use in this Study Paper are different, or have a different meaning, to terms used in the Issues Paper.

The statistical definition of "**de facto relationship**", for example, means two people who usually reside together as a couple in a relationship in the nature of marriage or civil union. This is different to the definition of de facto relationship in the Property (Relationships) Act.[11]

A "**family**", for statistical purposes, is based on the traditional family nucleus. It refers to two or more people living in the same household, who are either a couple, with or without children, or a single parent with children. Related people who are not in a couple or parent-child relationship (for example, adult siblings) are therefore excluded from this definition. Children who live in different households, or adult children who have a partner or children of their own living in the same household, are also excluded.[12]

One consequence of this definition is that people who live alone are not deemed to be in a "family" for statistical purposes, even though they will very likely be part of a family or whānau living across different households. This includes adults who may have children living with them only for some of the time, as children are deemed to live only in the household where they spend most of their time or, in the case of equal shared care arrangements, wherever they are staying on the night the statistical information was collected (see Chapter XX).

These and other key terms are defined in the **Glossary**.

## The limitations of our information sources

The scope of this Study Paper is limited by the nature of information collected in New Zealand. Unlike Australia and many other developed countries, New Zealand does not routinely collect information with the specific purpose of investigating family characteristics and transitions.[13] There is also little information available about underlying changes in values, attitudes and social norms, which are less visible in official statistics and demographic data.

The information that is collected on families in New Zealand is generally household-based, which assumes all members of a family live in the same household, and that people only live in one household.[14] This is problematic because, as Superu notes, families are diverse and dynamic, households change over time, and patterns of co-residence do not necessarily reflect family connectedness.[15] As a result, current official statistics do not sufficiently cover the wide variety of living arrangements that exist in New Zealand today.[16]

These limitations mean that little information is available about the rate of separation or the prevalence of re-partnering, shared care arrangements (children living in more than one household), stepfamilies, couples who live apart and extended family households, although all are likely becoming increasingly common.[17]

There is also a lack of longitudinal data about relationships and families in New Zealand, which is required to identify family transitions and determine length and frequency of different relationship and family states.[18] The last key study (the NZW:FEE Survey) was undertaken in 1995. This is a particular problem for identifying de facto relationships, because, unlike marriages and civil unions which are registered, there is no recorded start or end date for de facto relationships. Some de facto relationships may even overlap with marriages or civil unions that have not yet been oficially dissolved. Current data does not tell us much about the formation and dissolution of these relationships or the children living in them.[19]

Superu has also identified that the household-based definition of "family" used for statistical purposes is problematic when describing culturally diverse families.[20] Families operate in different ways based on a diverse platform of cultural influences.[21] While "western" cultures tend to place greater emphasis on the wants and needs of the individual (individualistic cultural values), and on the independence of individual family members (independent orientation), non-western cultures tend to focus more on the wants and needs of the group (collectivistic cultural values), and relationships and obligations between family members (interdependent orientation).[22]

There are differences between cultures as to who is considered "family" and how family functions are interpreted.[23] In western cultures, the traditional form of family is the "nuclear family".[24] In other non-western cultures, including Asian and Pacific cultures, the extended family is considered to be just as

fundamental and important as the nuclear family, in a way that is very similar to whānau for Māori.[25] In these non-western cultures family relationships may extend well beyond the household, with ties to the broader ethnic and religious community, or even to other countries.[26]

The absence of family-specific data and research in New Zealand, particularly compared to other developed countries, is a recognised problem, directly impacting on the ability to analyse most aspects of family life and inform public policy in this area.[27]

## Identifying Whānau

Whānau are the cornerstone of Māori society.[28] While there is no universal or generic way of defining whānau, there is broad consensus that genealogical relationships form the basis of whānau, and that these relationships are intergenerational, shaped by context, and given meaning through roles and responsibilities.[29]

Whānau is distinct from the concepts of family and household used in the collection of statistical information in New Zealand. As a result, there is a substantial gap in the evidence base relating to whānau.[30] Te Kupenga, the first Māori Social Survey carried out by Statistics New Zealand in 2013, sought to address this gap and to better understand whānau in a way that reflects Māori values.

Te Kupenga re-affirmed the pre-eminence of whakapapa relationships as the foundation of whānau, with 99% of respondents thinking of their whānau in terms of genealogical relationships.[31] However the breadth of those relationships varies greatly.[32] Just over 40% of respondents reported that their whānau only comprised of immediate family members (parents, partner/spouse, brothers, sisters, in-laws and children),[33] while 15% of respondents reported that their whānau also included grandparents and grandchildren, but not extended whānau or friends.[34] A further 32% of respondents stated that their whānau included aunts, uncles, cousins, nephews, nieces and/or other in-laws, but stopped short of including close friends.[35] Finally, just under 13% of respondents included close friends and others in their expressions of whānau.[36] A person's perception of whānau was also likely to change over his or her lifetime, and in response to changes in locality, networks and whānau composition.[37]

Superu's analysis of Te Kupenga identified that a respondent's household-based family type had no bearing on how they described who belonged to their whānau.[38] This, Superu notes, is significant as it suggests that, for Māori, household-based measures of family are a "very poor proxy for the more complex set of relationships that exist within whānau".[39] It also suggests that the focus on the household-based family as the unit of analysis in research "may be generating knowledge and policy responses that have limited relevance for whānau Māori".[40]

This limits what, if anything, the official statistics and information presented in this paper can tell us about the Māori worldview of whānau, and how this influences the formation and functioning of intimate relationships for Māori.

## Measuring ethnicity

Throughout this paper we identify where there are divergences in relationship and family trends across different ethnicities. Due to the way this information has been collected by Statistics New Zealand in the past, we limit our consideration to differences across the four largest pan-ethnic groups in New Zealand: European, Māori, Pacific peoples and Asian. However, it is important to note that these are far from homogeneous groups, particularly the

Pacific peoples and Asian groups.[41] Further, the European ethnic group includes "New Zealand European" but also includes people of other European ethnicities (comprising approximately 240,000 people in 2013).[42] We also note the next largest pan-ethnic grouping (Middle Eastern/Latin American/African) is experiencing a strong rate of growth, up from 0.9% of the population in 2006 to 1.2% of the population in 2013.[43] However due to the relatively small size of this group, less reliable data is available, particularly historic data.

## Looking at the international experience

Even though New Zealand has a relatively small population, the experience of New Zealand families over the last 40 years generally reflects trends in other developed countries, in particular, the increasing diversity of relationship forms and family composition.[44] We refer to international data and research where it is relevant, or where there is a lack of New Zealand-based data to draw on. It is important, however, to keep in mind that there are always differences in social and cultural norms in other countries, as well as differences in legal systems. Accordingly, we treat international data with appropriate caution.

## Why do we look at 1976, 1982, 2001 and 2013 in particular?

Throughout this Study Paper we refer to several different points in time over the past 40 years. Sometimes this is due to limitations around data availability and reliability, but sometimes it is for a particular purpose. We look at **1976** because that is when the Property (Relationships) Act was first enacted. There was also a census that year, which provides a helpful comparator. **1982** is a key date because it followed significant changes to divorce laws (in October 1981), which eased access to divorce.[45] **2001** is also significant because that was when the Property (Relationships) Act was extended to cover de facto relationships for the first time, including same-sex de facto relationships. 2001 was also a census year. The most recent census was undertaken in **2013**, and for that reason many of our "current" statistics refer to 2013.

By looking at these years in particular, we can see how much New Zealand society has changed over this period.

# Chapter 1
# Changing patterns in relationship formation

In 2013, 56% of New Zealanders aged 15 and over were partnered.[46]

What it means to be "partnered" has changed significantly since the 1970s, when the paradigm relationship was a marriage between a man and a woman. Now, fewer people are marrying and more people are in de facto relationships. There is a new form of partnership – civil union – and different relationships are also receiving greater recognition, including same-sex relationships.

## Greater legal recognition of more diverse relationships

Historically the law only provided for one form of intimate relationship between two adults – marriage – which was available only to partners of the opposite sex. In recent decades changing social norms have prompted the extension of legal rights and protections to other forms of intimate relationships.

In 2001, the Property (Relationships) Amendment Act 2001 gave partners in qualifying de facto relationships (including same-sex partners) the same legal rights and protections in respect of property as married partners.

Since 2005, partners (including same-sex partners) have been able to enter into a registered civil union in New Zealand under the Civil Union Act 2004, which, for the first time, provided a legally equivalent alternative to marriage.

In 2013, the Marriage (Definition of Marriage) Amendment Act 2013 changed the legal definition of marriage to allow same-sex partners to marry.

These legal changes reflect growing social acceptance of more diverse intimate relationships.

## There are fewer marriages in New Zealand now than in 1976

In 2016, the marriage rate was 10.9, down from

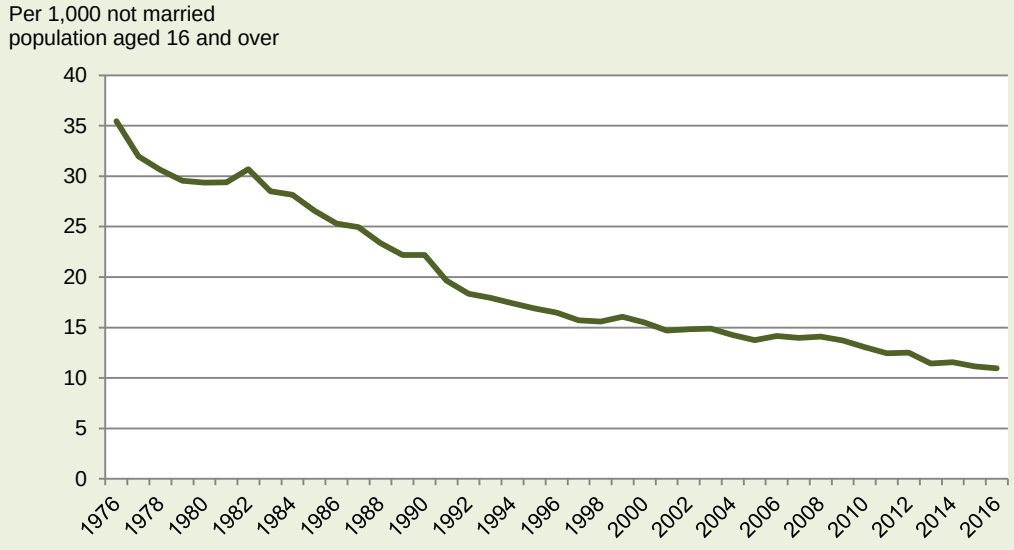


**Figure 1a. New Zealand marriage rate, 1976 to 2016**

Source: Statistics New Zealand "General marriage rate, December years (total population) (Annual-Dec) (June 2017) <www.stats.govt.nz>.

35.5 in 1976 (Figure 1a).[47] The marriage rate is now around one quarter of what it was when it peaked at 45.5 in 1971.[48]

The overall number of marriages each year is also decreasing, despite population growth (from 3,163,400 in 1976 to 4,747,200 in 2016).[49] In 2016 there were 20,184 marriages in New Zealand, down from 24,153 in 1976.[50]

Superu notes that many factors will have contributed to the fall in the marriage rate, including the growth in de facto relationships (discussed below), increasing numbers of New Zealanders remaining single,[51] and a general trend towards delaying marriage.[52]

## People are marrying later in life

The median age at marriage has continued to increase since it reached record lows in the early 1970s.[53]

In 2016, the median age at first marriage was 30 for men and 29 for women, compared to 23 for men and 21 for women in 1971, when the marriage rate peaked.[54]

## More people are in de facto relationships

In 2013, 22% of people who were partnered were in a de facto relationship, up from 8% in 1986 (Figure 1b).[55]

## Few people enter into civil unions

The number of people entering into civil unions since 2005 has remained relatively small, accounting for 1.4% of all marriages and civil unions between 2005 and 2013.[56]

The number of civil unions has dropped even further since same-sex marriage was legalised in 2013. In 2016, there were only 48 civil unions, accounting for 0.2% of all marriages and civil unions.[57]

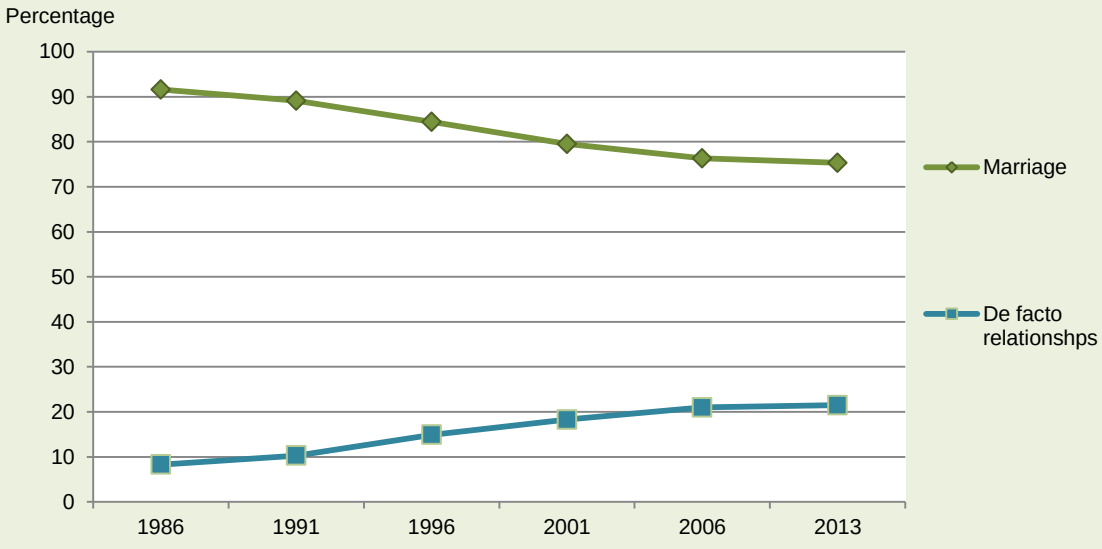


**Figure 1b. Partnerships by relationship type (marriage and de facto relationships), 1986 to 2013 census years**

Sources: Statistics New Zealand *Population Structure and Internal Migration* (1998) at 10; Statistics New Zealand *Population Structure and Internal Migration* (2001) at 52; Statistics New Zealand "Partnership status in current relationship and ethnic group (grouped total responses) by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006 and 2013 Censuses" <nzdotstat.stats.govt.nz>.

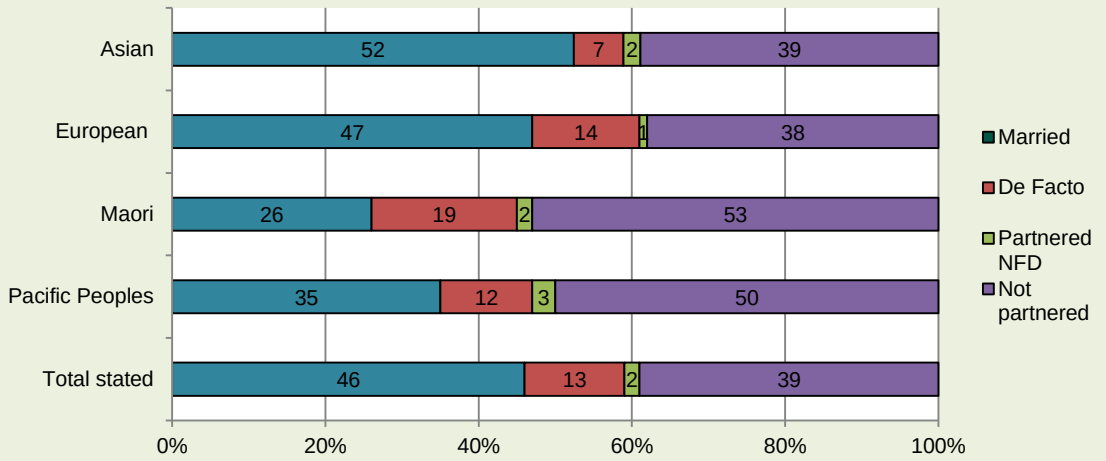


**Figure 1c. Relationship status by ethnicity, 2013 census**

Source: Statistics New Zealand "Partnership status in current relationship and ethnic group (grouped total responses) by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006 and 2013 census" <nzdotstat.stats.govt.nz>.

## De facto relationships are more prevalent among Māori

Māori are significantly more likely to live in a de facto relationship compared to any other ethnic group (Figure 1c). In 2013, 40% of Māori who were partnered were in a de facto relationship.[58] In Part A of our Issues Paper we explore how the relationship practices of Māori have changed over time.

## Many young people live in de facto relationships

A breakdown of census data by relationship type and age (Figure 1d) demonstrates that de facto relationships are common among young people. The prevalence of de facto relationships then declines in the older age groups, where more people are married.

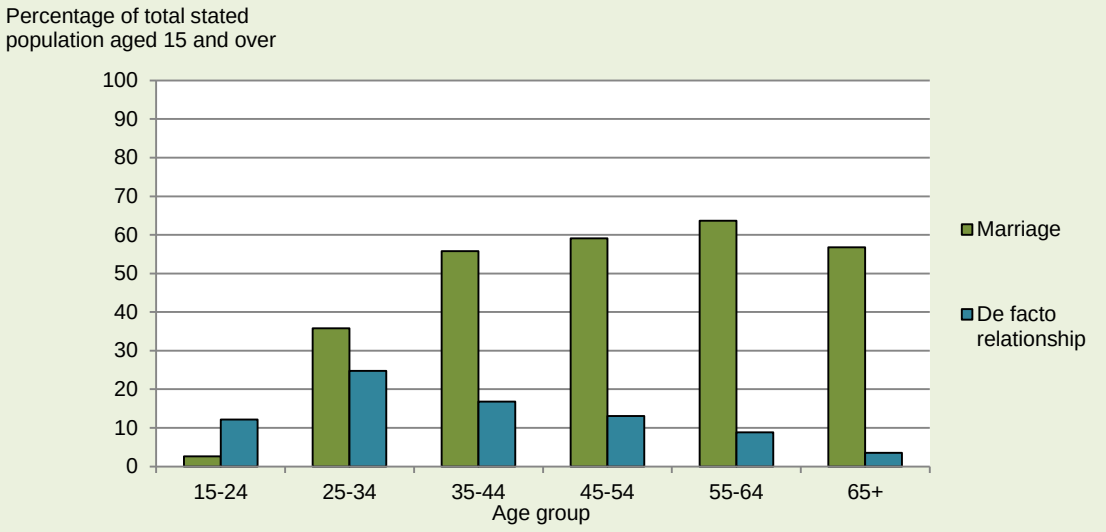


**Figure 1d. Relationship type (marriage and de facto) by age, 2013 census**

Source: Statistics New Zealand "Legally registered relationship status and partnership status in current relationship by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006 and 2013 Censuses" <nzdotstats.stats.govt.nz>

## Problems with measuring de facto relationships

No official records are kept for de facto relationships, unlike marriages and civil unions, which must be registered.

Most of what we know about de facto relationships comes from census data, and relies on people identifying themselves as living in a de facto relationship on census night.[59] This can be problematic because the definition of a de facto relationship is less precise than the definitions of marriage and civil union (which rely on the official registration of a relationship), and may be interpreted differently by different people.[60] There is a risk that the census undercounts the actual number of people living together in de facto relationships.[61]

The census is a "point in time" survey that can only provide a breakdown of the different relationship types reported in each census. It cannot tell us how long de facto relationships last, and how many end by marriage or separation.

To understand more about de facto relationships, we can look to the New Zealand Women: Family, Employment and Education (NZW:FEE) Survey.

**What is the NZW:FEE Survey?**

The NZW:FEE Survey was a nationwide survey of 3,017 women born 1936–1975 and covering the period 1950–1995. It was conducted in 1995 by the Population Studies Centre at the University of Waikato and investigated the dynamic processes of family formation and change in New Zealand. The survey collected a wide range of retrospective information including information about relationships, births, education and work. It was the first comprehensive survey of its kind in New Zealand and remains a key source of information on family formation and change on a national scale.[62] It is also the only data set in New Zealand which makes links between cohabitation, marriage and divorce at an individual level.[63] It does not however consider civil unions, as these were not introduced until 2005.

The NZW:FEE Survey collected information about marriage and cohabitation. "Cohabitation" referred to people who were in an intimate relationship and living together in the same household but who were not married. To ensure that the data is presented accurately in this Paper, we also use the term "cohabitation" when referring to the NZW:FEE Survey results in this Study Paper.

## Most people live together before marriage

The NZW:FEE Survey identified that each generation has seen a greater proportion of women live with a partner before marriage.[64] Only 4% of women born 1936–1949 entered cohabitation as a "first union" (that is, before marriage) by age 20, compared to 38% of women born 1970–1975.[65]

Of those women who married, the vast majority born after 1960 had previously cohabitated,[66] and over 90% of first marriages for women in the latest birth cohorts were preceded by one or more periods of cohabitation.[67]

The NZW:FEE Survey also identified that almost half of all cohabitations that were entered into as a "first union" had, at the time of the survey, resulted in marriage (Figure 1e).[68] While Māori women were more likely than non-Māori to cohabit as their first union, this did not translate to a higher proportion of Māori women who subsequently married.[69]

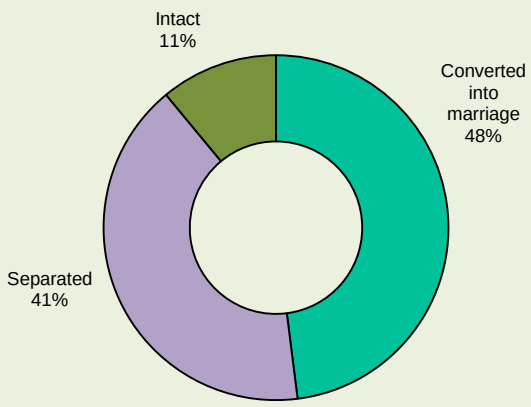


**Figure 1e. NZW:FEE Survey, Status of first union cohabitations in 1995**

Source: Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 17.

Superu observes that it is now the norm for a de facto relationship to be the first form of partnership for most New Zealanders, and for partners who marry to first spend time in a de facto relationship.[70]

A similar trend is identifiable in Australia. In 1976, just 16% of couples lived together before marriage, compared to 77% of all couples who married in 2013.[71] Of those who were in a de facto relationship in 2012, 45% expected to marry their current partner, and this expectation was higher for younger people (63% of people aged 34 and under).[72]

## Little is known about long-term de facto relationships

We do not know how many people remain in de facto relationships long-term.

The NZW:FEE Survey results suggest that long-term de facto relationships may be uncommon. Within two years, 53% of all cohabitations that were entered into as a first union had ended, either by marriage or separation.[73] This increased to 86% within five years, and 95% within 10 years.[74]

However the proportion of first cohabiting unions that were still intact five years on increased among younger cohorts (figure 1f).[75]

Similarly, first cohabiting unions became more enduring over time, with the proportion of

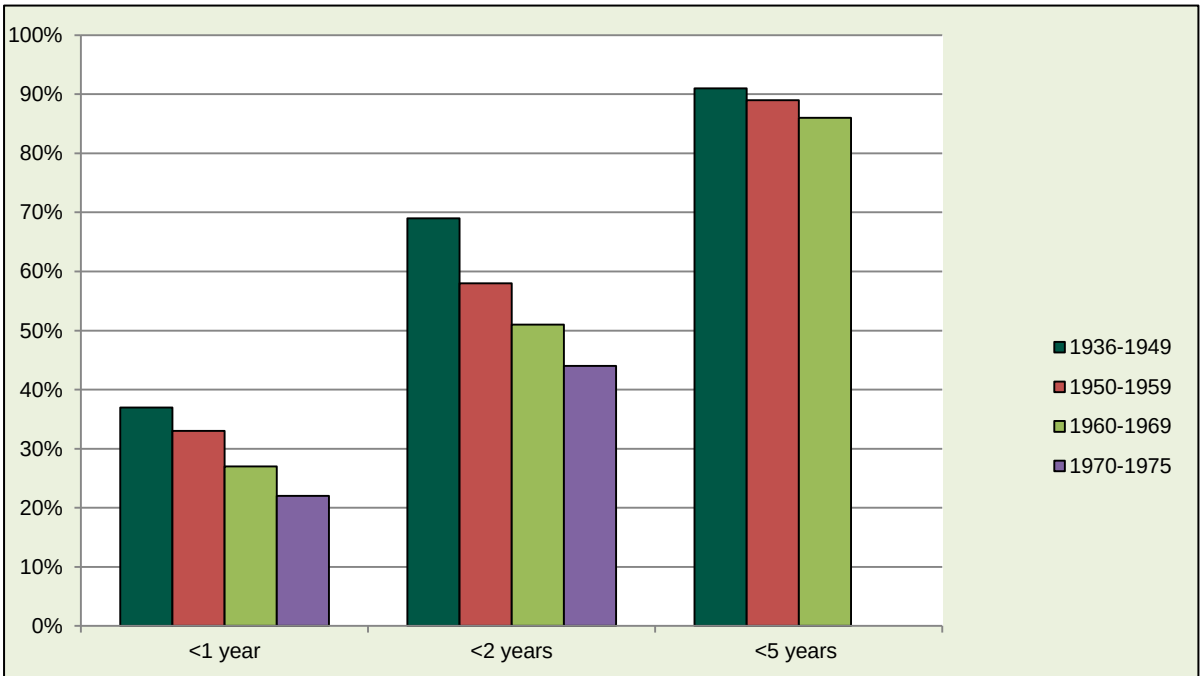


**Figure 1f. NZW:FEE Survey, Cumulative percentage of first cohabiting unions ending (either moving to marriage or dissolving) within a given duration, by birth cohort**

Source: Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 25.

cohabitations still intact five years on increasing from 11% of cohabitations entered into before 1970, to 14% of cohabitations entered into between 1980 and 1989.[76] This suggests that "that enduring cohabiting unions were increasingly likely to be acceptable to the wider community and in that sense 'formalised'."[77]

The NZW:FEE Survey is now over 20 years old, so it is unknown how enduring de facto relationships are in New Zealand today. More recent research from Australia (discussed in Chapter 3) suggests that de facto relationships may be more enduring today.

## New Zealand has higher rates of de facto relationships than other countries

The increase in the number of people living in de facto relationships in New Zealand follows international trends. However the rate tends to be higher in New Zealand than in other comparable countries.

In OECD countries, on average 10% of adults aged 20 and over lived with a partner outside of marriage (or a registered partnership such as a civil union) in 2011, compared to the New Zealand-reported figure of 16%.[78] The rate is highest in Sweden (19%), where living together outside marriage is quite normal and marriage is more of a lifestyle choice rather than an expected part of life.[79] Rates in Australia (10%), the United Kingdom (12%) and Canada (12%) are all lower than New Zealand.

The trend in New Zealand for more couples to live together outside marriage earlier in life is consistent with the international experience. In OECD countries on average 17% of adults aged 20–34 live with a partner outside of marriage, compared to the New Zealand-reported rate of 26%.[80]

## Same-sex relationships are small in number

Changing social attitudes towards same-sex relationships and coinciding changes to the law in New Zealand have occurred over a relatively short space of time. Homosexuality was still a criminal offence in New Zealand up until 1986,[81] yet just 15 years later same-sex partners in qualifying de facto relationships were given the same property entitlements as opposite-sex de facto partners under the Property (Relationships) Amendment Act 2001. Same-sex couples could first "formalise" their relationship in 2005 through civil union, and then through marriage in 2013.[82]

These rapid social and legal changes mean that data on same-sex relationships is limited, and historical data in particular can be unreliable.[83] Census data relies on self-identification and there is a risk of under-reporting because of some people's reluctance to identify as living with a same-sex partner.[84]

Census data from recent years is therefore more likely to represent a truer record of *actual* numbers of same-sex couples, rather than an *increase* in prevalence.[85] The census does not otherwise collect information about sexual orientation.

What we know is that more people are recording that they are in a same-sex relationship.

In 2013, 8,328 same-sex couples lived together, up from 5,067 in 2001.[86] As a percentage of all couples, this represented an increase from 0.7% in 2001 to 0.9% in 2013.[87]

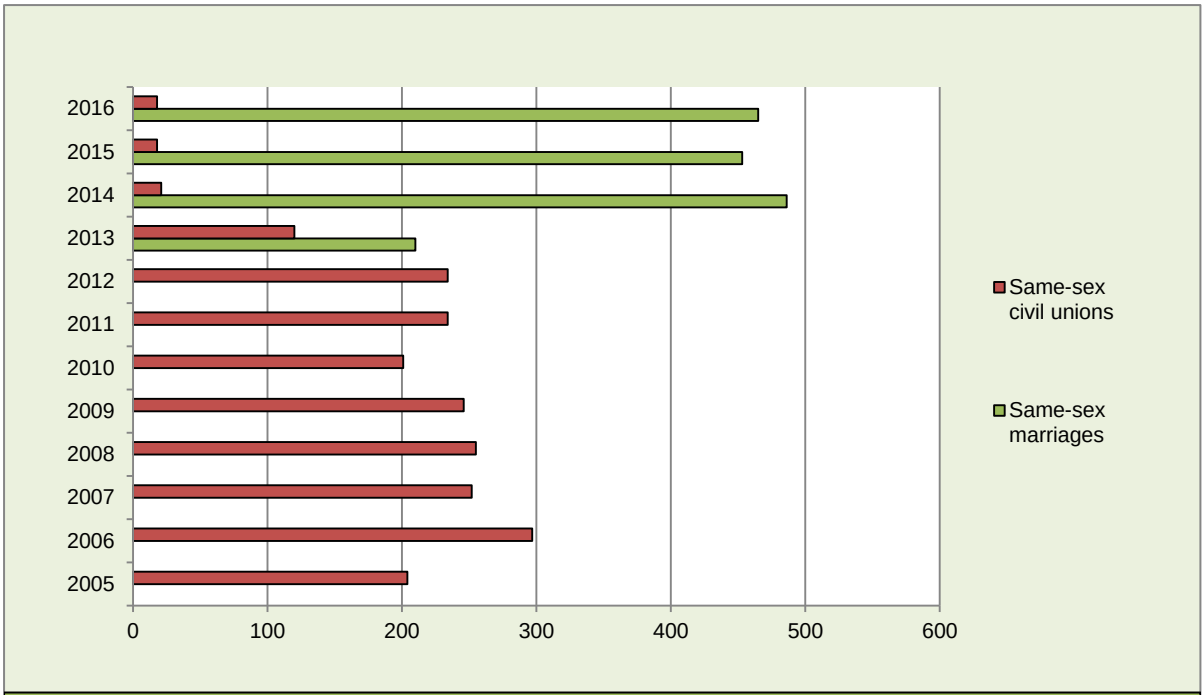


**Figure 1g. Number of same-sex marriages and civil unions in New Zealand, 2005 to 2016**

Source: Statistics New Zealand "Marriages and Civil Unions by relationship type, New Zealand and overseas residents (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

By the end of 2016 there had been 2,100 civil unions and 1,614 marriages between New Zealand resident same-sex couples.[88] As Figure 1g demonstrates, the number of same-sex civil unions has dropped sharply since same-sex marriage was enacted in 2013. In 2016, there were only 18 same-sex civil unions.

Same-sex couples remain a small group, making up just under 1% of all couples living together in 2013. This is comparable to Australia, where the 2011 Census of Population and Housing recorded that same-sex couples represented about 1% of all couples living together in Australia.[89]

## Most partners are similar in age

Analysis of 2013 census data for opposite-sex partners identifies that most people have a partner whose age is not significantly different to their own.[90] While men are usually older than their female partner (70% of the time), few men have a significantly younger female partner. For example, in 2013 only 5% of partnered men aged 40 had a partner who was 10 or more years younger.[91]

## Partnering rates vary depending on educational attainment

2013 census data also identifies different partnership rates based on educational attainment. People aged 25–34 who reported holding no formal qualifications also reported the lowest level of partnering (52% for men and 50% for women with no qualifications, compared to 62% of men and 69% of women with a degree or higher qualification).[92]

If people reported being partnered in the 2013 census, they were more likely to be married or in a civil union if holding a degree or higher qualification.[93]

## Many partners "live apart together"

Little information is collected about people who consider themselves in a committed relationship with someone who lives in a different household. These relationships are

often termed “living apart together” (LAT) relationships.[94]

In recent decades LAT relationships have received increasing attention in international research and literature. Most studies agree that just under 10% of adults are LAT, including in the United Kingdom and Australia.[95]

Researchers are divided over whether LAT is a “new” type of relationship, driven by changes in patterns of relationship formation and dissolution, or whether there have always been partners who live apart together when they are unready or unable to cohabit.[96]

Research in the United Kingdom, investigating 3,112 individuals in LAT relationships, observed there were four distinct profiles of LAT relationships that occurred at different stages in life:[97]

- Young adults in dating relationships (44% of LATs). This group was aged under 30 and lived in the parental home, often while studying.
- Independent adults (32%), older than 30 and mostly living outside the parental home.
- Single parents (11%), who were clustered in midlife, and most of whom have never married.
- Seniors (13%), most of whom were older than 50 years and had been previously married. While the study did not identify whether this group also included people who were LAT because their partner had gone into an aged care facility, many in this group cared for others outside the household.[98]

Each profile had distinctive behaviours and intentions. The primary reason for LAT relationships shifted from “constraint” early in life (for example due to distance between jobs or care responsibilities for children or elderly parents), to “choice” later in life, and in particular the desire to balance intimacy and autonomy.[99] While young adults tended to see LAT as a state of transition and intended to live together in future, seniors typically lived apart for longer periods with no intention to live together.[100]

That research also identified that LAT relationships were concentrated early in the life course, after which it became a minority practice as most people entered cohabitation and (then) marriage.[101]

In New Zealand, the NZW:FEE Survey identified that, in 1995, 20% of women aged 20–24 years were in an intimate relationship with someone who lived in a separate household.[102] However this data is now out of date. More research is needed into the prevalence, behaviours and intentions of people in LAT relationships in New Zealand.

# Chapter 2
# Having children in New Zealand

Changing patterns in relationship formation have coincided with changes in when and how New Zealanders are having children.

## Women are having children later in life

The median age of women giving birth has been steadily increasing since the 1970s. In 1976 the median age of mothers at birth was 25 (23 among Māori), increasing to 30 (26 among Māori) in 2016.[103] Changing expectations around education, career, travel, relationships and economic stability are all likely to be playing a role in this trend.[104]

## More women are remaining childless

As more women delay having children, the proportion of women remaining childless has steadily increased, and has more than doubled since the 1970s.[105] This increase has been linked to social change (life circumstances or choice), rather than biological change (involuntary childlessness).[106]

## The fertility rate is declining

Fertility rates[107] in New Zealand (Figure 2a) increased dramatically from the mid-1940s and peaked at 4.31 births per woman in 1961.[108] New Zealand then experienced a period of decreasing fertility, due in part to delayed childbearing and increasing rates of childlessness. In 1976 the fertility rate was 2.27, declining to a record low of 1.87 in 2016.[109] However, since 1980 the fertility rate has been relatively stable, averaging 2.01 births per woman.[110] This follows patterns seen in most other comparable countries.[111]

There is significant variation in fertility rates across different ethnic groups. Māori and Pacific women have fertility rates well above those of European and Asian women, and patterns of younger childbearing.[112] In the 2014 Household Labour Force Survey, 68.5% of Māori and 73.4% of Pacific women had

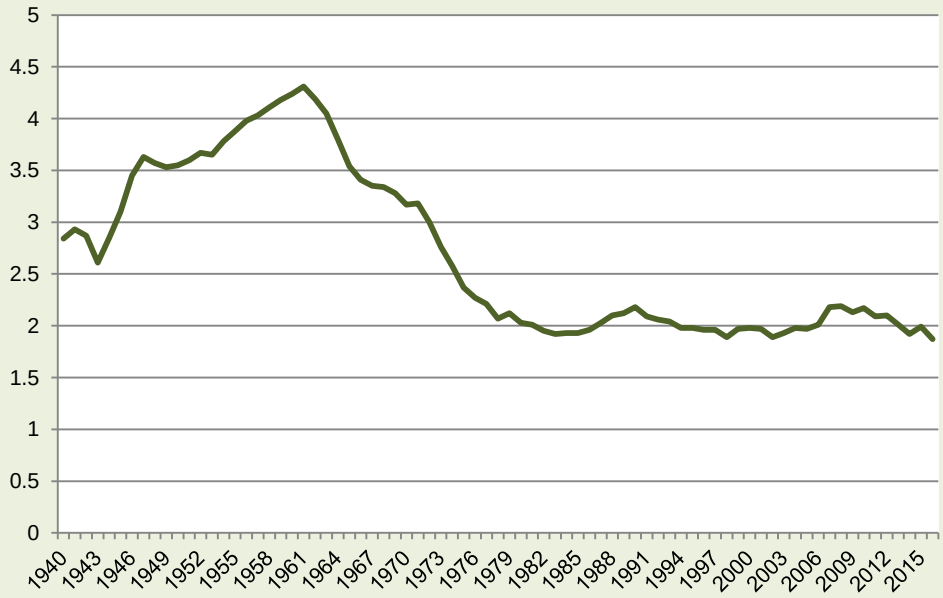


**Figure 2a. Total fertility rate, 1940 to 2016**

Source: Statistics New Zealand "Total fertility rate (Māori and total population) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

dependent children, compared to 62.6% of European and 55.7% of Asian women.[113]

## More children are born outside marriage

In 2016, 46% of all births in New Zealand were to parents who were not married or in a civil union (ex-nuptial births).[114] This has increased significantly since 1976, when ex-nuptial births only accounted for 17% of all births (Figure 2b).[115]

The rate of ex-nuptial births in New Zealand is higher than the OECD average of 40% (in 2014)[116] and the rate of ex-nuptial births in Australia (34.4%), but is similar to the rate in the United Kingdom (47.6%).[117]

## Historically low rates of ex-nuptial births reflected different social attitudes

Historically, marriage was a common response to ex-nuptial conception among non-Māori.[118] From 1920 to 1940 over 60% of ex-nuptial conceptions ended as nuptial births.[119] When ex-nuptial conception did not end in marriage, adoption was a common outcome.[120]

By the 1960s, marriage precipitated by pregnancy was starting to decline, with an increasing tendency for unmarried women to give birth outside marriage.[121] At the same time, improved access to birth control, changing social attitudes to children born outside marriage and the introduction of the Domestic Purposes Benefit in 1973 all contributed to a decline in ex-nuptial adoptions.[122] Today adoptions are very rare, totalling around 100 per year.[123]

## Ex-nuptial rates are higher among Māori

Rates of ex-nuptial births are consistently higher for Māori (Figure 2b). This reflects changing relationship practices over time, explored in Part A of our Issues Paper, and different patterns of support for unmarried women.[124]

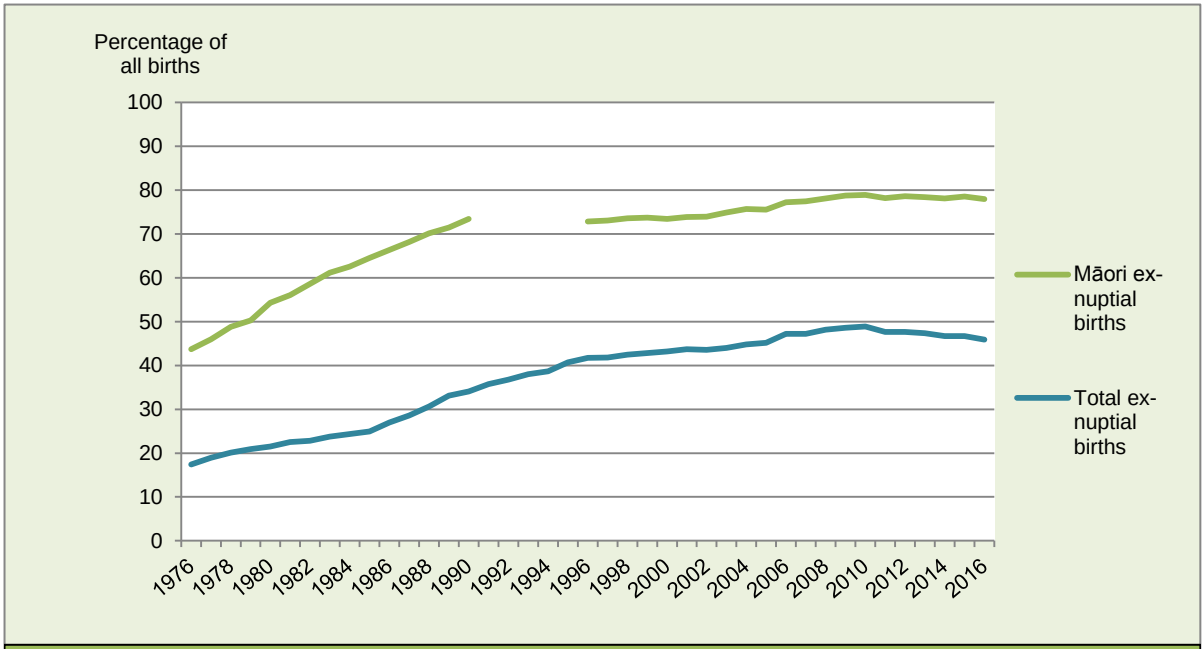


**Figure 2b. Proportion of ex-nuptial births in New Zealand, total population and Māori population, 1976-2016**

Source: Statistics New Zealand "Live births by nuptiality (Māori and total population) (annual-Dec) " (May 2017) <www.stats.govt.nz>.
Note: Data for Māori births is not available for 1991-1995.

## The increase in de facto relationships is likely driving the increase in ex-nuptial births

Available data on ex-nuptial births does not distinguish between births to de facto partners and births to single mothers.

Superu suggests that most of the increase in ex-nuptial births since the 1960s has been due to the rise in the number of children born to de facto partners.[125]

This was evident in the NZW:FEE Survey, which identified women of more recent birth cohorts had a higher likelihood of having their first child in cohabitation.[126] For example, 15.4% of non-Māori women born between 1960 and 1969 gave birth to their first child while cohabiting, compared to just 1.9% of women born between 1936 and 1949.[127] The increase was significantly higher among Māori women, with 44.6% of Māori women born between 1960 and 1969 giving birth while cohabiting, up from 8.7% of Māori women born between 1936 and 1949.[128]

In the more recent Growing Up in New Zealand Study, 63% of mothers during late pregnancy were married or in a civil union, 28% were living with their partner, 4% were in a relationship but not living together and 5.4% were not in a relationship.[129] The parental relationship status had changed for very few of the cohort children (5%) by the time they were aged 9 months, with approximately 4% reporting a separation over this time and 1% reporting a new partnership.[130]

# Chapter 3
# Changing patterns in relationship separation

It is difficult to provide an accurate picture of relationships ending in separation in New Zealand because of data constraints. Information is not regularly collected on relationship and family transitions, and we are therefore required to rely primarily on official divorce statistics (capturing dissolutions of marriages and civil unions).

## Divorce statistics are problematic

Official divorce statistics are not an accurate measure of separation, because not all marriages and civil unions that end will be officially dissolved. Divorce statistics are also inadequate because they do not include de facto separations. This is a significant knowledge gap in our understanding of relationships in New Zealand.

Divorce statistics are also an unreliable measure of the duration of relationships. Many partners will have spent some time living together in a de facto relationship before marrying (see Chapter 1), and divorce records only tell us when a relationship was legally dissolved, not when the partners separated. In New Zealand, marriages and civil unions can only be dissolved after the parties have been separated for two years.[131] As a result the length of a marriage will not accurately represent actual length of that relationship.

However, on the data that is available, it is clear that separation affects the lives of many New Zealanders.

## The divorce rate is higher than in 1976, but has been declining since the early 2000s

In 2016, the divorce rate was 8.7 per 1,000 existing marriages and civil unions, compared to 7.4 in 1976 (Figure 3a).[132]

While the divorce rate has increased since 1976, it has been steadily declining since it 1982 peak, when it reached 17 divorces per

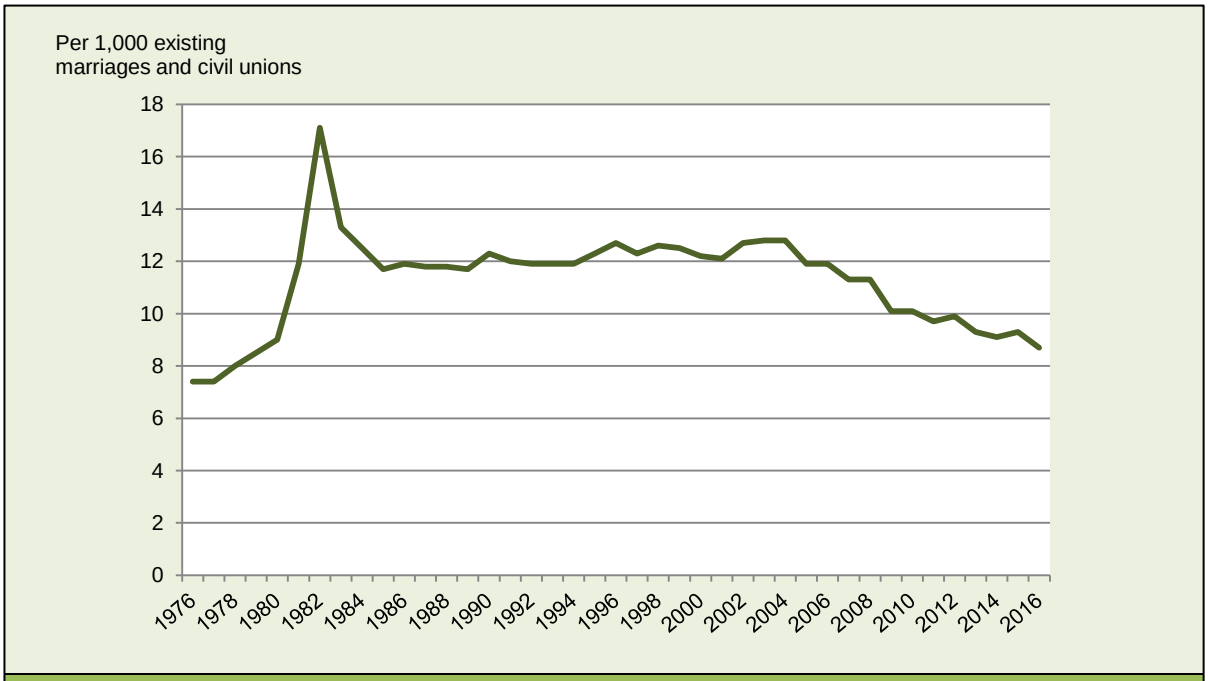


**Figure 3a. New Zealand divorce rate, 1976 to 2016**

Source: Statistics New Zealand "Divorce rate (total population) (Annual-Dec)" (June 2017) <www.stats.govt.nz>.

1,000 existing marriages.

The downward trend in the likelihood of divorce was also observed in the NZW:FEE Survey, which identified a 35% decline in the likelihood of divorce between the 1980s and 1990s.[133]

Several factors are likely to have affected the divorce rate since 1976, starting with the enactment of the Matrimonial Property Act 1976 (now the Property (Relationships) Act 1976), which provided for equal division of matrimonial property at the end of a marriage.[134]

The sharp increase in the divorce rate in 1982 is due to changes in the law that made it much easier to obtain a divorce.[135] This also coincided with a small increase in the number of remarriages (see Chapter 4), which suggests many people who legally divorced in 1982 had already separated and re-partnered.

These legal changes were responding to a demand that was driven primarily by the high levels of first conception and marriage at young ages that occurred several decades earlier, including during the post-World War Two period.[136] These types of marriages were notorious for high rates of dysfunctionality and breakdown.[137]

The subsequent relaxation of divorce laws and a corresponding increase in the divorce rate is a trend observed in most other developed countries during the 1970s to 1990s.[138]

Possible factors contributing to the declining divorce rate in recent years include the declining marriage rate and the later age at which people are marrying. International research suggests that the age at which a relationship starts is one of the most powerful factors associated with subsequent breakdown, and that younger relationships are generally less stable.[139]

## Just over one-third of marriages end in divorce

The divorce rate does not give a complete picture of how many marriages end in divorce. Analysis of divorce statistics by year of marriage shows that just over one-third (38%) of New Zealanders who married in 1991 had divorced before their silver wedding anniversary (25 years).[140] This is higher than for those who married in 1981 (34%), and in 1971 (29%).[141]

## The median duration of marriages ending in divorce has increased slightly

While more marriages end in divorce, the median duration of marriages ending in divorce has been rising since the early 1990s, and was 14 years in 2016, up from 12 years in 1977.[142] However this might not suggest marriages are longer lasting, as a couple may be separated for some time before divorcing.

## People are divorcing later in life

As people marry later, they are also divorcing later in life. The median age at divorce in 2016 was 47 for men and 44 for women compared to 44 for men and 41 for women in 2006.[143]

## The rate of de facto separation is unknown but may be higher

One possible reason for the decreasing divorce rate is that people are now much more likely to live together in a de facto relationship before marriage (see Chapter 1), and will have already experienced, and passed, some form of "relationship fragility test".[144]

This suggests that the separation rate for de facto relationships may be higher than the divorce rate. While information on de facto separations is not routinely collected in New Zealand, some evidence suggests that a de

facto relationship is more likely than a marriage to end in separation.

The NZW:FEE Survey identified that first cohabiting unions have, over time, become increasingly more likely to end in separation.[145] Among women who entered into their first cohabitation before 1970, 14% of cohabitations had ended in separation within five years. The rate of separation increased to 33% for first cohabiting unions entered into between 1970 and 1979, and 45% for first cohabiting unions entered into between 1980 and 1989.[146]

While this does not include subsequent cohabitations (this analysis is not available), the NZW:FEE Survey also found that women who had their last child in a cohabiting relationship were much more likely to become single parents than those who had their last child in a marriage.[147] Experts suggest this supports the view that cohabitations are more fragile than marriages.[148]

The Christchurch Study also identified that rates of parental separation in the participant child's first five years were higher among de facto parents (43.9%) compared to married parents (10.9%).[149] However, the original sample size of de facto parents was much smaller than that of married couples (57 compared to 945).[150]

The NZW:FEE Survey and Christchurch Study are now over 20 years old. It is unknown whether the trends they identified have continued, or if they have been altered by subsequent changes to the legal and social context.

### Recent international research suggests de facto relationships may be more enduring

More recent research from Australia suggests that cohabiting unions may now be more enduring than the NZW:FEE Survey or the Christchurch Study suggest. A study of opposite-sex couples cohabiting in 2001 identified that, three years on, 61% were still cohabiting, 19% had separated and 20% had married.[151]

Research in England and Wales also challenges the view that cohabiting relationships are more fragile than marriages.[152] While statistics may point to marriages being on average less likely to end in separation, and marriages lasting longer than cohabiting relationships, this does not compare like with like.[153] If separation rates are adjusted for differences between people who are married and people who cohabit, including differences in age, the presence of children and whether the relationship is a first or subsequent union, there would be little difference between separation rates for cohabiting and married partners.[154]

## Almost half of all divorces involve children

The number of parents divorcing who have children under the age of 17 years has been decreasing since the early 2000s (Figure 3b), in line with the general trend in the divorce rate. Data on divorces involving children aged 17 and over is not available.

In 2016, 3,450 divorces involved children under the age of 17 years (affecting 6,135 children in total), accounting for 42% of all divorces.[155] This compared to 4,836 divorces (affecting 9,132 children) in 1990.[156]

## Parental separation in longitudinal studies

The exposure of children to parental separation can be investigated in longitudinal studies.

The Christchurch Study observed a fairly steady rate of parental separation for its cohort of over 1000 children born in 1977, with, on average 2.3% of parental relationships ending in separation each year in the first 10 years of the child's life.[157] By the age of 16, 34.2% of the cohort had either experienced parental separation or had entered a single parent family at birth.[158]

The Christchurch study also identified that families with more children were less likely to separate, the risk of separation halving for families with three children under five, compared to one child under five.[159] The presence of preschool-aged children was therefore seen to act as a "protective factor" reducing the risk of relationship instability (although such effect may only be temporary).[160] This is consistent with international research, which estimates that the presence of children can reduce separation rates by as much as 40%.[161]

These findings have also been reflected in early results of the more recent Growing Up in New Zealand Study, which identifies that, overall, the number of children living in a single parent household is increasing as the children get older: 3% lived in a single parent household before birth, rising to 5% by age 2 and 8% by age 4.[162]

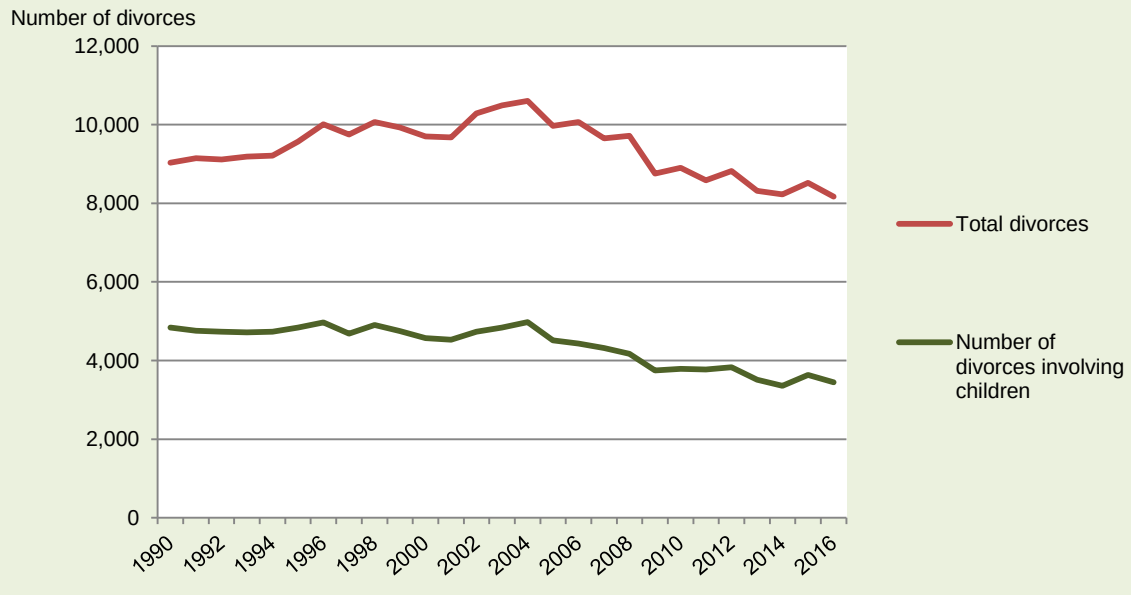


**Figure 3b. Divorces involving children under the age of 17, 1990 to 2016**

Source: Statistics New Zealand "Divorces (Marriages and Civil Unions) (Annual-Dec) (May 2017) <www.stats.govt.nz>; Statistics New Zealand "Divorces involving children aged under 17 years (Marriages and Civil Unions) (Annual-Dec) (May 2017) <www.stats.govt.nz>.

Another recent study that investigated the living arrangements of 209 young people from birth to age 15 found that only 20 per cent had spent all of their childhood living with both biological parents.[163]

## Most single parent families today are likely to have resulted from relationship separation

There has been a significant increase in single parent families in New Zealand, with the proportion of single parent households almost doubling since 1976, from 5% to 9% of all New Zealand households (see Chapter 5).[164]

While we do not know exactly how many single parent families result from separation, this is likely to be the primary contributor to the rise in the number of single parent families since the 1970s.[165]

An analysis of census data from the early to mid-2000s identified that approximately two thirds of New Zealand's single parents had been married or in a civil union.[166] The remaining one third may have separated from a de facto partner, may be in a relationship but living apart (see Chapter 1), or they may have had their child or children outside a relationship.

# Chapter 4
# Re-partnering and stepfamilies

Many New Zealanders will have more than one intimate relationship in their lifetime.

Re-partnering is an important determinant of family structure, size and arrangements, in particular influencing the prevalence of stepfamilies.

## Remarriages have increased as a proportion of all marriages

Since 1982 approximately one third of all marriages in New Zealand have been remarriages (29% in 2016), where at least one partner has previously been married or in a civil union (Figure 4a). This proportion has increased since the 1970s. In 1971, just 16% of marriages were remarriages.[167]

## Little else is known about re-partnering in New Zealand

Other than official statistics on remarriages, little is known about re-partnering and stepfamilies in New Zealand.

Statistics on remarriages do not capture people who divorce and then enter into a de facto relationship, people who re-partner without officially divorcing, or people who have been in more than one de facto relationship throughout their lifetime. Information about these types of transitions is not regularly collected in New Zealand.

The NZW:FEE Survey investigated re-partnering among women during 1950–1995, and identified that the vast majority who re-partnered had entered into a cohabiting union rather than remarrying (80% of women who re-partnered within five years of separation).[168] Therefore the number of remarriages alone is unlikely to reflect the rate of re-partnering in New Zealand.

The NZW:FEE Survey identified that, within two years of separation from a first marriage, 30% of women had re-partnered (Figure 4b).[169] The likelihood of re-partnering then decreased as the time since separation increased.[170]

The NZW:FEE Survey also identified substantial differences in the likelihood of re-

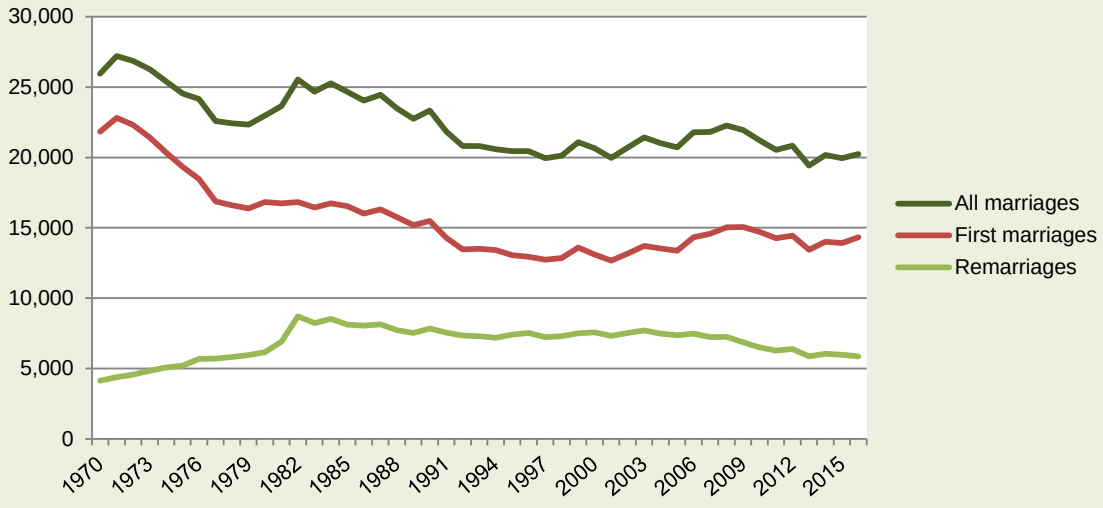


**Figure 4a. Number of first marriages, remarriages and total marriages (including civil unions), 1970 to 2016**

Source: Statistics New Zealand "First Marriages, Remarriages and Total Marriages (including Civil Unions) (Annual-Dec)" (May 2017)

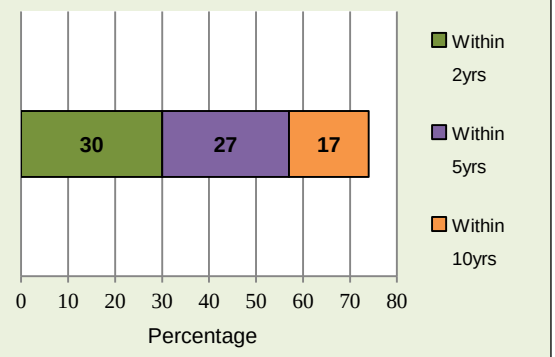


**Figure 4b. NZW:FEE Survey, Cumulative proportion of women repartnering after separation from a first marriage**

Source: Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 138.

partnering depending on the woman's age at separation, the presence of children and the age of the youngest child.[171] A woman's chances of re-partnering were highest if she had separated from her partner before age 30.[172] Childless women were about 60% more likely to re-partner than single mothers.[173] Single mothers with children over the age of 15 were twice as likely to re-partner than single mothers with younger children.[174]

Results of the NZW:FEE Survey also identified that women whose first marriages ended in separation after 1975 were more likely to re-partner in the first three years of separation than those whose separations had occurred earlier.[175]

## Stepfamilies in New Zealand have become more common

Stepfamilies are couples with children where at least one of the adults is not the biological or adoptive parent of one or more children in that family. Stepfamilies are difficult to define as there can be several variations, as explained in the Glossary to this Study Paper.

Stepfamilies often form when people re-partner, bringing with them children from a previous relationship. The limited data available suggests that stepfamilies are becoming more common.[176]

The NZW:FEE Survey identified that about 18% of mothers had lived in a stepfamily at some point, and that the younger birth cohorts were more likely to live in a stepfamily than the older cohorts.[177] In the vast majority of stepfamilies, only one adult brought children from a previous relationship into the family, with only 1 in 8 stepfamilies including children from

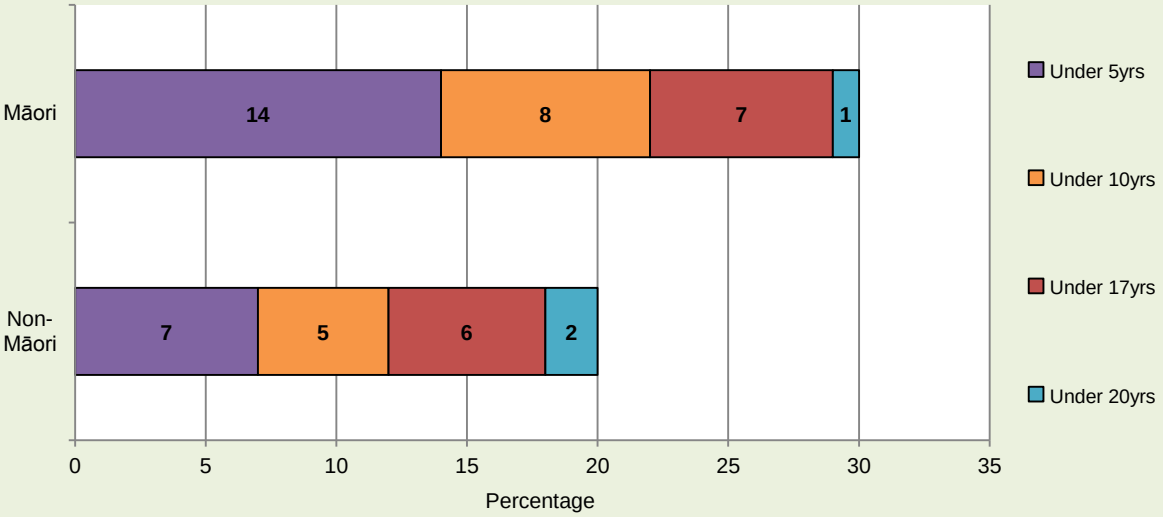


**Figure 4c. NZW:FEE Survey, Percentage of children who have lived in a stepfamily before a given age**

Source: Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 79.

previous relationships of both partners.[178]

The NZW:FEE Survey also identified that 1 in 5 children had lived in a stepfamily before age 17, with children born after 1970 being increasingly more likely to live in a stepfamily (figure 4c).[179] 29% of Māori children lived in a stepfamily before age 17, compared to 18% of non-Māori.[180]

The prevalence of stepfamilies can also be measured in longitudinal surveys. Data from the Christchurch Study identified that 18.4% of the participant children had lived in a stepfamily for some period of time by age 16.[181]

A more recent analysis of the Survey of Family, Income and Employment (SoFIE, see Chapter 5) data identified that, at the conclusion of the survey, approximately 9.3% of all dependent children and 7.5% of adults living with dependent children were living in a stepfamily at that point in time.[182]

While little is known about stepfamilies, some evidence suggests they are more likely to end in separation than other couple with children families, especially in the first few years.[183] The Christchurch Study identified that entry into a stepfamily following parental separation within the first six years of a child's life was "associated with relatively poor survival probabilities", with 55% experiencing stepfamily separation within a four year period.[184]

The increased likelihood of separation may be because stepfamilies can face unique challenges. A New Zealand study of 44 stepfamilies identified four common issues particular to stepfamilies: how to discipline children and who would do so; agreement on household rules and routines; the external influence of non-resident parents; and having enough time to develop the couple's relationship.[185]

# Chapter 5
# Wider patterns of change in the family and household

*"'Family' has been experienced differently by different generations and age groups of people in New Zealand. This is because each generation is influenced by period-specific events, policies, beliefs and responses. The bicultural and multicultural nature of New Zealand means, too, that there is considerable diversity at any one time in the ways that families are defined and understood."*[186]

The increasing diversity of relationship forms and changing patterns in childbearing, separation and re-partnering detailed in the previous chapters all have implications for family and household structures.

These changing patterns have seen a move away from the dominance of the traditional nuclear family unit (a man and a woman, married with children) and towards an increasingly wide range of different family forms.[187] Figure 5a shows the changes in household composition since 1976.

There is also growing evidence to suggest that many New Zealanders experience frequent changes in their family and household arrangements over time. A recent study investigating the living arrangements of 209 young people from birth to age 15 found that only 14 (7%) lived their whole lives in households containing only nuclear family members.[188] While not a representative study, it suggests that families today take many forms and are frequently changing and evolving.[189]

## Changes in the three "family types"

The census collects information on three family types: couples with children, couples without children and single parent families. Figure 5b breaks down the proportions of these family types in 2013.

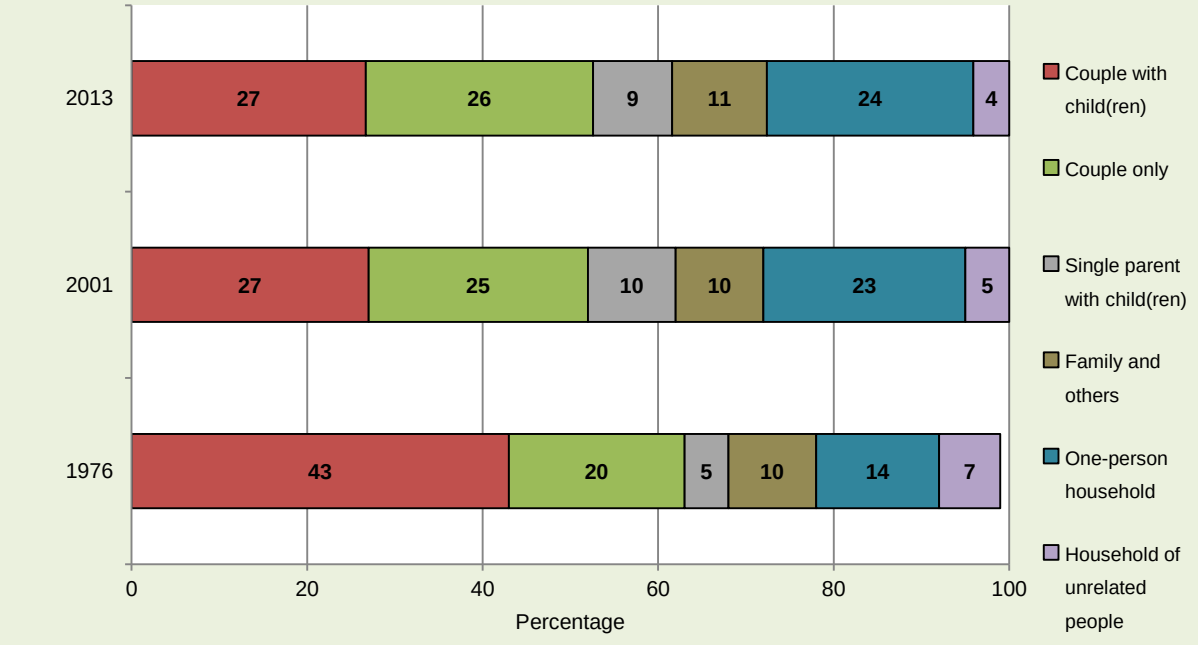


**Figure 5a. Household types, 2013, 2001 and 1976 census years**

Sources: Statistics New Zealand "Household composition, for households in occupied private dwellings, 2001, 2006 and 2013 Censuses (RC, TA, AU)" <nzdotstat.stats.govt.nz>; Dharmalingam and others *A Demographic History of the New Zealand Family from 1840: Tables* (Auckland University Press, 2007) at 17.

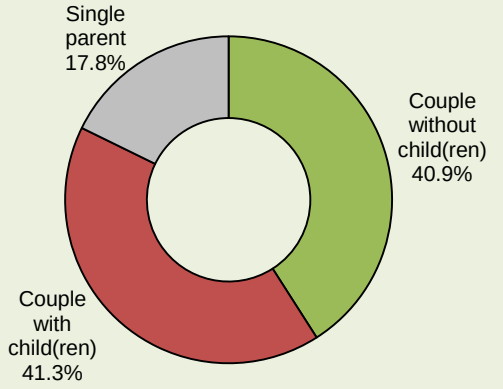


**Figure 5b. Family types, 2013 census**

Source: Statistics New Zealand *2013 QuickStats about families and households* (November 2014) at 6.

## Couples with children are decreasing in proportion to other family types

"Couples with children" is still the most common family type in New Zealand, making up 41.3% of all families (27% of all households) in 2013.

However, as a proportion of all families, couples with children have been on the decline since 1991, when they made up 48% of all families in New Zealand.[190]

## Couples without children are increasing as a proportion of all families

In contrast to couples with children, the number of couples without children has steadily increased since 1991.

Couples without children cluster in two age ranges; those in their mid-to-late 20s or early 30s, and, to a greater extent, those in their 50s, 60s and 70s.[191] This reflects the life stages of younger couples who have not yet had children, and of older couples who may have had children, but no longer have children living with them. The increase in the number of couples without children could be in part due to delayed childbearing and increasing childlessness but it also reflects New Zealand's ageing population, and the increase in couples whose children have grown up and left home.

## There are more "single parent families"

While the proportion of single parent families has remained relatively stable since 1991, the late 1970s and 1980s saw a period of rapid growth in single parent families, with the number of single parents increasing by a third in each census period.[192]

As a result, the proportion of single parent households has almost doubled since 1976, from 5% to 9% of all households in 2013.[193]

## Many people move in and out of single parent families

Single parenting is a situation which many people move in and out of.[194] While census data gives us a picture of how many people are in single parent families at a particular point in time, it does not tell us how many people have spent some time in single parent families during their lifetime.

In 2003 Statistics New Zealand began the Survey of Family, Income and Employment (SoFIE).

**What is SoFIE?** SoFIE was a longitudinal sample survey of 22,000 New Zealanders, representing the usually resident population of New Zealand living in permanent, private dwellings. It involved a series of interviews conducted across eight years or "waves", from 2003 to 2010. It asked participants a series of questions at each interview including questions about family type. From this data we can identify individuals who changed family type between interviews, although we do not know who the family members were, or why their living arrangements changed. It provides a

useful insight into the living arrangements of New Zealanders over an eight year period.

SoFIE sorted people into one of four groups – the three family types used in the census (couple only, couple with children and single parent family), and a fourth group, "not in a family nucleus", to capture people not living with a parent, partner or child (or if their children have a partner or children of their own living with them).

Analysis of SoFIE data by Superu identified that 11% of adults and 32% of dependent children lived in a single parent family at some point over the eight year survey period. The proportion of dependent children who spent time in a single parent family was higher for Māori (50%) and lower for Asian (19%) children.[195] 11.5% of dependent children spent the entire eight year survey period living with a single parent.[196]

It also identified that the most common trend was for single parents to remain single parents throughout the survey period, and that the rate was higher for women than men (44.2% for women and 29% for men).[197] Women were more likely than men to move into a couple with children (15.7% of women compared to 9.7% of men), while men were more likely than women to transition to being single (20% of men compared to 14.4% of women).[198]

## The three "family types" tell us very little about post-separation families

The classification of family according to three family types (couples with children, couples without children and single parent families) does not tell us anything about children who live in more than one household, such as shared care arrangements following separation, or in stepfamilies.

Beyond census data, there is very little information available about these families and households. The little information that we do have suggests that they are common. For example, in a 2012 survey of 8,500 secondary school students (Youth'12 survey), 29% of students reported that they lived in two or more homes.[199]

In another study of 209 young people, 59% were either in single parent or shared care by age 15. The most common care arrangement for those not living with both parents was where the children had no contact with one of their biological parents.[200] At all ages, the biological mother was most likely to be the primary or sole carer.[201] Rates of shared care (where more than 35% of time was spent with each parent) was low.[202] However this was not a representative sample.

We discuss post-separation families more in Chapter 8.

## Same-sex couples with children are small in number

Same-sex couples are statistically less likely to have children than opposite-sex couples.[203] Biological, psychological and other constraints faced by same-sex couples generally result in smaller family sizes, unless both partners bring children from previous opposite-sex relationships to a same-sex relationship.[204]

In 2013, there were only 306 male couples with child(ren), and 1,170 female couples with child(ren), together making up less than 1% of all couples with children in New Zealand.[205]

## Families with adult children

Families with adult children reflect a diverse set of characteristics and contexts.[206] They may include parents caring for adult children with severe disabilities, or adult children staying home while studying, saving money or caring for elderly parents.[207]

In 2013, families with all children aged 18 and over accounted for 12% of all families.[208] 110,559 families included adult children aged 20 years and over, 64,707 of these were couples with children families and 45,846 were single parent families.[209]

## More people live in extended family households

The number of families sharing their household with members of their extended family is increasing. In this context, an "extended family" is a group of related people usually living together, either as a family with one or more other related people, or as two or more related families (with or without other related people).

According to census data, the number of extended families living in the same household increased by just over 50% between 2001 and 2013, from 64,929 to 100,605 families.[210]

Many people may move in and out of extended family households. The Growing Up in New Zealand Study identified that 24% of children lived with extended family before birth (that is, while their mother was pregnant), and that this dropped to 20% by the time the child reached age 2, and 17% by age 4.[211]

We discuss extended family living as a result of separation in Chapter 8.

Living with extended family members can be beneficial for several reasons, including reduced living costs and shared childcare and other household activities.[212] However, extended household living can also have negative impacts, including overcrowding which can be associated with negative health outcomes.[213]

## Extended family living can have cultural significance

Certain ethnic groups are more likely to live in extended family households. Māori have strong cultural intergenerational connections, and it is common for Māori grandparents to live with members of their extended families.[214] Pacific peoples are even more likely to live with extended family members.[215]

In the Growing Up in New Zealand Study, by age 4 approximately 40% of Pacific children, 32% of Asian children and 26% of Māori children were living in extended family households, compared to 8% of European children. [216]

## Grandparents in a parental role

In 2013 there were 9,543 grandparents in a parental role (that is, where the parents of the children were not living in the same household).[217]

While little is known about grandparents in a parental role, some suggest this arrangement is becoming more common, and that parental separation is one of the main reasons why grandparents take on a parental role.[218]

The Youth'12 survey identified that grandparents acted as a parent for 13% of students, and that other relatives acted as a parent for 17% of students.[219] These proportions were higher for students living in more socioeconomically deprived neighbourhoods.[220]

For Māori, the traditional practice of whāngai, where children are raised by whānau members other than their parents, provides opportunities for grandparents to raise mokopuna.[221] In a recent study of 209 young people, four had spent time in a whāngai arrangement.[222]

## Family transitions – What happens in a year?

Data is not routinely collected in New Zealand on family transitions. While census and other survey information can give us a snapshot of what New Zealand families look like at a

particular point in time, relatively little is known about how the living arrangements of New Zealanders change and evolve.

Superu (then the Families Commission) analysed SoFIE data from 2003 and 2004 to explore how many people change living arrangements over a 12 month period. Figure 5g summarises key transitions, adjusted for the New Zealand population, estimated at 3,718,000.

Superu's key observations from SoFIE included: [223]

- One in 10 New Zealanders changed family living arrangements during one year.
- Younger people were more likely to change family type – 20% of 15–34 year olds, compared to 9% aged 35 years and over, or 5% percent aged 65 and over.
- Single parent families demonstrated the most change – 18% of adults and 11% of dependent children left this family type during one year.
- Of people aged 25–34 who changed family type, 12% went from not living in a family nucleus to living in a couple without children; 24% went from living in a couple without children to not living in a family nucleus; and 12% went from living in a couple with children family to a single parent family.
- There were as many 25–34 year old couples who stopped living together as those who had a first child and became a "couple with children" family.
- 5% of dependent children in a couple with children family transitioned to a single parent family.
- About three-quarters of adults who went from a single parent family to a couple with children family were women. This roughly reflects the proportions of women and men in single parent families in 2003, meaning that men were just as likely as women to make this move. Similarly, 79% of people who went from not living in a family nucleus to living in a couple with children family were men. It seems likely that many would have been moving in with their partner and partner's children.

Superu's analysis of family transitions over the full course of the eight year survey period indicated relative stability in the living arrangements of New Zealanders, with 57% of adults and 79.2% of dependent children experiencing no change in family type.[224] Many transitions followed common life course changes, for example younger "couples without children" transitioning to "couples with children", and older "couples with children" transitioning to "couples without children" (consistent with children growing up and

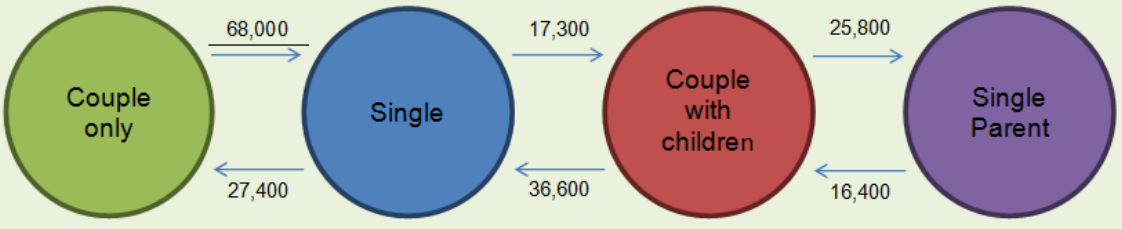


**Figure 5c. SoFIE, Numbers of adults changing living arrangements in one year (2003 to 2004)**

Source: Michelle Poland and others *Moving on: Changes in a year in family living arrangements* (Families Commission, Research Report No 2/07, February 2007).

leaving home).

A significant minority (12.7%), however, experienced three or more changes in living arrangements over that period.[225]

# Chapter 6
# Sharing the work

One of the key principles of the Property (Relationships) Act 1976 is that all forms of contribution to a marriage, civil union or de facto relationship are treated as equal.[226] Contributions can include paid and unpaid work, such as workforce participation, caring for children of the relationship and performing other household duties.[227]

In this chapter we explore changes in how partners share the work in relationships.

## Significant changes in workforce participation among couples with children

One of the most significant changes affecting contributions within relationships is the increasing likelihood for both partners to participate in the workforce, particularly among couples with dependent children (Figure 6a).

Around two-thirds of couples with children are dual-earner families, up from half in the early 1980s. This pattern appears to have stabilised.[228]

The most common arrangement is for both partners to work full-time (45% of couples with dependent children in 2016).[229] In contrast, in 1982 the dominant pattern was one partner working full-time while the partner was not in the workforce (52% of couples with dependent children, down to 33% in 2016).[230]

The proportion of couples with dependent children where one partner works full-time and one partner works part-time has decreased slightly, from 28% in 1982 to 22% in 2016.[231]

*"Unlike 1976, therefore, by the 1990s the quality and quantum of family life was more dependent on both partners juggling the demands of both the workforce and family life."*[232]

The increase in dual-earner families has been linked to a growing polarisation of families with little paid work (the "work-poor") and those whose family members spend long hours in the workforce, either out of choice or economic

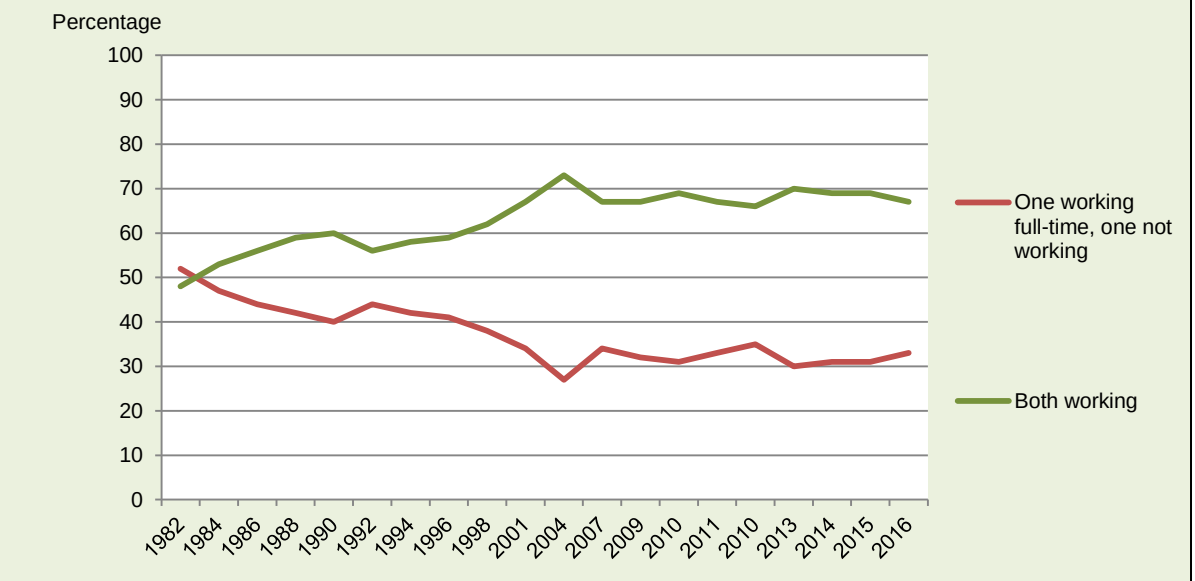


**Figure 6a. Proportion of couples with dependent children where there is at least one full-time adult worker, 1982 to 2016**

Source: Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 147.

need (the “work-rich”).[233]

## The rate of dual earner families is higher than comparable countries

In recent years, the proportion of couples with children where both parents are in paid work (68%) has been higher than the OECD average (65%).[234] There are variations, however, depending on the age of the youngest child (Figure 6b). Part-time rates tend to be higher in New Zealand compared to the OECD average.

## More women are in the workforce, but the rate remains lower than that for men

The changes in workforce participation among couples with children reflect the rising workforce participation rate of women.

In 2016, the workforce participation rate for women was 65%, up from 43% in 1976.[235] This increase has been largely driven by the rise in the number of women with dependent children who are working, especially single mothers (discussed in Chapter 8).[236]

Men continue to have a higher workforce participation rate than women, although it has fallen slightly in the last thirty years, from 79% in 1986 to 75% in 2016.[237] This drop has been observed to disproportionately affect men with little or no formal qualifications, who find it harder to enter paid work and, if they do, find a job that can support a family.[238]

## Many different reasons for the rise in women’s workforce participation

Reasons for the increase in women’s workforce participation likely include changes in personal preferences and social expectations.

Many women with children will, however, continue in or return to the workforce for economic reasons.[239] Increasing income inequality during the 1980s and 1990s means that a single full-time income is now not enough for many families to maintain an adequate income and keep the family out of poverty.[240]

## Women with children have lower workforce participation rates than women without children

Motherhood is a significant factor in how

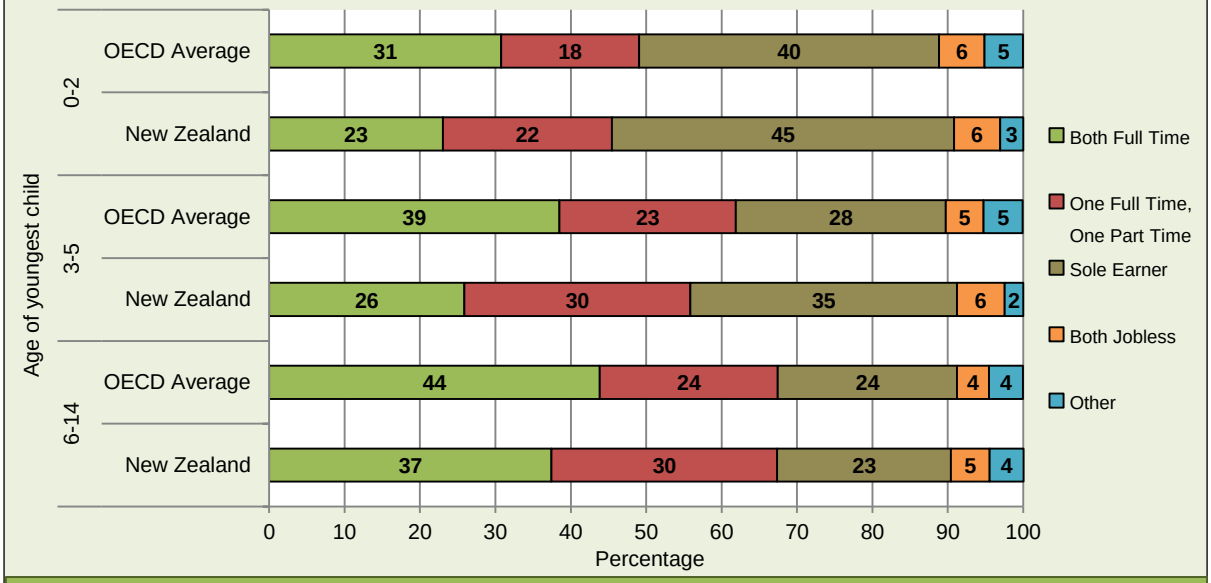


**Figure 6b. Distribution of employment arrangements in couple with children households by the age of the youngest child, New Zealand and OECD average**

Source: OECD "LMF2.2 The distribution of working hours among adults in couple families by age of youngest child and number of children" (December 2015) at 4-5.

women participate in paid work.[241] In 2014, 73% of partnered mothers with dependent children were in the workforce, compared to 87% of women without dependent children.[242]

Partnered mothers are also more likely than women without children to work part-time. In 2014, 43% of partnered mothers in the workforce worked part-time compared to just 16% of women without children.[243]

The age of a mother's youngest child has a significant effect on their workforce participation. Partnered mothers with preschool-aged children are the least likely to be in the workforce, but became increasingly involved in the workforce as their children get older (Figure 6c).[244]

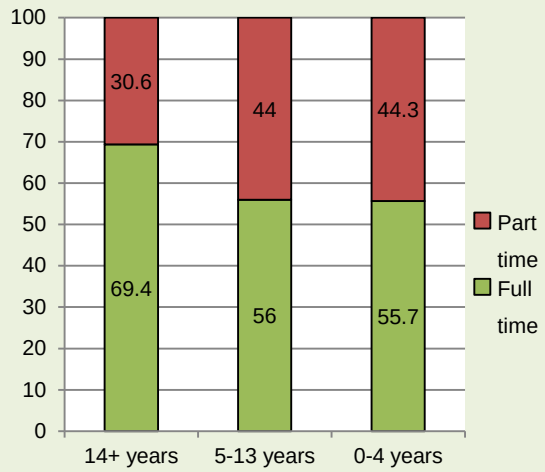


**Figure 6c. Proportion of partnered mothers working full time and part time, by age of youngest child, 2012**

Source: Flynn and Harris *Mothers in the New Zealand Workforce* (Statistics New Zealand, February 2015) at 23.

Similar effects are observable in other OECD countries. The employment rate[245] of partnered mothers in New Zealand was 66% in 2014, compared to the OECD average of 67%.[246] The rate was the same in Australia (66%), but higher in the United Kingdom (70%) and Canada (75%).[247]

## Childcare costs may influence women's workforce participation

One possible reason for the lower workforce participation among mothers of pre-school aged children is the comparatively high cost of childcare in New Zealand.[248] Figure 6d shows gross childcare fees for two children (aged 2 and 3) attending typical accredited early childhood education services in OECD countries in 2012, as a percentage of average wage.

In the Growing Up in New Zealand Study, of the 47.3% of mothers not in paid work when their child was 2, 18% said that it was because it was not worthwhile with childcare costs, and 7% said they could not find suitable childcare.[249] By the time the child was 4, 97% of children were participating in non-parental care, 94% of which making use of the Government's scheme of 20 hours of subsidised childcare, available for children from age 3.[250]

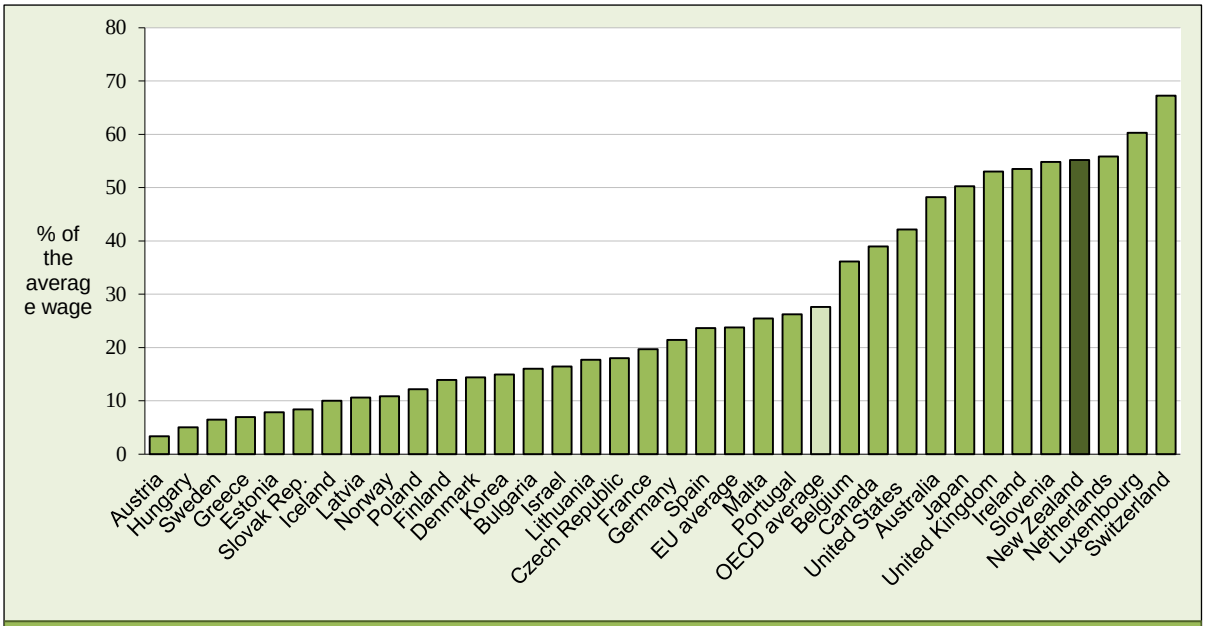


**Figure 6d. Average child care fees in OECD countries for 2 children (aged 2 and 3) attending accredited early-years care and education services, 2012**

Source: OECD *PF3.4: Childcare support* (May 2014) at 2.

## Parenthood affects workforce participation for men and women differently[251]

In 2016, according to the Household Labour Force Survey, 90% of people who left their job or withdrew from the workforce due to parental/family responsibilities were women.[252]

Women were also more likely to not seek work because of childcare responsibilities or because they are looking after others.[253]

Men, in contrast, tend not to vary their workforce participation, and continue to work full time, often assuming the role of primary earner in the household. Since 1986, fathers

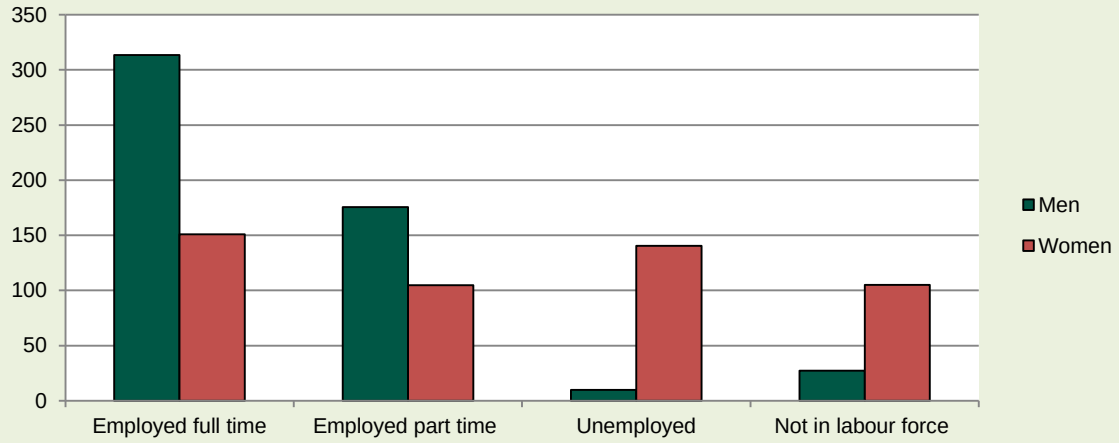


**Figure 6e. Workorce participation of men and women, for opposite sex couples with children, 2013**

Source: Statistics New Zealand "Work and labour force status of father, for opposite-sex couples with dependent child(ren) in occupied private dwellings, 2001, 2006 and 2013 Censuses (RC, TA)"; "Work and labour force status of mother, for opposite-sex couples with dependent child(ren) in occupied private dwellings, 2001, 2006 and 2013 Censuses (RC, TA)" <nzdotstat.stats.govt.nz>. <www.nzdotstat.stats.govt.nz>.

with preschool-aged children have been working increasingly longer hours,[254] and there is some evidence that suggests fathers may work longer hours than men without dependent children.[255]

These differences can be observed by looking at the workforce status of partnered men and women with dependent children in the 2013 census (Figure 6e).

The differences in workforce participation are most pronounced for parents with younger children, as identified in Table 6a.

**Table 6a. Percentage of parents in employment, by age of youngest child, New Zealand Childcare Survey 2009**

| Age of youngest child (years) | Mothers | Fathers |
|---|---|---|
| 0 – 2 | 44.8 | 89.6 |
| 3 – 4 | 61.8 | 89.7 |
| 5 – 13 | 72.3 | 87.6 |
| **Total** | 60.9 | 88.6 |

Source: Statistics New Zealand *Childcare use and work arrangements in 1998 and 2009* (March 2012) at 22.

### Measuring the effects of parenthood on workforce participation at age 30: The Christchurch Study

The different effects of parenthood on workforce participation for men and women at age 30 was recently investigated as part of the Christchurch Health and Development Study (Christchurch Study).[256] 987 individuals from the original birth cohort completed the age 30 survey. Given the age of the cohort, the majority of their children were within the preschool age range.

The Christchurch Study found that the effects of parenthood were different for men and women.

For women, parenthood was associated with a substantial reduction in workforce participation and income. Mothers overall worked 15 hours a week compared to 35 hours for women who were not parents, and had an employment rate of 54.8% compared to 89.1%.[257] Compared to mothers, women without children were 6.7 times more likely to be employed, and worked 20 more hours a week.[258]

For men, however, parenthood was not associated with a decrease in workforce participation.[259] Instead, there was a small increase in the number of hours worked by fathers, compared to men who were not parents (41.89 hours per week compared to 37.76).[260]

The results of the Christchurch Study suggest that, where preschool aged children are present, parenthood leads to a clear gender based division of labour in the way resources are allocated to parenthood and workforce participation.[261] Women overwhelmingly took the major responsibility for childcare during the preschool years, and this translated into a very large gap in rates of workforce participation.[262]

## Performing unpaid work in relationships – childcare and other household duties

According to census information, women are more likely than men to perform unpaid activities such as childcare, household work, helping someone who is ill or disabled, and other voluntary work, with higher rates of participation reported in every activity type in the 2013 census.[263]

Statistics New Zealand's Time Use Surveys provide an additional source of information on how New Zealanders spend their time. The latest Time Use Survey conducted in 2009/10 identified that:[264]

- Men and women spent similar time on all paid and unpaid work activities combined, but that most of men's work was paid (63%) and most of women's work was unpaid (65%).
- Men spent on average 1 hour and 50 minutes more on workforce activity per day than women.
- Women spent more time on unpaid work than men (four hours and 20 minutes compared to 2 hours and 32 minutes per day).
- Women spent more than twice as much time on childcare activities per day than men, and about an hour more on household work per day than men.

Another analysis of paid and unpaid work was performed as part of the Christchurch Study's review of the study cohort at age 30.[265] Unlike the Statistics New Zealand Time Use Survey, it identified that, when the total hours spent in paid and unpaid work were compared, women spent more time than men in all work activities, the gap being approximately 7 hours per week (Table 6b).[266]

The Christchurch study also identified that men and women reported similar levels of satisfaction with overall time allocation between themselves and their partners. Over 90% of men and women reported being "very" or "somewhat" satisfied with their work-life balance and the allocation of time within their partnership.[267]

**Table 6b. Average hours per week spent in paid and unpaid work for men and women at age 30, Christchurch Health and Development Study**

| | Men (n=478) | Women (n=509) |
|---|---|---|
| Paid employment | 40.3 | 28.0 |
| Childcare | 7.7 | 23.7 |
| Housework | 6.0 | 10.6 |
| **Total work hours** | 54.2 | 61.5 |

Source: Sheree J Gibb, David M Fergusson and Joseph M Boden "Gender Differences in Paid and Unpaid Work: findings from a New Zealand birth cohort" (2013) 9 Policy Quarterly 65 at 67.

Overall, the results from the Statistics New Zealand Time Use Survey and the Christchurch Study suggest that traditional gender roles continue to influence people's time-use patterns.[268] Despite the significant increase in women's participation in the workforce, outlined above, men generally take primary responsibility for financial support of the family, spending more time in paid employment, while women take primary responsibility for the home and family, spending more time looking after children and performing housework.

## Behind the general trends, there is a diversity of situations

The statistics canvassed in this chapter these are general trends, not absolute rules. Fathers are now more likely to take on the primary caregiver roles than in any other generation.[269]

While the number of men who leave the workforce for parenting/family responsibilities is relatively low, this has risen since 1986 (from 3,800 to 5,800), while the number of women doing the same has dropped (from 73,900 to 61,600).[270] The Growing Up in New Zealand Study recently identified that 1% of over 4,000 fathers and co-parents[271] of six year olds were "stay at home" parents.[272]

In future, we may see a greater diversity in the share of paid and unpaid work in relationships, in response to changing social norms and increasing diversity of relationship and family forms.

## Recognising the contributions of other family members

While this chapter has focused on the contributions of partners within a relationship, it is important to recognise the contributions made by other family members, and in particular how this can vary across different cultures.

The changing workforce participation of mothers means that the care and development of children has become more varied,[273] with childcare increasingly undertaken by the child's grandparents, as older New Zealanders are living longer and in better health than in the past.[274] The 2013 census identified that 12.7% of older New Zealanders looked after a child not living in the same household on an unpaid basis.[275]

In extended family households, daily tasks and responsibilities are often shared between individuals, such as keeping up the home or looking after children, and it is common to have flexibility of roles between family members.[276] Grandparents or older siblings may perform important childcare roles in respect of younger children, while their parents focus their attention and time on providing income and resources for the family.[277]

Superu's work on family and whānau wellbeing identifies that Māori and Pacific families have consistently higher rates of providing extended family support and volunteering in the community.[278]

# Chapter 7
# Families' financial wellbeing

In this chapter we briefly explore the financial wellbeing of New Zealand families, by looking at changes in household income and wealth, home ownership, the use of trusts and saving for retirement.

We draw primarily on the annual Household Economic Survey, a sample survey run by Statistics New Zealand since 1982, and Perry's analysis of that survey for the Ministry of Social Development.[279] That survey collects information about household income and, more recently, household net worth (total financial and non-financial assets less liabilities).[280]

Household income and net worth largely determine the economic resources available to households to support their material standard of living.[281]

Income and net worth accumulation vary over the life-cycle. Net worth (wealth) tends to grow steadily through to near retirement age, taking into account retirement savings, home ownership and mortgage repayment, while household incomes tend to rise much more rapidly and earlier than wealth, but then falls away as paid work reduces or ceases.[282]

## Household income varies significantly depending on household type

In 2016, the median[283] household income in New Zealand was **$76,200**, after taking account of all income tax paid and transfers received (including benefits, Working for Families tax credits and superannuation).[284]

Household income, however, varies significantly for different household types. Figure 7a shows the changes in median equivalised household incomes for certain household types since 1982.

Equivalised incomes are those that have been

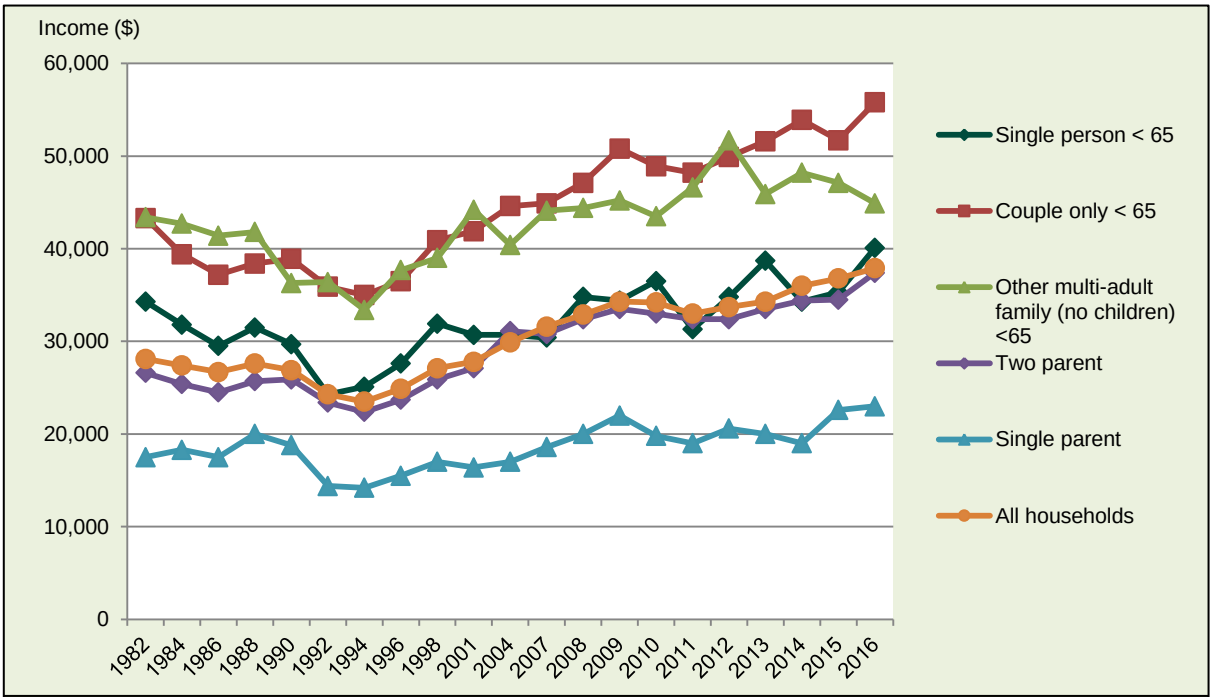


**Figure 7a. Median equivalised household incomes in New Zealand by selected household type, 1982 to 2016**

Source: Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 72.

adjusted for household size, taking into account the greater economic needs and economies of scale of larger households, so that the relative wellbeing of different sized households can be compared.[285]

Figure 7a indicates that the median equivalised household income for all household types generally follows the trend for couple with children households.[286] The two factors that have the largest impact on the incomes of couples with children (and, by extension, the overall median household income) are average wage rates and the total hours worked by the two parents.[287]

## Inequality in household incomes

Income is not distributed evenly across the population, even after taxes and transfers (including benefits, tax credits and superannuation) are taken into account.[288]

The top 10% of households (by income earned) receive just over a quarter (26%), and the top 30% receive just over half (53%) of all equivalised income in New Zealand.[289] This distribution has not changed significantly in recent years, and is broadly similar to that in Australia, the United Kingdom and Canada.[290]

An analysis of household incomes since 1982 identifies a longer term trend of increasing inequality between households with the highest and lowest incomes. This trend is mostly driven by a large increase in inequality that took place from the late 1980s to the mid-1990s.[291] From 1994 to 2016, growth across the income distribution was reasonably even.[292]

## Single parent families have some of the lowest household incomes in New Zealand

In 2013, around 90% of single parent families had incomes below the median household income for all households, compared to 50% of couples with children.[293]

The relatively low incomes of single parent households reflect two main factors: first, there is only one potential earner in a single parent family; and second, the relatively low full time employment rate for single parents (around 35% in 2013).[294]

## Wealth varies significantly depending on household type

In 2015, the median net worth of New Zealand households was **$289,000**.[295]

Median household net worth, like income, varies significantly depending on the household composition (Table 7a).

**Table 7a. Median household net worth, 2015, by household composition**

| Household composition | Median household net worth ($) |
|---|---|
| Couple only | 489,000 |
| Couple with one dependent child | 248,000 |
| Couple with two or more dependent children | 258,000 |
| All other "couples with children only" households | 491,000 |
| Single parent with dependent child(ren) only | 26,000 |
| All other "single parent with child(ren) only" households | 196,000 |
| Other one-family households | 74,000 |
| Single person household | 229,000 |
| **All households** | **289,000** |

## Wealth is distributed unequally across households

Wealth is distributed much more unequally than income. In 2015, the top 10% of New Zealand

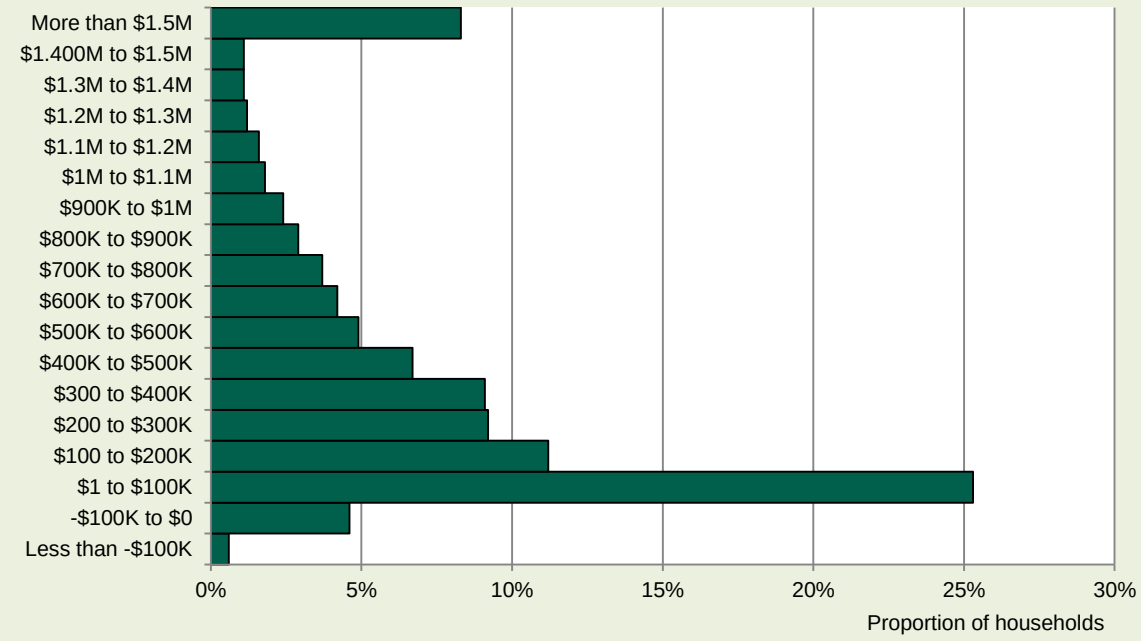


**Figure 7b. Distribution of household net worth, 2015**

Source: Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015 - tables* (June 2016)

households accounted for around half of total net worth,[296] a wealth pattern consistent with the OECD average.[297]

Figure 7b shows the distribution of net worth across households. The largest proportion of New Zealand households (25%) had a net worth of $0–$100,000 in 2015, while 5% of households had negative net worth.[298]

## Wealth patterns vary significantly across ethnic groups

The 2015 Household Economic Survey also identified that, even adjusting for the significantly younger age structure of Māori and Pacific peoples, there was a large difference in the median personal net worth of people in the European ethnic group ($114,000) compared with all other major ethnic groups (Māori $23,000; Asian $32,000 and Pacific peoples $12,000).[299]

## Most household wealth and debt is tied up in the family home

In 2015, according to the Household Economic Survey, 51% of all New Zealand households owned the house they lived in (the family home), while a further 12% held their family home on trust.[300]

The family home represents the biggest asset for most New Zealand households, and makes up almost one third of total net worth in New

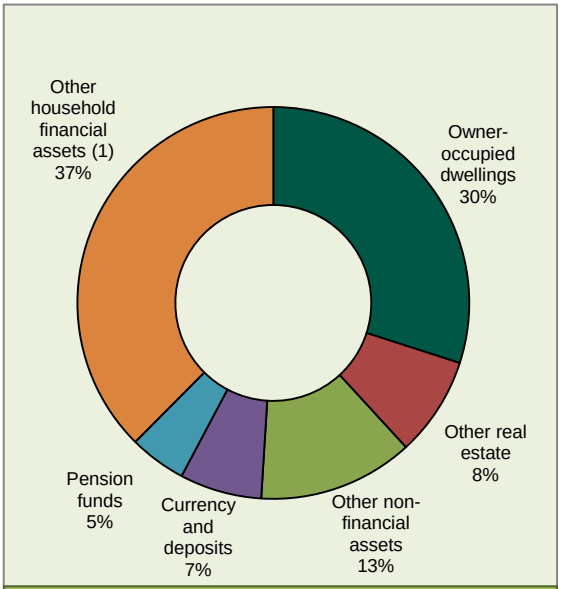


**Figure 7c. Proportion of household assets in New Zealand, by asset type, 2015**

Source: Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015 - tables* (June 2016).
(1) Includes bonds and other debt securities, equity in unincorporated enterprises, shares, mutual funds and other investment funds, life insurance funds and annuities.

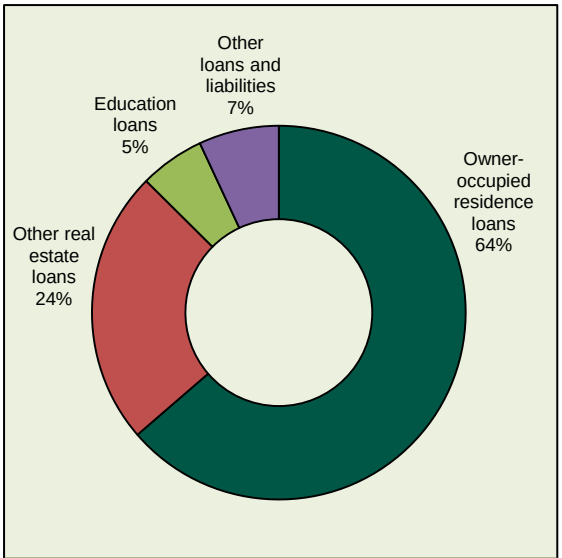


**Figure 7d. Proportion of household liabilities in New Zealand, by liability type, 2015**

Source: Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015 - tables* (June 2016).

Zealand (Figure 7c).[301]

The median family home value was $350,000 in 2015.[302]

Most households that owned the family home in 2015 did so with a mortgage (56%), with family home mortgages comprising over 60% of all household liabilities (Figure 7d).[303] The median value of family home mortgages in was $172,000.[304]

In 2015, 14% of New Zealand households owned real estate other than the family home, including holiday homes and investment properties.[305] Of the households that owned other real estate, 60% had an outstanding mortgage on the property, with a median amount owing of $167,000.[306]

## Many homes are held on trust

A significant number of family homes in New Zealand are held on trust. According to the 2015 Household Economic Survey, about 12% of family homes were held on trust.[307] The percentage is slightly higher on census data, with 14.8% of households reporting that their dwelling was held on trust in 2013, up from 12.3% in 2006.[308]

The 2015 Household Economic Survey also indicated that 19% of New Zealand households had involvement with a trust (322,000 households).[309]

Of the households that held assets on trust in 2015, the median value of those assets was around $700,000, and for households with liabilities on trust, the median value of liabilities was close to $300,000.[310] A large proportion of trust assets and liabilities related to farms and family homes.[311]

## The rate of home ownership is decreasing

Because the Household Economic Survey only started collecting information about net worth of households in 2015, it is necessary to refer to census information to track trends in home ownership over time.

Census data identifies that, between 1986 and 2013, the proportion of people living in an owner-occupied dwelling fell by 15.3%.[312]

In the 2013 census, 64.8% of households owned their home or held it on trust (Figure 7e).[313]

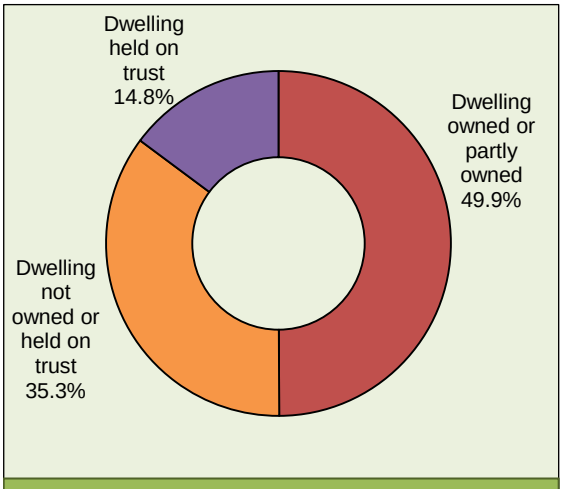


**Figure 7e. Home ownership status by households, 2013 census**

Source: Statistics New Zealand *2013 QuickStats about housing* (March 2014) at 12.

Home ownership rates tend to rise with age. In 2013, less than 5% of people aged 15-24 owned their own home, compared with around three-quarters of people aged 55 and over.[314] However home ownership has dropped across all age groups, but the largest drops were experienced by those in their 30s and 40s. In 2013, 43% of people aged 30–39 owned their home, down from 54.6% in 2001. For those in their 40s, 60.8% owned their home in 2013, down from 71.5% in 2001.[315]

The drop in the rate of home ownership over the past 25 years has been attributed to a range of factors that has seen house prices increase at a rate that has outpaced rises in average household income.[316]

*"Real house prices increased by close to 80% between March 2002 and March 2007, around the same increase as was recorded across the entire 1962–2002 period".[317]*

As a result, housing costs now make up a much greater proportion of the household budget than they used to, particularly for low to middle income households.[318] Housing costs have increased for all New Zealanders under the age of 65, from 14% of the average household income in the late 1980s to 21% on average in 2015 and 2016.[319] A sharper increase was experienced by the bottom 20% of households, which spent 51% of income on housing costs in 2016, up from 29% in the late 1980s.[320]

High housing costs relative to income are often associated with financial stress for low to middle income households, with single parent households having the highest levels of housing stress in New Zealand.[321]

*"Historically, families have tended to buy their first houses in their 20s, as they formed partnerships or became pregnant with their first child. Today, it is more likely for a family to live together and rent (or live-apart-together) while they consolidate their relationship and before they start having children."[322]*

## Home ownership is strongly linked to relationship status

Home ownership is strongly related to partnership status. In the 2013 census, 55.7%

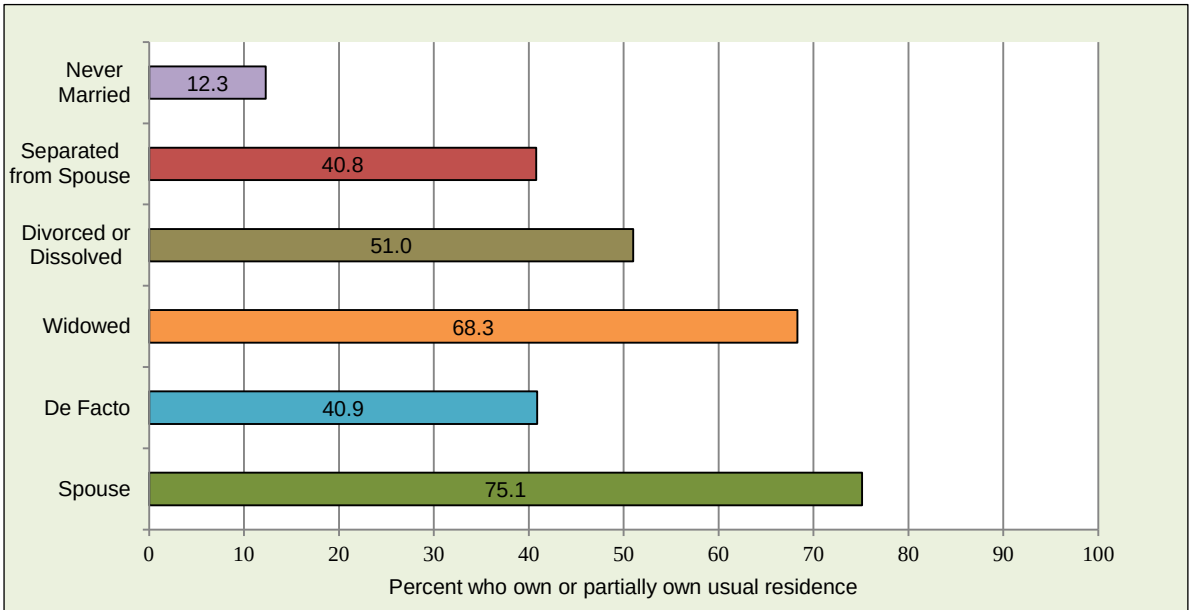


**Figure 7f. Home ownership by partnership status in current relationship, 2013 census**

Source: Statistics New Zealand *2013 Quickstats about housing - tables* (March 2014).

of people who were partnered owned or partly owned the family home compared with just 26.3% of people who were not partnered.[323] Figure 7e breaks down the home ownership rate by relationship status.

The Growing Up in New Zealand Study also identified that housing tenure varied by household structure. Participant children at age 2 who were in a couple with children household were most likely live in a family owned house (62%), compared to those living with a single parent (29%) or in households consisting of parent(s) living with extended family (43%).[324]

## Falls in home ownership affect children

The proportion of children under age 15 living in dwellings that were not owned increased even more than the total population between 1986 to 2013, from 26.1% to 43.1%.[325]

The Growing Up in New Zealand study has also identified that almost half of children live in rental accommodation, and that this rate changed little over the first four years of the children's lives, despite a high rate of residential mobility, with just over half of all children experiencing one or more residential moves before age 4.[326] This suggests that this generation of children are potentially going to be growing up in families who are "lifelong renters".[327]

## The decline in home ownership is greater for Māori and Pacific people

Home ownership varies significantly by ethnicity. In 2013, the rate of home ownership was higher for the European and Asian ethnic groups (56.8% and 34.8% respectively), compared to Māori and Pacific peoples (28.2% and 18.5% respectively).[328]

Māori and Pacific people have also experienced sharper declines in the proportion of people owning their family home.[329] The rates of decline in home ownership from 1986 to 2013 were 34.8% for Pacific people and 20% for Māori.[330]

It is likely that falling home ownership rates had most effect on the youngest people in Māori and Pacific populations. In 1986, around half of Pacific and Māori children under age 15 ived in an owner-occupied dwelling. By 2013 this had dropped to 38.5% of Māori children and 28.4% of Pacific children.[331]

Possible barriers to home ownership for Māori and Pacific people include urbanisation, living in higher-cost areas (eg Auckland region), the younger age structure of the population, living in larger households, lower educational achievement, and the wish to live near whānau and extended family.[332]

## Just over half of adults are saving for retirement

As the New Zealand population ages and people live longer (see Chapter 9), retirement savings are becoming more important. The 2015 Household Economic Survey identified that just over half (53%) of all adults aged 15 and over had a private superannuation scheme.[333] Most adults (92% of those with a private scheme) had a KiwiSaver superannuation scheme.[334]

## Women have less retirement savings than men

The 2015 Household Economic Survey identified significant differences in the median value of superannuation schemes for men and women.[335] Men had higher median wealth in their superannuation schemes than women in the 25+ age groups, peaking in the 65+ age group where men had a median value of $54,000 and women $20,000 in their superannuation schemes.[336] The difference was more significant in non-KiwiSaver

schemes, where men had a median value of $69,000, compared with women's $42,000.[337]

ANZ estimates that on average women retire with less money than men ($141,000 compared to $223,000).[338]

There might be different reasons for the gender difference in the median values of superannuation schemes, such as the gender pay gap and the effect of motherhood on workforce participation (see Chapter 6).[339] Women's generally lower income and their breaks in work to care for children will slow the growth in value of their superannuation scheme.[340]

## The gender pay gap and the "motherhood penalty"

The gender pay gap is a way to understand the differences in pay between men and women. Statistics New Zealand calculates New Zealand's official gender pay gap by measuring the difference between the median hourly earnings of men and women in full-time and part-time work from the New Zealand Income Survey.[341]

The gender pay gap was last assessed as at the June 2017 quarter at 9.4%, the smallest gender pay gap in five years.[342]

There are, however, different methods of measuring the gender pay gap. In March 2017 the Ministry for Women assessed the gender pay gap at 12.71%, after controlling for differences in individual, household, occupation, industry and other job characteristics.[343]

The gender pay gap is caused partly by men and women working in different occupations and industries, or by interrupted and changing work patterns due to parenthood (see Chapters 6 and 8).[344]

The impact of parenthood on the gender pay gap is often referred to as the "motherhood penalty". Statistics New Zealand and the Ministry for Women found that the gender pay gap between male and female parents (17% in the June 2016 quarter) was significantly larger than the gender pay gap between male and female non-parents (5%). The difference between the two (12%) was the motherhood penalty.[345] Evidence also indicated the motherhood penalty was larger for mothers working part-time than for those working full-time.[346] These results align with international research.[347]

## Family transfers may become increasingly common in the short term

While data is not routinely collected in New Zealand on how people are funding the purchase of their family home, international research suggests that family transfers, such as loans, gifts and early inheritances, make up a large part of wealth and have a significant influence on the ability of households to purchase a home.[348]

Family transfers may be more common in different cultures. In non-western cultures, particularly in Asian and Pacific cultures, the concept of reciprocity can involve the sharing of financial resources across generations.[349]

Family transfers may become increasingly common as it becomes harder for first home buyers to enter the property market, and those nearing retirement having financially benefited from capital gains in the property booms over recent decades.[350]

Further into the future this trend could change, as the characteristics of people entering retirement in the future will be different.[351] Adults that are currently of working age may have a more uneven employment history, and may have been divorced or separated. The

type and level of wealth they will accumulate and may be able to transfer may be less in the future.[352]

# Chapter 8
# What happens when partners separate?

In this chapter we consider the economic consequences of separation, the known impacts of childcare responsibilities on the workforce participation of single parents, and changes in living arrangements following separation.

## Separation has an economic cost

When relationships end, the income that was supporting one household must now support two. While the two separate households may be smaller in size and require less income individually, there are economies of scale associated with larger households that are lost when partners separate. Separating partners are also likely to face new costs, which may include the costs of setting up a new home, increased childcare costs and legal costs associated with separation.

The economic cost of separation can be illustrated through the use of equivalence ratios. Equivalence ratios estimate the levels of income different households need in order to achieve the same level of material well-being.[353] For example, a couple with two children living in one household requires 2.17 times the income of a single person household in order to achieve an equivalent level of material wellbeing.[354] We apply these ratios in the fictional scenario of Prue and David below.

**Prue and David – Estimating the economic cost of separation using equivalence ratios**

Prue and David are married and have two children. David works full time, and earns $50,000 pa. Prue works part time, and earns $25,000 pa. Their total household income is $75,000 pa.

Prue and David separate. They both move out of the family home and into separate households. For the purposes of this exercise it is assumed that the children spend most of their time with Prue.

Equivalence ratios can be used to determine how much income Prue and David need to both enjoy a standard of living equivalent to what they enjoyed prior to separation. David, in a single person household, needs an income of approximately $34,600 pa. Prue, in a single parent with two children household, needs approximately $60,500 pa.

Overall, an extra $20,100 pa is required for both Prue and David to have an equivalent standard of living to what they enjoyed before they separated.

The scenario of Prue and David used above demonstrates how separation can affect former partners differently, especially when dependent children are involved. However, we note that this scenario makes no adjustment for inter-household transfers, such as child support, maintenance or other contributions by David, or any government assistance available to Prue. These could significantly improve Prue's economic position (and that of the children), but, in the case of inter-household transfers, have a negative economic consequence for David.

## Measuring the economic cost of separation with the Working for Families dataset

While the economic cost of separation for men and women is well established in international studies,[355] until recently there has been very little research on this issue in New Zealand.

Recent research by Fletcher at Auckland University of Technology provides, for the first time, empirical evidence of the economic consequences of separation in New Zealand, using the "Working for Families dataset", now held by Statistics New Zealand as part of its Integrated Data Infrastructure (IDI). [356]

**About the IDI and the Working for Families dataset**

The Integrated Data Infrastructure (IDI) is a large research database maintained by Statistics New Zealand containing anonymised information about people and households from a range of government agencies.

The Working for Families dataset is a longitudinal dataset of administrative records compiled by Inland Revenue and the Ministry of Social Development and covering the period 1 April 2003 to 31 March 2013. It includes anonymised demographic and income information for approximately 1.2 million adults, including all:

- individuals who received a State benefit or any supplementary payment from Work and Income New Zealand;
- individuals who received Working for Families tax credits;
- individuals assessed as liable to pay or receive child support payments;
- individuals included in a one-off survey conducted as part of the Working for Families evaluation; and
- partners of any of the above individuals, where partnership status is defined according to the rules of the relevant programme or benefit.

When individuals stopped receiving any of these social assistance payments they were retained in the dataset and records of their income and tax continued to be collected. When an individual joined the dataset, information was back-filled to the start of the research period when possible.[357]

While not representative of the whole population, the dataset covers approximately two-thirds of all parents with dependent children in New Zealand.[358]

Fletcher analysed the demographics and incomes of over 15,000 individuals in the Working for Families dataset who were separated from an opposite-sex partnership in 2009 and who, prior to separating, had at least one child living with them. Using equivalised income as a proxy measure for living standards, he looked at the short to medium term economic consequences of separation by first comparing outcomes with similar, still partnered individuals, and then by comparing the relative consequences of separation between partners.

The findings from this research, discussed below, are broadly consistent with findings in international research.[359]

### *Family incomes reduce significantly on separation*

Total household incomes decline substantially in the year following separation, with women experiencing an average reduction in family income by 41%, and men a reduction by 39%.[360]

After equivalising family incomes to take account of household composition following separation, women were substantially worse off post-separation, and on average experienced a drop in equivalised income of 19%. Men, in contrast, were on average better off, experiencing an increase in equivalised income of 16%.[361]

### *These effects persisted over the medium-term*

The negative effects of separation on incomes persisted over the medium term. In fact, among women the average impact on equivalised incomes was worse in the third year after separation. For men, slower income growth compared to those who remained partnered partially eroded the initial gains observed in the average impact in the first year after separation.[362]

### *A wide range of different outcomes was observed*

Beyond those averages, there is a wide range of different incomes and effects. Among both men and women, some are significantly better off and some are significantly worse off.[363]

### *Comparing outcomes for former partners*

Fletcher's analysis of the Working for Families dataset also looked at how separation affected separating partners differently. Outcomes for 7,749 couples were analysed for the first post-separation year, and 5,781 couples for the three post-separation years.

Fletcher identified that it was rare for separation not to be associated with a significant financial impact for at least one of the partners. In only 3% of cases neither partner experienced a change in family income of at least 10% the first year after separation.[364]

The most common scenario was where the female partner was worse off after separation and the male partner better off. In 35% of cases the woman's equivalised income reduced by more than 10%, and her partner's income increased by at least that much.[365] These couples were characterised by a high average income before separation which came primarily from the male partner's earnings. After separation the average number of children living with the male partner had fallen substantially (from 1.99 to 0.16 children), and while the female partner's post-separation earnings increased substantially, this was insufficient to offset the loss of her partner's income. [366]

Of those couples that both experienced a significant decline in income (17% of cases), this was associated with a fall in employment

for both men and women, and a different pattern of care of children, with the proportion of men with children living with them post-separation being relatively high (on average 0.52 children per adult).[367] Similarly, in the smaller group where men's earnings decrease and women's increase, the gap in care is less pronounced than in other groups.[368]

The couples where the woman is significantly better off and the man worse off were characterised by more equal sharing of pre-separation earning and a reasonable combined level of income.[369]

### *In most cases, men's equivalised incomes were higher than their former partner's following separation*

Fletcher also analysed post-separation outcomes by comparing the relative consequences of separation, irrespective of whether individuals are better or worse off compared to their own situation prior to separation. On this analysis, Fletcher identified that 70 per cent of men had equivalised incomes that were higher than their partners, and 25 per cent of men had equivalised incomes more than double their partner's.[370]

### *Post-separation income gains do not offset losses*

Fletcher identified that overall the average total family income (that is, the combined income of the former partners) rose by $14,600 (23 per cent) in the year following separation.[371] This was due to a combination of increased workforce earnings, benefit receipt and child support. However this increase was not sufficient to avoid an overall decline in average equivalised incomes across both households.[372]

Men are, on average, were approximately $5,000 better off in equivalised income terms and women were approximately $7,000 worse off. [373]

### *Responsibility for the care of children played a dominating role in income distribution*

Fletcher identified that responsibility for the primary care of children post-separation played a "dominating role" in influencing outcomes.[374] Women were far more likely to be living with dependent children after the separation than the men, and in the small number of cases where the situation was reversed, the men experienced a decline in average equivalised incomes following separation.[375]

### *Separation increased the risk of poverty and benefit receipt*

Separation substantially increases poverty among both men and women. The percentage of men and women in poverty (defined as an equivalised income below 50% of the median) rose from 11.5% to 24.6% for women, and also rose among men (even though the average effect of separation on men's equivalised income was positive), from 8.1% before separation to 15.7% after separation.[376]

Separation also significantly increased welfare receipt among both men and women in the short and medium term.[377] For women, the average increase in benefit receipt was over 300% in the first year after separation (44% for men).[378] In the first year following separation, 24% of men and 47% of women received a benefit, compared to 15.3% of all families in the dataset.[379]

### *Child support has little impact on post-separation income*

Child support payments were found to contribute little to post-separation incomes.[380] Of those parents receiving child support,

average receipts were $2,367 for women and $709 for men.[381]

## Post-separation families are "hidden" in the data

Most information collected about New Zealand families and households does look not beyond where children spend *most* of their time. As a result, we do not know how many children divide their time between two households following a separation.

Where childcare responsibilities are shared between former partners, the economic cost might also be shared, through private arrangements or child support payments (although Fletcher notes these have little impact on total family incomes). How this economic cost is shared is not, however, observable from official statistics.

Information on parents who reside in separate households most of the time (non-resident parents) is not collected in the census.[382] It cannot be assumed that they live in a "single person household", as they could have re-partnered and be living in a couple household, or live in a household with other adults.

Superu has previously noted that there is a need to rethink the way in which the active involvement of the non-resident parent is conceptualised, as joint and shared care arrangements become more common.[383] Superu observes that the impact of societal changes for families at an economic level do not appear to have been well analysed in New Zealand to date.[384]

## Most "single parents" are women

With these limitations in mind, we note that the significant majority of single parents – that is, the parent with whom a child spends *most* of his or her nights (or if time is shared between two parents, where the child was on census night) – are women (84.2% in 2013).[385]

Superu's analysis of adults who were single parents in the Survey of Family, Income and Employment at the start of the survey period identified that the vast majority were women (84%), consistent with census data.[386]

This is comparable with Australia, where approximately 84% of all single parents are women.[387]

While fathers account for the minority of single parents, the number of families headed by a single father increased at a faster rate in the late 1980s to late 1990s.[388] The proportion of single fathers reduced slightly more recently, from 16.6% in 2006 to 15.8% in 2013.[389]

## Māori and Pacific women are more likely to be single parents

The 2014 Household Labour Force Survey identified that 27.5% of all Māori women and 21.6% of all Pacific women aged 25–49 identified themselves as a single parent, compared to just 10.1% of all European and 6.3% of all Asian women (Figure 8a).[390]

This carries over into the experiences of children. The NZW:FEE Survey identified that 56% of Māori children and 49% of Pacific children born between 1953 and 1995 had lived with a single mother before age 17, compared to 31% of other children.[391] On average, Māori and Pacific children were more than twice as likely to live with a single mother during the early years of childhood compared to other children.[392]

The Growing Up in New Zealand Study also identifies that a greater proportion of Māori children were living in single parent households (26% at age 4), compared to European (7%), Pacific (9%) and Asian (3%) children.[393]

## Single parent families are generally worse off than other families

*"On average, [single] parent families have lower living standards, less income and fewer assets, and pay out a greater proportion of their income for housing than other kinds of families."*[394]

As we discussed in Chapter 3, many, if not most, single parent families will have resulted from relationship separation.

In Chapter 7 we identified that single parent households tend to have incomes significantly below the median household income, as well as significantly lower levels of wealth compared to other household types.

Single parent families with dependent children also have the highest income poverty rates of all household types, typically around 55% compared with a general population rate of 16%.[395]

Single parent families also have high rates of benefit receipt in New Zealand. According to the 2013 census, 60.4% of single parent families received income from a government transfer at some time in the previous 12 months, compared to 25.1% of all families.[396] Similar findings are also observed in Fletcher's analysis of the Working for Families dataset.[397]

## Workforce participation is key to economic recovery after separation

When a couple separates, the economic inactivity (or reduced activity, through part time work) of one partner can usually no longer be

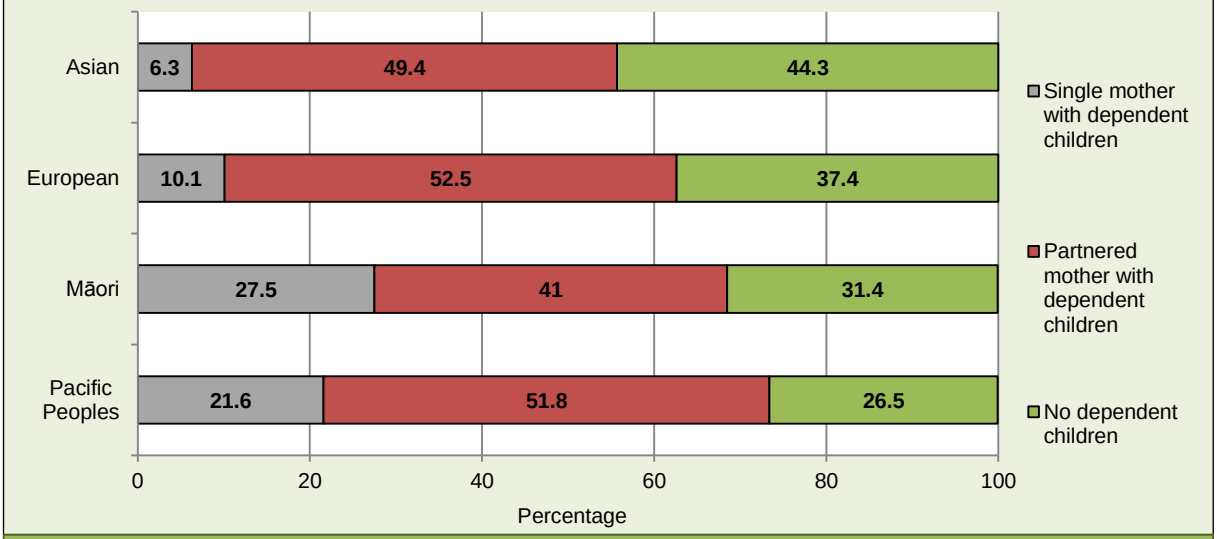


**Figure 8a. Parental status of women aged 25-49 by ethnic group, 2014 Household Labour Force Survey**

Source: Flynn and Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 13.

absorbed by the household income. The workforce participation of that partner (or increased participation, as the case may be) is often seen as the route to economic independence and wellbeing following separation, because of the correlation between workforce participation and income.[398]

## The functions performed in the relationship can affect economic recovery after separation

As we identified in Chapter 6, women are more likely now than in the 1970s to be participating in the workforce. Yet women's participation remains at a lower rate than men's, and women are also more likely to work part time.

This means that, when opposite-sex couples separate, men are more likely to already be in full time work, while women are more likely to face the prospect of returning to the workforce, or increasing their workforce activity in order to support themselves and any children.

International research identifies that the division of paid and unpaid work between men and women during the relationship can result in different rates of economic recovery after separation, with women taking longer to recover than men.[399] Fletcher's findings, summarised above, also identify a gender difference in post-separation outcomes that persists over the medium term.[400]

## Parenthood has a significant effect on workforce participation of single parents after separation

The effects of parenthood on workforce participation, discussed in Chapter 6, are more pronounced for single parents than for partnered parents. 49% of children who live in single parent households in New Zealand live in workless single parent households. This is significantly higher than the OECD average of 36%.[401] Figure 8b illustrates the reported employment rates of single parents with at least one child aged 14 and under in OECD countries.

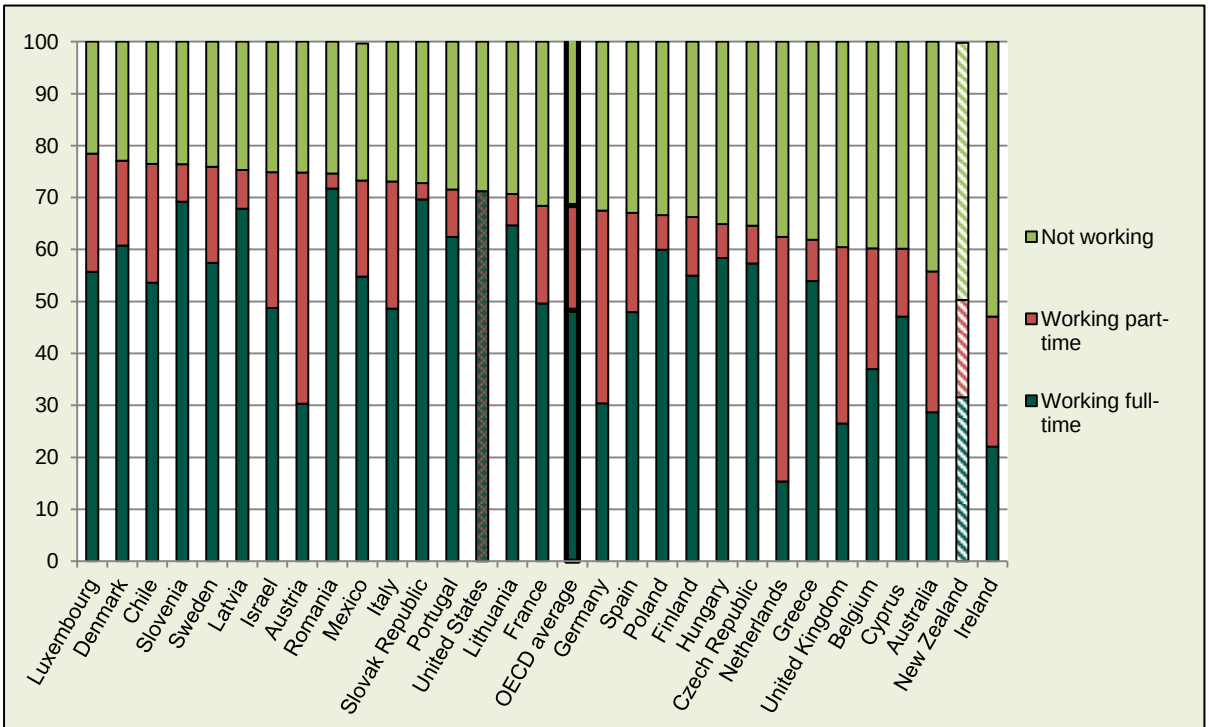


**Figure 8b. Employment status of single parents in OECD countries, 2013**

Source: OECD *LMF2.3: The distribution of working hours among adults in sole-parent households* (December 2015) at 1.

Single parents are "time poor" compared with partnered parents and parents not living in the household, as they are attempting to both earn an adequate family income as well as allocate time to meet the needs of their children.[402] At the same time, their economic needs will generally be higher than those of the non-resident parent.[403]

## Single mothers are less likely to work than other women

As the vast majority of single parents (84.2% in 2013) are women, most of the research on the workforce participation of single parents in New Zealand is focused on single mothers.

Despite the pressures of childcare, there have been significant increases in the workforce participation of single mothers aged 25–49, rising by 23% from 1994 (46.5%) to 2014 (69.5%).[404]

**Table 8a. Workforce participation of women aged 25–49, by parent status (dependent children), in 2014**

| | Employed | Unemployed | Not in worforce |
|---|---|---|---|
| Single mothers | 57.8% | 11.7% | 30.5% |
| Partnered mothers | 69.6% | 3.4% | 27.0% |
| Women with no children | 82.9% | 4.3% | 12.7% |
| **All women** | **73.2%** | **4.7%** | **22.0%** |

Source: Sophie Flynn and Magdalen Harris Mothers in the New Zealand workforce (Statistics New Zealand, February 2015) at 9.

The workforce participation rate for single mothers is now much closer to the participation rate for partnered mothers, as illustrated in Table 8a.[405]

Single mothers are slightly less likely to work part time than partnered mothers (38.6% compared to 42.5%), but this is still higher than the part time rate for women without dependent children (16.1%).[406] The likelihood of single mothers working full time increases with the age of their youngest child.[407]

## Single mothers are more likely to experience difficulties from working non-standard hours

Statistics New Zealand's 2012 Survey of Working Life identified that single mothers were more likely than partnered mothers to experience difficulties from working non-standard hours (outside 7am to 7pm Monday to Friday). 50.1% of single mothers compared to 32.6% of partnered mothers (and 26.2% of women with no dependent children) reported experiencing difficulties from working non-standard hours.[408] The most commonly reported difficulties related to the home or family, with 35.8% of single mothers reporting difficulties in this area.[409]

## Gendered differences in workforce participation are less pronounced for single parents

While there remain differences between the workforce participation of single mothers compared to single fathers, these differences are less pronounced than those of partnered parents.

Single fathers are more likely to be in paid work than single mothers. Statistics New Zealand's 2009/10 Time Use Survey identified that single fathers spend just over 3 hours more a day on workforce activity than single mothers.[410] This is also reflected in access to benefits, with 92% of all recipients of Sole Parent Support (which replaced the Domestic Purposes Benefit) being women.[411]

| Table 8b. Employment rate of single parents with dependent children, 2013 census | | | |
|---|---|---|---|
| | Men | Women | Total rate |
| Employed full time | 56.4% | 31.8% | 35.5% |
| Employed part time | 7.7% | 19.1% | 17.4% |
| Unemployed | 11.8% | 13.8% | 13.5% |
| Not in the workforce | 24.1% | 35.3% | 33.6% |
| Source: Statistics New Zealand *2013 QuickStats About families and households* (November 2004) at 14–15. | | | |

Superu notes that possible reasons for these differences include that single mothers generally tend to earn less than single fathers, they are likely to be younger and to have more children to care for.[412]

*"A lower rate of pay can make it less financially viable for mothers to work than fathers, particularly if childcare costs are deducted from the additional income earned. This also makes it difficult for single mothers, particularly, to earn an adequate income for a family after childcare and other in-work costs."*[413]

## Other workforce dynamics can affect women's economic recovery from separation

There are several aspects of New Zealand's workforce that may also impact upon women's ability to recover economically from a separation.

First, the impact of the gender pay gap (discussed Chapter 7) on household income can be more significant for single women compared to partnered women, as income sharing within a partnership allows lower incomes to be absorbed into the pool of household income.[414]

Second, the New Zealand workforce remains highly segregated by gender.[415] In 2013 Statistics New Zealand identified that:[416]

- there were considerable differences in the types of work in which men and women are concentrated, with women being much more likely than men to be employed in the "caring" professions (eg nursing, teaching and social work), clerical, administrative and sales occupations, and lower-skilled service work;
- among full-time workers, men had a higher median income than women in almost all occupations;
- more women than men were working in the five lowest-paying occupations; and
- 44% of women would have had to change occupation for there to be no gendered occupational segregation.

Third, women are over-represented in minimum wage jobs, comprising 66.6% of minimum wage earners over 25 in 2014.[417] Māori and Pacific women and young mothers are particularly likely to be in low wage employment.[418]

## Separation impacts on living arrangements

While New Zealand does not collect information on the changes in living arrangements following separation, it can be expected that at least one former partner will move households post-separation.

In a recent survey of 1099 tenants in New Zealand, over one-third of tenants reported that they had owned their own home previously, and the main reason given for selling their home was relationship separation (36%).[419]

An investigation of residential mobility in a child's first few years as part of the Growing Up in New Zealand Study also identified that a

parental separation was significantly associated with a higher chance of moving house than those who experienced no change in parental partnership status.[420]

Where dependent children are involved, living arrangements following separation may take a variety of different forms. Children may share their time across two households, or live primarily with one parent. Recent research in Australia involving over 9000 separated parents identified a wide range of different types of child care arrangements, and that a substantial portion of children experienced a change in arrangements over a 12 month period.[421] That research identified that children most commonly spent between 66–86% of nights with their mother.[422]

An emerging trend in other countries is that of "bird nest" or "satellite" living arrangements. This involves retaining the former couple's family home as the children's principal residence, with both parents taking turns living in and out of the home. There is, however, no information on the prevalence of this living arrangement in New Zealand.

We do know that a significant number of single parents, approximately one third, live in larger households with other adults.[423] Because of the shared economies of scale in larger households, these single parent families tend to be in a better economic position, including lower poverty rates than those living in single parent households (typically around 20% compared to 65%).[424]

## Separation is likely to impact on home ownership status

Many separating couples may own the family home they lived in during the relationship. According to census data, 55.7% of partnered people owned their home in 2013.[425]

While one (or both) partners may prefer to remain in the family home, particularly where dependent children are involved, many will face the financial necessity of having to sell and move elsewhere. As identified in Chapter 7, most home owners have mortgages, and the income of one separating partner may not be sufficient to continue to pay that mortgage. Furthermore, the family home may need to be sold in order to distribute the equity in the property as part of a settlement under the Property (Relationships) Act 1976.

Research in Australia identified that the family home was the most common type of asset involved in property divisions, affecting 62% of separated parents.[426]

Given the high cost of housing in New Zealand, and the losses of economies of scale in moving from a couple household into a single adult household, former partners who previously owned their home may struggle to afford to buy a new home on their income alone.

These financial realities are likely to be reflected in the lower home ownership rates for single adults and single parent families observed in Chapter 7. Research in Australia identified that, five years after separation, the most common housing arrangement among separated parents was living in a rental property (44% of fathers and 49% of mothers).[427]

## Conclusion

Some argue that there would be no gendered difference in the economic recovery from separation if men and women had equal employment levels and income, if childcare were no restriction on paid employment, and if the costs of childcare were shared equally.[428]

In New Zealand, as in other comparable countries, the evidence suggests that gender differences in the performance of paid and

unpaid within relationships work persist beyond separation. Most single parents are women, the economic needs of single parent families are generally greater than those of single adults and single parents face more challenges to full workforce participation.

# Chapter 9

# Looking to the future

New Zealand has undergone unprecedented demographic, cultural and workforce changes since the 1970s, that have had a significant impact on relationship and family formation and transitions.[429]

## New Zealand's population is ageing

Since 1988, the 65 and over age group has doubled in size, to reach 700,000 in 2016.[430] By 2032, it is expected that 20-22% of New Zealanders will be aged 65 and over, up from 15% in 2016.[431]

As the proportion of older New Zealanders increases, the proportion of people in the younger age groups will decrease, with people aged under 15 years projected to decrease from 20.4% in 2013 to 15.9% by 2063.[432]

People are also living longer. In 2012, a 65 year old woman could expect to live another 21.3 years, and a man another 18.9 years. This is up 6.5 years for women and 6.1 years for men since 1950-1952.[433]

The ageing population has significant implications for New Zealand. It will mean that more people will be single in future, as the proportion of partnered people decreases as age increases.[434] The "dependency ratio" (the number of people aged 65 and over per 100 people aged 15–64 years) is projected to increase significantly, from 23 in 2016 to 33-39 by 2035, 37-49 by 2055, and 42-61 by 2068.[435] This will put pressure on the caring functions of families, as discussed below.

Women currently make up 54.1% of the population aged 65 and over, reflecting differences in life expectancy.[436] This means that, while both men and women are living longer, there will be a larger increase in women living at the oldest ages compared to men.[437] Women can, therefore, be expected to require more retirement savings than men.

## Ethnic differences in population ageing will drive diversity

The significant exception to the ageing structure is the trend amongst Māori and Pacific peoples. Higher fertility rates for these groups mean that the Māori and Pacific populations have very youthful age structures, with half of the population under the ages of 24 and 21 years of age respectively.[438] By comparison, the median ages of the European and Asian populations are 41 and 31 respectively.[439]

For the future workforce, this means that, as the structurally older European population enter retirement in disproportionately higher numbers, Māori and Pacific peoples entering the workforce will greatly contribute to their replacement.[440]

Jackson notes that family-related policy development needs to take into account these ethnicity-based differences, as the increasing focus on population ageing may direct attention away from the needs of younger families, which will, in the future, be disproportionally Māori and Pacific families compared to other ethnic groups. [441]

The age structures of the Māori and Pacific populations today are almost identical to the age structure of the European population in the 1960s, when New Zealand's baby boom was in full swing.[442] Under the policies of that era, there was a variety of support available to families (for example, the universal family benefit, which could be capitalised to purchase a home, low cost tertiary education and health support and an era of full employment).[443] That context, experts argue, lies behind many of the

current differences in economic circumstances between younger and older families. [444]

## Cultural diversity will continue to drive social change

*"Diversity has wide-ranging implications for societies. Not only do many different populations have to live together; these groups of people bring culture and traditions that influence the country where they live. These traditions are, in turn, influenced by the culture of that society more broadly."*[445]

Not only will New Zealand become more diverse as a result of the growth in different ethnic groups, particularly amongst Māori and Pacific peoples, cultural diversity will also be driven by increasing migration.

Migration into New Zealand is at a record high, with a net migration gain of 69,100 experienced in the year to June 2016, compared to a natural increase (more births than deaths) of 28,200.[446]

The increase in cultural diversity of families over time has seen an increasingly complex range of family structures. This is particularly notable in the increase in extended family households in New Zealand.

Looking to the future, therefore, we need to be mindful of the cultural differences in terms of relationship formation and family functioning in order to ensure that the law is relevant and inclusive.

## Diversification of family arrangements is expected to continue

Experts in this area expect that the diversification of family forms and living arrangements is likely to continue, and may even accelerate.[447]

Single parent families, same-sex relationships, step and blended families, couple only families, living apart together (LAT) relationships and multicultural families are all likely to become more common as society and social values change.[448] Experts also expect that there are likely to be more people living alone in the future, either by choice or circumstance, particularly as the New Zealand population ages at an increasing rate.[449]

In relation to relationship forms, the trends of reduced rates of marriage, increased rates of de facto relationships and the increase in the number of children born outside marriage are all expected to continue, with predictions that marriage and childbearing will be increasingly undertaken for different, but not mutually exclusive, reasons.[450]

Major changes in family structures, including delayed childbearing, increasing childlessness and reduced family size are unlikely to be reversed.[451]

## Performance of family functions may continue to undergo change

Changes in women's workforce participation, as well as the demographic trends of smaller families, delayed parenting and population ageing will also have significant implications for core family functions, and in particular the capacity for caring functions.[452]

The caring of dependent children by people other than parents is expected to increase, particularly if families continue to require two incomes to maintain an adequate standard of living.[453] Reliance on extended family and whānau in this respect may be a key future trend.[454]

The ageing New Zealand population, the increase in the number of people living alone and other changes in family structure are also likely to impose care pressures on families in the future, with the demand for informal caring predicted to increase.[455]

The role of the informal (unpaid) carer is most often carried out within families, and differs from the usual tasks and responsibilities that form part of a relationship between partners in older age or between child and a parent. This is because the informal carer role requires commitment beyond usual levels of reciprocity.[456] During the 1960s and 1970s, older people tended to enter rest homes while still relatively independent.[457] Government policy, however, has now shifted towards ageing in place and enabling older people to be supported in their own homes.[458]

These changes may also lead to a broadening of gender roles, with more men taking on the care of their children or elderly parents.[459]

Experts also predict that households of unrelated persons who may share responsibilities for care of each other will perform some of the functions of families. [460]

[1] From 1976 to 2013 the number of people identifying with the European, Māori, Pacific peoples and Asian ethnic groups have grown from 2,749,000 to 2,969,391 (European); 246,000 to 598,605 (Māori); 70,000 to 295,941 (Pacific peoples); and 33,000 to 471,711 (Asian). Total population has grown from 3,129,383 in 1976 to 4,242,051 in 2013. In relation to data for 1976 see Department of Statistics *New Zealand Official 1992 Year Book* (April 1992) at Table 4.15 (recording the total 1976 population); and Ian Pool "Population change - Key population trends" (5 May 2011) Te Ara - the Encyclopedia of New Zealand <www.TeAra.govt.nz> (recording the ethnic breakdown from 1976). For 2013 statistics see Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 6.

[2] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 7; Paul Callister, Robert Didham and Deborah Potter *Ethnic intermarriage in New Zealand* (Statistics New Zealand, Working Paper, September 2005) at 2 and; Robert Didham and Paul Callister *Ethnic intermarriage in New Zealand: A brief update* (Callister & Associates, March 2014).

[3] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 7.

[4] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 8.

[5] Statistics New Zealand *National Population Projections: 2016(base)–2068* (19 October 2016) at 5.

[6] Statistics New Zealand *National Population Projections: 2016(base)–2068* (19 October 2016) at 7.

[7] However affiliation with some Christian religions increased, including "Protestant not further defined" and "Evangelical, Born Again and Fundamental". See Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 27–28.

[8] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 29–30.

[9] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 29.

[10] The census time series is now irregular as the last census was postponed from 2011 to 2013 following the Canterbury earthquakes.

[11] This definition of "de facto relationship" for statistical purposes is based on the definition in section 29A of the Interpretation Act 1999, rather than the definition of "de facto relationship" in section 2D of the Property (Relationships) Act 1976. See Statistics New Zealand *Statistical Standard for Partnership Status in Current Relationship* (August 2008) at 9.

[12] Statistics New Zealand *Statistical Standard for Family Type* (March 2009) at 1.

[13] In 2007 Statistics New Zealand recommended that a survey on family circumstances of individuals be conducted in New Zealand, noting this would add value to the existing body of family-related statistics. This however was never carried out. See Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 1 and 36.

[14] Paul Callister and Stuart Birks *Two Parents, Two Households: New Zealand Data Collections, Language and Complex Parenting* (Families Commission, Blue Skies Report No 2/06, March 2006) at 4.

[15] Superu *Families and Whānau Status Report 2016* (July 2016) at 80.

[16] Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 9.

[17] Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 9-10; JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 3.

[18] Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 12.

[19] Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 12.

[20] Superu *Families and Whānau Status Report 2016* (July 2016) at 81.

[21] Superu *Families and Whānau Status Report 2016* (July 2016) at 11.

[22] Superu *Families and Whānau Status Report 2016* (July 2016) at 11.

[23] Superu *Families and Whānau Status Report 2016* (July 2016) at 11.

[24] Superu *Families and Whānau Status Report 2016* (July 2016) at 83.

[25] Superu *Families and Whānau Status Report 2016* (July 2016) at 83.

[26] Superu *Families and Whānau Status Report 2016* (July 2016) at 81.

[27] Statistics New Zealand *Report of the Review of Official Family Statistics* (March 2007) at 9–13; Paul Callister and Stuart Birks *Two Parents, Two Households: New Zealand Data Collections, Language and Complex Parenting* (Families Commission, Blue Skies Report No 2/06, March 2006) at 4; Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 27-32; and JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 2.

[28] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 52.

[29] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 53.

[30] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 74.

[31] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 74.

[32] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 74.

[33] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 60.

[34] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 63.

[35] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 64.

[36] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 66.

[37] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 58.

[38] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 72.

[39] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 72.

[40] Tahu Kukutai, Andrew Sporle and Matthew Roskruge "Expressions of whānau" in Superu *Families and Whānau Status Report 2016* (July 2016) 51 at 72.

[41] Superu *Families and Whānau Status Report 2016* (July 2016) at 85.

[42] Statistics New Zealand *2013 Census QuickStats about culture and identity – tables* (April 2014).

[43] Statistics New Zealand *2013 QuickStats about culture and identity* (April 2014) at 6.

[44] Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, June 2008) at 16; JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 2.

[45] The Family Proceedings Act 1980 introduced substantial changes to the procedure for applying for an order dissolving a marriage (or, from 2005, a civil union). In this Study Paper we use the more widely known term "divorce" to refer to marriage and civil union dissolutions under that Act, as that is the term used by Statistics New Zealand.

[46] Statistics New Zealand "Partnership status in current relationship by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006, and 2013 Censuses (RC, TA, AU)" <nzdotstat.stats.govt.nz>.

[47] The marriage rate measures the number of marriages per 1000 unmarried people aged 16 and over. See Statistics New Zealand "General Marriage Rate, December years (total population) (Annual-Dec)" (June 2017) <www.stats.govt.nz>.

[48] Statistics New Zealand *Information Release – Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 3.

[49] Statistics New Zealand "Population estimates in NZ – DPEA (Annual-Mar)" (April 2012) <www.stats.govt.nz>; and Statistics New Zealand "Estimated Resident Population by Age and Sex (1991+) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

50 This excludes marriages of overseas residents in New Zealand. See Statistics New Zealand "Marriages and civil unions by relationship type, NZ and overseas residents (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

51 Analysis of census results identifies a decline in partnering rates amongst those aged 25–34, with the strongest decline being experienced between the 1986 and 1991 censuses. In 1986, 74% of women aged 25–34 were partnered, but by 2013 this had declined to 65%. For men, the partnership rate declined from 67% in 1986 to 61% in 2013. See Paul Callister and Robert Didham *The New Zealand 'Meet Market': 2013 census update* (Callister & Associates, Research Note, September 2014) at 11.

52 Superu *Families and Whānau Status Report 2014* (June 2014) at 164.

53 The median age of women at first marriage reached a record low of 20.8 years in 1971. See Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 134–135.

54 Statistics New Zealand *Information Release – Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 5.

55 Statistics New Zealand "Partnership status in current relationship and ethnic group (grouped total responses) by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006 and 2013 Censuses" <nzdotstat.stats.govt.nz>. For data from earlier census years see Statistics New Zealand *Population Structure and Internal Migration* (1998) at 10; and Statistics New Zealand *Population Structure and Internal Migration* (2001) at 52.

56 Excluding marriages and civil unions of overseas residents. See Statistics New Zealand "Marriages and civil unions by relationship type, NZ and overseas residents (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

57 Statistics New Zealand "Marriages and civil unions by relationship type, NZ and overseas residents (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

58 Statistics New Zealand "Partnership status in current relationship and ethnic group (grouped total responses) by age group and sex, for the census usually resident population count aged 15 years and over, 2001, 2006 and 2013 Censuses" <nzdotstat.stats.govt.nz>.

59 The census has not always collected data about de facto relationships. It only started asking questions about living arrangements in the 1970s and data from this timeframe is not considered to be statistically reliable for the purposes of identifying de facto relationships.

60 Statistics New Zealand *Statistical Standard for Partnership Status in Current Relationship* (August 2008) at 1–3.

61 For example, in the 1991 census 16% of people aged 20–24 reported they were in a de facto relationship, compared to 28% of participants in the New Zealand Women: Family, Employment and Education survey (NZW:FEE) who reported that they were cohabiting with a partner in that same period. See Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 228.

62 For a comprehensive analysis of the New Zealand Women: Family, Employment and Education survey, see: Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) and Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007).

63 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 236.

64 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 231–233; Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 17.

65 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 26.

66 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004)19.

67 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 8.

[68] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004)17.

[69] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004)16.

[70] Superu *Families and Whānau Status Report 2014* (June 2014) at 164. The increasing trend for New Zealanders to live together before marriage is supported by other indicators. For example, a comparison of the "usual residential address" information supplied by applicants on the Notice of Intended Marriage form between 2000 and 2003 indicates that more than three-quarters of those who married were living together beforehand: See Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 139–140.

[71] Australian Bureau of Statistics *Marriages and Divorces Australia* (February 2015) <www.abs.gov.au>.

[72] Australian Bureau of Statistics *Family Characteristics and Transitions, Australia, 2012–13* (February 2015) at 71.

[73] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 25.

[74] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 17 and 25.

[75] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 17.

[76] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 237.

[77] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 237.

[78] These rates were as at 2011, except for the New Zealand-reported figure which was as at 2013. See OECD Family Database "SF3.3. Cohabitation rate and prevalence of other forms of partnership" (27 November 2016) at 3.

[79] Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 384.

[80] These rates were as at 2011, except for the New Zealand-reported figure which was as at 2013. See OECD Family Database "SF3.3. Cohabitation rate and prevalence of other forms of partnership" (27 November 2016) at 2–3.

[81] The Homosexual Law Reform Act 1986 amended the Crimes Act 1961 by removing criminal sanctions against consensual homosexual conduct between males (homosexual conduct between females was not a criminal offence).

[82] The Civil Union Act 2004; and Marriage (Definition of Marriage) Amendment Act 2013.

[83] For a discussion on the problems with data available on same-sex relationships in New Zealand, see: Statistics New Zealand *Characteristics of Same-sex Couples in New Zealand* (2010) at 5.

[84] For example, in a 2004 survey of over 2,000 lesbian, gay and bisexual (LGB) people in New Zealand, 83.4% of singles and 89.8% of partnered respondents said they would respond honestly to a census question about sexual identity. See Mark Henrickson "Civilized Unions, Civilized Rights: Same-Sex Relationships in Aotearoa New Zealand" (2010) 22 J Gay Lesbian Soc Sci 40 at 47. Henrickson notes however that people completing this survey had already self-identified as LGB and self-selected to participate in that survey. The rate of willingness to be publically identified as LGB in the census may therefore be lower across the population as a whole.

[85] Statistics New Zealand *Characteristics of Same-sex Couples in New Zealand* (2010) at 5.

[86] Statistics New Zealand *2013 Census QuickStats about families and households – tables* (November 2014).

[87] Statistics New Zealand *2013 Census QuickStats about families and households – tables* (November 2014).

[88] Statistics New Zealand "Marriages and Civil Unions by relationship type, NZ and overseas residents (Annual-Dec)" (May 2017).

[89] Australian Bureau of Statistics "Australian Social Trends: Same-Sex Couples" (July 2013) <www.abs.gov.au>.

[90] Paul Callister and Robert Didham *Age Gaps in Opposite Sex Partnering in New Zealand* (Callister & Associates, Research Note, September 2014) at 4.

[91] Paul Callister and Robert Didham *Age Gaps in Opposite Sex Partnering in New Zealand* (Callister & Associates, Research Note, September 2014) at 6.

[92] Paul Callister and Robert Didham *The New Zealand 'Meet Market': 2013 census update* (Callister & Associates, Research Note, September 2014) at Summary and 13–14.

[93] Paul Callister and Robert Didham *The New Zealand 'Meet Market': 2013 census update* (Callister & Associates, Research Note, September 2014) at 15 and 27.

[94] While there is no generally accepted definition of what constitutes an LAT relationship, they are often defined as a monogamous intimate partnership between unmarried individuals who live in separate homes but identify themselves as a committed couple. See Vicky Lyssens-Danneboom and Dimitri Mortelmans "Living Apart Together and Money: New Partnerships, Traditional Gender Roles" (2014) 76 Journal of Marriage and Family 949 at 950; and Jacquelyn Benson and Marilyn Coleman "Older Adults Developing a Preference for Living Apart Together" (2016) 78 Journal of Marriage and Family 797 at 797.

[95] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 20; Vicky Lyssens-Danneboom and Dimitri Mortelmans "Living Apart Together and Money: New Partnerships, Traditional Gender Roles" (2014) 76 Journal of Marriage and Family 949 at 950.

[96] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 2.

[97] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 13.

[98] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 16.

[99] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 22. See also Vicky Lyssens-Danneboom and Dimitri Mortelmans "Living Apart Together and Money: New Partnerships, Traditional Gender Roles" (2014) 76 Journal of Marriage and Family 949 at 956; and Jacquelyn Benson and Marilyn Coleman "Older Adults Developing a Preference for Living Apart Together" (2016) 78 Journal of Marriage and Family 797 at 798.

[100] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 16-17.

[101] Rory Coulter and Yang Hu "Living Apart Together and Cohabitation Intentions in Great Britain" [2015] Journal of Family Issues 1 at 9.

[102] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 231. A 2004 survey of 2,000 lesbian, gay and bisexual people in New Zealand also reported that 13.5% of participants were in a relationship with a partner who lived elsewhere (compared to 44.9% who were living with their partner, 11.9% who were single and dating someone and 26% who were single and not dating). See Mark Henrickson "Civilized Unions, Civilized Rights: Same-Sex Relationships in Aotearoa New Zealand" (2010) 22 J Gay Lesbian Soc Sci 40 at 46.

[103] Statistics New Zealand "Median age of mother (Māori and total population) (Annual – Dec)" (May 2017) <www.stats.govt.nz>. Information on median age of fathers is not available.

[104] Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 135.

[105] Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 132–135.

[106] Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 132–135.

[107] The fertility rate refers to the average number of live births that a woman would have during her life if she experienced the age-specific rates of a given period.

[108] Statistics New Zealand *Information Release – Births and Deaths: Year Ended December 2016 and March 2017* (16 May 2017) at 4; and Statistics New Zealand *Information Release – Births and Deaths: Year Ended December 2016 and March 2017* (16 May 2017) at 4.

[109] Statistics New Zealand "Total fertility rate (Māori and total population) (Annual–Dec)" (May 2017) <www.stats.govt.nz>.

[110] Statistics New Zealand *Information Release – Births and Deaths: Year Ended December 2016 and March 2017* (16 May 2017) at 4.

[111] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 266; and Robert Didham and Bill Boddington "Fertility, Ethnic Diversification and the WEIRD Paradigm: Recent trends in Māori Fertility in New Zealand" (2011) 37 NZ Popul Rev 89 at 90.

[112] Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 141. Increases in Māori and Pacific fertility rates since the mid-90s have been largely attributed to those identifying with more than one ethnicity: see Robert Didham and Bill Boddington "Fertility, Ethnic Diversification and the WEIRD Paradigm: Recent trends in Māori Fertility in New Zealand" (2011) 37 NZ Popul Rev 89 at 94–96. See also Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 39.

[113] Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 13.

[114] Statistics New Zealand "Live births by nuptiality (Maori and total population) (annual-Dec)" (May 2017) <www.stats.govt.nz>.

[115] Statistics New Zealand "Live births by nuptiality (Maori and total population) (annual-Dec)" (May 2017) <www.stats.govt.nz>.

[116] OECD *SF2.4 Share of births outside of marriage – tables* (April 2016).

[117] OECD *SF2.4 Share of births outside of marriage – tables* (April 2016).

[118] Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand at 7; and Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 44.

[119] Ian Pool *Population and Social Trends: Implications for New Zealand Housing* (Research Paper 86/3, National Housing Commission, Wellington, 1986) at 65, as cited in Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand at 7.

[120] Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand at 9. For example, in 1965 the number of children adopted equated to approximately 50% of ex-nuptial births, down to just 1% by 2004: see Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 139.

[121] Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand at 7-8.

[122] Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand at 9–10.

[123] Adoption Option "Adoption in New Zealand" <adoptionoption.org.nz>. The reduction in the number of adoptions is attributable to several factors, including changing social attitudes to ex-nuptial childbearing and increased Government support for single parents. See also Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 42.

[124] See also Kay Goodger "Maintaining Sole Parent Families in New Zealand: An Historical Overview" (1998) 10 Social Policy Journal of New Zealand 122 citing Joan Metge *New Growth from Old: Whānau in the Modern World* (Victoria University Press, Wellington, 1995) at 200.

[125] Superu *Families and Whānau Status Report 2014* (June 2014) at 169.

[126] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 46.

[127] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 49.

[128] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 49.

[129] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Report 2: Now we are born* (University of Auckland, March 2012) at 62; and Susan Morton, Polly Atatoa Carr and Dinusha Bandara "The status of our families: Evidence from Growing Up in New Zealand" in Families

Commission *Families and Whānau Status Report 2013* (July 2013) 95 at 102.

130 Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Report 2: Now we are born* (University of Auckland, March 2012) at 63; and Susan Morton, Polly Atatoa Carr and Dinusha Bandara "The status of our families: Evidence from Growing Up in New Zealand" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 95 at 102.

131 Family Proceedings Act 1980, ss 37–43.

132 Statistics New Zealand "Divorce rate (total population) (annual-Dec)" (June 2017) <www.stats.govt.nz>.

133 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 236.

134 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 235.

135 The Family Proceedings Act 1980 introduced changes that simplified the procedure for applying for an order dissolving a marriage. See Statistics New Zealand *Information Release: Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 6.

136 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 35 and 42.

137 Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 389.

138 Tony Fahey "Divorce trends and patterns: an overview" in John Eekelaar and Robert George (eds) *Routledge Handbook of Family Law and Policy* (Routledge, Oxford, 2014) at 97.

139 Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 389.

140 Statistics New Zealand *Information Release – Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 6.

141 Statistics New Zealand *Information Release – Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 6

142 Information prior to 1977 is not available. See Statistics New Zealand "Divorces by duration (marriages and civil unions) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

143 Statistics New Zealand *Information Release – Marriages, Civil Unions and Divorces: Year ended December 2016* (3 May 2017) at 6.

144 Bill Boddington and Robert Didham "Increases in childlessness in New Zealand" (2009) 26 J Pop Research 131 at 140.

145 "First cohabiting union" is where the participant's first relationship was cohabitation rather than marriage.

146 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 237 and Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 18 and 26 (Table 2.9).

147 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 55.

148 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 17; and Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 237.

149 DM Fergusson, LJ Horwood and FT Shannon "A Proportional Hazards Model of Family Breakdown" [1984] Journal of Marriage and Family 539 at 542.

150 DM Fergusson, LJ Horwood and FT Shannon "A Proportional Hazards Model of Family Breakdown" [1984] Journal of Marriage and Family 539 at 543.

151 Lixia Qu, Ruth Weston and David de Vaus "Cohabitation and Beyond: The Contribution of Each Partner's Relationship Satisfaction and Fertility Aspirations to Pathways of Cohabiting Couples" (2009) 40(4) Journal of Comparative Family Studies 587 at 592-593. This study was based on a sample size of 715 cohabiting couples in 2001. The results exclude those for whom no information was available in 2003 (23% of couples). If those couples are included, the results are: 46% were still cohabiting in 2003, 17% had separated and 14% had married.

[152] Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 388.

[153] Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 388–389.

[154] Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 388-389.

[155] Statistics New Zealand "Divorces involving children aged under 17 years (marriages and civil unions) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

[156] Information prior to 1990 is not available. See: Statistics New Zealand "Divorces involving children aged under 17 years (marriages and civil unions) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

[157] DM Fergusson, LJ Horwood and FT Shannon "A Proportional Hazards Model of Family Breakdown" [1984] Journal of Marriage and Family 539 at 542; and David M Fergusson, L John Horwood and Michael Lloyd "The Effect of Preschool Children on Family Stability" 52 (1990) 531 at 535.

[158] David M Fergusson and L John Horwood "Resilience to childhood adversity: Results of a 21 year study" in Suniya S Luthar (ed) *Resilience and Vulnerability: Adaption in the Context of Childhood Adversities* (Cambridge University Press, 2003) 130 at table 1.

[159] David M Fergusson, L John Horwood and Michael Lloyd "The Effect of Preschool Children on Family Stability" 52 (1990) 531 at 536.

[160] David M Fergusson, L John Horwood and Michael Lloyd "The Effect of Preschool Children on Family Stability" 52 (1990) 531 at 536.

[161] Simon Duncan, Anne Barlow and Grace James "Why don't they marry? Cohabitation, commitment and DIY marriage" (2005) 17 Child & Fam L Q 383 at 389.

[162] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 39.

[163] JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 5. Note this is not a representative sample.

[164] Statistics New Zealand "Household composition, for households in occupied private dwellings, 2001, 2006 and 2013 Censuses (RC, TA, AU)" <nzdotstat.stats.govt.nz>; Dharmalingam and others *A Demographic History of the New Zealand Family from 1840: Tables* (Auckland University Press, 2007) at 17.

[165] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 40; Ministry of Social Development *Sole parenting in New Zealand: an update on key trends and what helps reduce disadvantage* (July 2010) at 14; and Families Commission *Economic Wellbeing of Sole-Parent Families* (Issues Paper 03, November 2010) at 3.

[166] Rachael Hutt "New Zealand's Sole Parents and their Marital Status: Updating the Last Decade" (2012) 38 NZ Popul Rev 77 at 83.

[167] Statistics New Zealand "First Marriages, Remarriages, and Total Marriages (including Civil Unions) (Annual-Dec)" (May 2017) <www.stats.govt.nz>.

[168] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 238–239.

[169] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 32.

[170] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004)33.

[171] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 32.

[172] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 32.

[173] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 33.

[174] Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 56.

[175] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A*

*Demographic History* (Auckland University Press, Auckland, 2007) at 238 – 239.

176 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 239; Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 72–74.

177 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 72–73.

178 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 72–73.

179 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 73.

180 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) 73.

181 JM Nicholson, DM Fergusson and LJ Horwood "Effects on later adjustment of living in a stepfamily during childhood and adolescence" (1999) 40 Journal of Child Psychology and Psychiatry 405; discussed in Megan Gath *Identifying stepfamilies in longitudinal data* (Statistics New Zealand, Working Paper No 16-01, 2016), at 7.

182 Megan Gath *Identifying stepfamilies in longitudinal data* (Statistics New Zealand, Working Paper No 16-01, 2016) at 5.

183 Jeremy Robertson *Addressing the challenges of stepfamily life* (Families Commission, Report No 8/14, April 2014) at 5; and Megan Gath *Identifying stepfamilies in longitudinal data* (Statistics New Zealand, Working Paper No 16-01, 2016) at 15–16.

184 DM Fergusson, LJ Horwood and ME Dimond "A Survival Analysis of Childhood Family History" (1985) 47 Journal of Marriage and the Family 287 at 293.

185 Jeremy Robertson *Addressing the challenges of stepfamily life* (Families Commission, Report No 8/14, April 2014) at 5.

186 Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, 2008) at 104.

187 For a more detailed discussion of changes to family form and structure in New Zealand during this period, see: Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007).

188 JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 7.

189 JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 3.

190 Statistics New Zealand *2013 QuickStats About families and households* (November 2014) at 6.

191 Statistics New Zealand *2013 QuickStats About families and households* (November 2014) at 6.

192 Ministry of Social Development *Sole parenting in New Zealand: an update on key trends and what helps reduce disadvantage* (July 2010) at 14; and Families Commission *Economic Wellbeing of Sole-Parent Families* (Issues Paper 03, November 2010) at 3.

193 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 250–251.

194 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 45.

195 Superu *Families and Whānau Status Report 2014* (June 2014) at 132.

196 Superu *Families and Whānau Status Report 2014* (June 2014) at 128 and 132.

197 Superu *Families and Whānau Status Report 2014* (June 2014) at 128–129.

198 Superu *Families and Whānau Status Report 2014* (June 2014) at 128–129.

199 Adolescent Health Research Group *The Health and Wellbeing of New Zealand Secondary School Students in 2012: Youth '12 Prevalence Tables* (University of Auckland, 2013) at 31.

200 JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 6, Table 1.

[201] JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 5.

[202] JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 5.

[203] Statistics New Zealand *Characteristics of Same-sex Couples in New Zealand* (2010) at 12.

[204] Statistics New Zealand *Characteristics of Same-sex Couples in New Zealand* (2010) at 12.

[205] Statistics New Zealand *2013 Census QuickStats about families and households – tables* (November 2014).

[206] Superu *Families and Whānau Status Report 2016* (July 2016) at 43.

[207] Superu *Families and Whānau Status Report 2016* (July 2016) at 43 and 45.

[208] Superu *Families and Whānau Status Report 2016* (July 2016) at 30. This included children aged 18 and over in couples with children families (7.4%) and single parent families (4.9%).

[209] Statistics New Zealand *2013 Census QuickStats about families and households – tables* (November 2014).

[210] Statistics New Zealand *2013 Census QuickStats about families and households – tables* (November 2014) at 19.

[211] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 39.

[212] Michelle Poland and others "Pacific Islands Families Study: Factors associated with living in extended families one year on from the birth of a child" (2007) Kōtuitui N Z J Soc Sci Online 17 at 19.

[213] Michelle Poland and others "Pacific Islands Families Study: Factors associated with living in extended families one year on from the birth of a child" (2007) Kōtuitui N Z J Soc Sci Online 17 at 19.

[214] Families Commission *Tupuna Ngā Kaitiaki Mokopuna: A resource for Māori grandparents* (Research Report 05, September 2012) at 42.

[215] Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 258.

[216] The numbers living in extended family households has changed over the course of the children's lives. See Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 39; and Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now We Are Two: Describing our first 1000 days* (University of Auckland, June 2014) at 23. See also Michelle Poland and others "Pacific Islands Families Study: Factors associated with living in extended families one year on from the birth of a child" (2007) Kōtuitui N Z J Soc Sci Online 17, in which a study of 1,398 Pacific infants in 2000 identified that 50% lived in an extended family household.

[217] Statistics New Zealand *2013 QuickStats About families and households* (November 2014) at 18.

[218] Families Commission *Tupuna Ngā Kaitiaki Mokopuna: A resource for Māori grandparents* (Research Report 05, September 2012) at 42–43 and 49.

[219] Adolescent Health Research Group *The Health and Wellbeing of New Zealand Secondary School Students in 2012: Youth '12 Prevalence Tables* (University of Auckland, 2013) at 33.

[220] Adolescent Health Research Group *The Health and Wellbeing of New Zealand Secondary School Students in 2012: Youth '12 Prevalence Tables* (University of Auckland, 2013) at 33.

[221] Families Commission *Tupuna Ngā Kaitiaki Mokopuna: A resource for Māori grandparents* (Research Report 05, September 2012) at 11 and 18.

[222] JL Sligo and others "The dynamic, complex and diverse living and care arrangements of young New Zealanders: implications for policy" [2016] Kōtuitui N Z J Soc Sci Online 1 at 8.

[223] Michelle Poland and others *Moving On: Changes in a year in family living arrangements* (Families Commission, Research Report No 2/07, February 2007).

[224] Superu *Families and Whānau Status Report 2014* (June 2014) at 133.

225 Superu *Families and Whānau Status Report 2014* (June 2014) at 130.

226 Property (Relationships) Act 1976, s 1N(b).

227 Property (Relationships) Act 1976, s 18.

228 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 147.

229 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 147.

230 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 147.

231 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 147.

232 Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 264.

233 Susan Singley and Paul Callister *Polarisation of Employment, 1986–2002* (Ministry of Social Development, Working Paper 06/04, July 2004) at 1; and Ministry of Social Development *New Zealand Families Today: A Briefing for the Families Commission* (2004) at 49. See also Paul Callister "Overworked Families? Changes in the paid working hours of families with young children, 1986 to 2001" (2005) 24 Social Policy Journal of New Zealand 160.

234 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 51.

235 The workforce participation rate from 1976 is based on census data and relates to women aged 15–64. See P Hyman "Trends in Female labour force participation in New Zealand since 1945" (1978) 12 New Zealand Economic Papers 115 at 157 cited in Russell T Ross "Disaggregate Labour Supply Functions for Married Women in New Zealand" 21 New Zealand Economic Papers 41. The workforce participation rate from 2016 is based on the Household Labour Force Survey. See Statistics New Zealand "Labour Force Status by Sex by Age Group" (February 2017) <www.stats.govt.nz>.

236 Based on the annual Household Labour Force Survey. See Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 29.

237 The workforce participation rate is based on the Household Labour Force Survey. See Statistics New Zealand "Labour Force Status by Sex by Age Group" (February 2017) <www.stats.govt.nz>.

238 Paul Callister "New Zealand fathers: Overworked, undervalued, and overseas? (paper presented to NZ Men's Issues Summit, Christchurch, August 2005) at 7. See also Paul Callister and Robert Didham *The New Zealand 'Meet Market': 2013 census update* (Callister & Associates, Research Note, September 2014) at 2.

239 Russell T Ross "Disaggregate Labour Supply Functions for Married Women in New Zealand" 21 New Zealand Economic Papers 41 at 50.

240 Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, 2008) at 81; and Ian Pool, Arunachalam Dharmalingam and Janet Sceats *The New Zealand Family from 1840: A Demographic History* (Auckland University Press, Auckland, 2007) at 263.

241 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 6. For further discussion on the impact of motherhood on workforce participation in New Zealand, see Russell T Ross "Disaggregate Labour Supply Functions for Married Women in New Zealand" 21 New Zealand Economic Papers 41; Sarah Hillcoat-Nalletamby and A Dharmalingam "Workplace, Informal Childcare Arrangements and Maternal Employment in New Zealand" (2002) 28 NZ Popul Rev 253; Ministry of Social Development *New Zealand Families Today: A Briefing for the Families Commission* (2004) at 47–54; and Statistics New Zealand *Childcare use and work arrangements in 1998 and 2009* (March 2012).

242 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 9.

243 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 22.

244 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, February 2015) at 12 and 23.

[245] The employment rate is different to the workforce participation rate, as it only measures those who are employed, while the workforce participation rate also includes those who are unemployed but actively seeking work.

[246] OECD *LMF1.3: Maternal employment by partnership status – tables* (26 September 2016).

[247] OECD *LMF1.3: Maternal employment by partnership status – tables* (26 September 2016).

[248] Ministry of Social Development *New Zealand Families Today: A Briefing for the Families Commission* (2004) at 86.

[249] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now We Are Two: Describing our first 1000 days* (University of Auckland, June 2014) at 41–42.

[250] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 44.

[251] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14; W Robert Alexander and Murat Genç "Gender and Ethnicity in the Labour Market Participation Decision" (paper presented to Workshop on Labour Force Participation and Economic Growth, Wellington, April 2005); Ministry of Social Development *New Zealand Families Today: A Briefing for the Families Commission* (2004) at 48.

[252] According to the Household Labour Force Survey, 69,300 women and 7,900 men who were unemployed or not in the workforce left their last job as due to parental/family responsibilities. See: Statistics New Zealand "Labour Force Status by Sex by Reason for Leaving Last Job (Annual-Dec)" (February 2017) <www.stats.govt.nz>.

[253] Statistics New Zealand "Not in LF by Sex by Reason for Not Seeking Work (Qrtly–Mar/Jun/Sep/Dec)" (August 2017) <www.stats.govt.nz>.

[254] Paul Callister "New Zealand fathers: Overworked, undervalued, and overseas? (paper presented to NZ Men's Issues Summit, Christchurch, August 2005) at 13 – 14; and Paul Callister "Overworked Families? Changes in the paid working hours of families with young children, 1986 to 2001" (2005) 24 Social Policy Journal of New Zealand 160 at 167.

[255] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 20.

[256] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14.

[257] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 20.

[258] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 23.

[259] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 20.

[260] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 20.

[261] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 23.

[262] Sheree J Gibb and others "The Effects of Parenthood on Workforce Participation and Income for Men and Women" (2014) 35 J Fam Econ Iss 14 at 24.

[263] Statistics New Zealand *2013 Census QuickStats about work and unpaid activities* (March 2015) at 31.

[264] Statistics New Zealand *Time Use Survey: 2009/10* (June 2011) at 5–6.

[265] Sheree J Gibb, David M Fergusson and Joseph M Boden "Gender Differences in Paid and Unpaid Work: findings from a New Zealand birth cohort" (2013) 9 Policy Quarterly 65.

[266] Sheree J Gibb, David M Fergusson and Joseph M Boden "Gender Differences in Paid and Unpaid Work: findings from a New Zealand birth cohort" (2013) 9 Policy Quarterly 65 at 67. The authors note that the difference in findings may be accounted for in part by the specific activities included in each time use measure. In particular, the Christchurch Study did not include commuting time in measures of time

spent in paid employment, while the Statistics New Zealand time use survey did.

267 Sheree J Gibb, David M Fergusson and Joseph M Boden "Gender Differences in Paid and Unpaid Work: findings from a New Zealand birth cohort" (2013) 9 Policy Quarterly 65 at 69.

268 Statistics New Zealand *Time Use Survey: 2009/10* (June 2011) at 5; and Sheree J Gibb, David M Fergusson and Joseph M Boden "Gender Differences in Paid and Unpaid Work: findings from a New Zealand birth cohort" (2013) 9 Policy Quarterly 65 at 69.

269 Susan Morton, Polly Atatoa Carr and Dinusha Bandara "The status of our families: Evidence from Growing Up in New Zealand" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 95 at 110.

270 Statistics New Zealand "Household Labour Force Survey – Labour Force Status by Sex by Reason for Leaving Last Job (Annual-Dec)" (February 2017) <www.stats.govt.nz>.

271 This survey included biological fathers, step-fathers, co-mums, foster and adoptive parents as well as other family members who have a father role. See Centre for Longitudinal Research *Who are today's dads? Fathers and co-parents of children in the Growing Up in New Zealand study* (University of Auckland, September 2006); and Centre for Longitudinal Research *Key findings: Dads and work* (University of Auckland, September 2016).

272 Centre for Longitudinal Research *Key findings: Dads and work* (University of Auckland, September 2016).

273 Families Commission *Families and Whānau Status Report 2013* (July 2013) at 15.

274 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 43.

275 Statistics New Zealand *2013 Quickstats About people aged 65 and over* (June 2015) at 25.

276 Superu *Families and Whānau Status Report 2016* (July 2016) at 84.

277 Superu *Families and Whānau Status Report 2016* (July 2016) at 84.

278 For example, Superu identified that 80% of Māori and 81% of Pacific couples aged under 50 without children provided extended family support, compared to the national average of 62%. Rates were also higher in the couples with children family group. See Superu *Families and Whānau Status Report 2016* (July 2016) at 35 and 39.

279 The results of the Household Economic Survey are analysed in a series of Ministry of Social Development reports. For analysis of the 2015–16 survey, see: Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017).

280 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016).

281 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 4.

282 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 5.

283 In this section we refer to median incomes, which indicate the midpoint of observed values, rather than average or mean incomes. This is because mean incomes are strongly influenced by what happens to higher incomes whereas median incomes are more influenced by what happens to incomes in the middle parts of the distribution. See Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 28.

284 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 27.

285 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 12–13.

286 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 49.

287 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 49.

288 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982*

*to 2016* (Ministry of Social Development, July 2017) at 42.

289 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 42.

290 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 42.

291 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 66.

292 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 67.

293 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 33.

294 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 33.

295 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 2.

296 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 4. This is consistent with the findings of the Survey of Family, Income and Employment for 2003–2004, discussed in Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 213.

297 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 4.

298 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 3.

299 Statistics New Zealand "Wealth patterns across ethnic groups in New Zealand" (4 November 2016) <www.stats.govt.nz>.

300 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 9 and 11.

301 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 9.

302 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015 - tables* (June 2016).

303 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 10.

304 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 10.

305 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

306 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

307 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

308 Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 12. The census first started collecting information about homes held on trust in 2006.

309 "Involvement" means that at least one household member was involved as a settlor, beneficiary, trustee or in some other way (but excluding people who are only acting as independent trustees). See.Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

310 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

311 Statistics New Zealand *Household Net Worth Statistics: Year ended June 2015* (June 2016) at 11.

312 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 18.

313 Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 12.

314 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 29.

315 Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 14.

316 Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, 2008) at 87 and 97. Factors include increasing demand in the housing market and changing Government policies.

317 Department of Prime Minister and Cabinet *Final report of the House Prices Unit: House price increases and housing in New Zealand* (2008), as cited in Statistics New Zealand *Changes in home-*

*ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 34.

318 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 62.

319 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 62.

320 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 62.

321 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 60.

322 Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, 2008) at 98.

323 Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 14.

324 Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now We Are Two: Describing our first 1000 days* (University of Auckland, June 2014) at 33.

325 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 19.

326 Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 50–51.

327 Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 51.

328 Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 14.

329 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 18.

330 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 18.

331 Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 20.

332 M Flynn, S Carne and M Soa Lafoa'I *Māori housing trends 2010* (Housing New Zealand Corporation, Wellington, 2010), as cited in Statistics New Zealand *Changes in home-ownership patterns 1986–2013: Focus on Māori and Pacific people* June 2016) at 34-41.

333 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 5.

334 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 6.

335 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 8-9.

336 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 8-9.

337 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 9.

338 Based on average KiwiSaver Balance (ANZ Investments estimate). See ANZ *Close the gap – NZ Women's progress to an #equalfuture* (2016) <www.futurewise.anz.co.nz>.

339 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 9.

340 Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 9.

341 Statistics New Zealand *Measuring the gender pay gap* (June 2015) at 3.

342 Statistics New Zealand "Gender pay gap smallest since 2012" (press release, 1 September 2017).

343 Gail Pacheco, Chao Li and Bill Cochrane *Empirical evidence of the gender pay gap in New Zealand* (Ministry for Women, March 2017) at 7.

344 Statistics New Zealand and Ministry for Women *Effect of motherhood on pay – methodology and full results: June 2016 quarter* (February 2017) at 6.

345 Statistics New Zealand and Ministry for Women *Effect of motherhood on pay – summary of results: June 2016 quarter* (February 2017) at 5; Statistics New Zealand and Ministry for Women *Effect of motherhood on pay – methodology and full results: June 2016 quarter* (February 2017) at 10.

[346] Statistics New Zealand and Ministry for Women *Effect of motherhood on pay – methodology and full results: June 2016 quarter* (February 2017) at 12.

[347] Statistics New Zealand and Ministry for Women *Effect of motherhood on pay – methodology and full results: June 2016 quarter* (February 2017) at 13.

[348] See for example Zhu Xiao Di and Yi Yang *Intergenerational Wealth Transfer and its Impact on Housing* (Joint Centre for Housing Studies, Harvard University, 2002), discussed in Mathew Arcus *Intergenerational and Interfamilial Transfers of Wealth and Housing* (Centre for Housing Research, Aoteaora New Zealand, March 2005) at 4, 11–12.

[349] Superu *Families and Whānau Status Report 2016* (July 2016) at 87-88.

[350] Mathew Arcus *Intergenerational and Interfamilial Transfers of Wealth and Housing* (Centre for Housing Research, Aoteaora New Zealand, March 2005) at 9–10.

[351] Mathew Arcus *Intergenerational and Interfamilial Transfers of Wealth and Housing* (Centre for Housing Research, Aoteaora New Zealand, March 2005) at 10.

[352] Mathew Arcus *Intergenerational and Interfamilial Transfers of Wealth and Housing* (Centre for Housing Research, Aoteaora New Zealand, March 2005) at 10.

[353] Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 12–13.

[354] Applying the 1988 Revised Jensen equivalence scale. See Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 13.

[355] See for example Hans-Jürgen Andreß and others "The Economic Consequences of Partnership Dissolution - A Comparative Analysis of Panel Studies from Belgium, Germany, Great Britain, Italy, and Sweden" (2006) 22 Eur Sociol Rev 533; and Hayley Fisher and Hamish Low *Financial implications of relationship breakdown: does marriage matter?* (W12/17, Institute for Fiscal Studies, 2012) .

[356] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017).

[357] For more information about the Working for Families dataset see Statistics New Zealand *IDI Data Dictionary: Working for Families research data* (September 2015).

[358] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 3.

[359] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 184-185.

[360] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 122 and 183.

[361] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 121–122 and 183.

[362] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 124.

[363] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 123 and 184-185.

[364] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 151 and 185-186.

[365] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 131.

[366] MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis

submitted for examination, Auckland University of Technology, 2017) at 134-135 and 186.

367 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 136.

368 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 136.

369 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 151.

370 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 140–141.

371 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 148–149.

372 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 148–149.

373 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 148–149.

374 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 152.

375 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 152.

376 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 116 and 144–186.

377 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 143.

378 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 120.

379 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 143.

380 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 137–152.

381 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 138.

382 Paul Callister and Stuart Birks *Two Parents, Two Households: New Zealand Data Collections, Language and Complex Parenting* (Families Commission, Blue Skies Report No 2/06, March 2006) at 5.

383 Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 11.

384 Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 11.

385 Statistics New Zealand "Age group and sex of sole parent, for one parent with dependent child(ren) families in occupied private dwellings, 2001, 2006, and 2013 Censuses" <nzdotstat.stats.govt.nz>.

386 Superu *Families and Whānau Status Report 2014* (June 2014) at 128.

387 In 2012–13 single mother families accounted for 16% of all families with children aged 0 to 17 years in Australia, while single father families accounted for just 3%. See Australian Bureau of Statistics *Family Characteristics and Transitions, Australia, 2012–13* (February 2015).

388 Ministry of Social Development *Sole parenting in New Zealand: an update on key trends and what helps reduce disadvantage* (July 2010) at 13.

389 Ministry of Social Development *Sole parenting in New Zealand: an update on key trends and what helps reduce disadvantage* (July 2010) at 13.

390 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand Workforce* (Statistics New Zealand, 2015) at 13.

391 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 57.

392 Arunachalam Dharmalingam and others *Patterns of Family Formation and Change in New Zealand* (Ministry of Social Development, 2004) at 57.

393 This does not include single parents who may be living with extended family or other adults. See Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Now we are Four: Describing the preschool years* (University of Auckland, May 2017) at 39.

394 Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 4.

395 Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 134. Income poverty rates refer to the rate of individuals who are in households with incomes below selected thresholds, or "poverty lines". The threshold used here is 60% of the median household income in 2007, adjusted for household size and composition, after housing costs. See Sections E and F for further explanation of poverty rates.

396 Statistics New Zealand *2013 QuickStats About income* (September 2014) at 30.

397 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 143.

398 Ministry of Women's Affairs *E Tu Ake! Stand Tall and Proud: A Working Paper on Raising the Qualifications and Earnings of Low Income Women* (2014) at 4; Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 6; and Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, June 2008) at 66.

399 See, for example Hans-Jürgen Andreß and others "The Economic Consequences of Partnership Dissolution - A Comparative Analysis of Panel Studies from Belgium, Germany, Great Britain, Italy, and Sweden" (2006) 22 Eur Sociol Rev 533 at 550–551. That study found that in all countries investigated, women on average experience a substantial decline of income after separation immediately after separation, and that the time to recover economically from separation varied by national context. The financial situation of men, in contrast, either does not or does just slightly change, and therefore the costs of separation are not equally distributed between men and women.

400 MJ Fletcher *An investigation into aspects of the economic consequences of marital separation among New Zealand parents* (draft Phd thesis submitted for examination, Auckland University of Technology, 2017) at 183 and 187.

401 OECD *LMF1.1: Children in households by employment status* (December 2015) at 4.

402 Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, June 2008) at 80; and Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 9.

403 Hans-Jürgen Andreß and others "The Economic Consequences of Partnership Dissolution - A Comparative Analysis of Panel Studies from Belgium, Germany, Great Britain, Italy, and Sweden" (2006) 22 Eur Sociol Rev 533 at 539.

404 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 8.

405 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 8.

406 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 22.

407 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 23.

408 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 24.

409 Sophie Flynn and Magdalen Harris *Mothers in the New Zealand workforce* (Statistics New Zealand, 2015) at 25.

[410] Statistics New Zealand *Time Use Survey: 2009/10* (June 2011) at 18.

[411] As at March 2017: Ministry of Social Development *Sole Parent Support – March 2017 Quarter* (March 2017) at 1.

[412] Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 14.

[413] Families Commission *The kiwi nest: 60 years of change in New Zealand families* (Research Report No 3/08, June 2008) at 67.

[414] Hans-Jürgen Andreß and others "The Economic Consequences of Partnership Dissolution - A Comparative Analysis of Panel Studies from Belgium, Germany, Great Britain, Italy, and Sweden" (2006) 22 Eur Sociol Rev 533 at 539.

[415] Statistics New Zealand *Women at work: 1991 – 2013* (2015) at 7.

[416] Statistics New Zealand *Women at work: 1991 – 2013* (2015) at 33.

[417] New Zealand Government *Women in New Zealand: United Nations Convention on the Elimination of All Forms of Discrimination against Women: Eighth Periodic Report by the Government of New Zealand 2016* (2016) at 28.

[418] New Zealand Government *Women in New Zealand: United Nations Convention on the Elimination of All Forms of Discrimination against Women: Eighth Periodic Report by the Government of New Zealand 2016* (2016) at 25–26.

[419] Karen Witten and others *The New Zealand Rental Sector* (BRANZ, Report ER22, August 2017) at 31.

[420] Susan MB Morton and others *Growing Up in New Zealand: A longitudinal study of New Zealand children and their families. Residential Mobility Report 1: Moving house in the first 1000 days.* (University of Auckland, December 2014) at 26 and 34.

[421] Lixia Qu and others *Post-separation parenting, property and relationship dynamics after five years* (Australian Institute of Family Studies, Canberra, 2014) at 69.

[422] Lixia Qu and others *Post-separation parenting, property and relationship dynamics after five years* (Australian Institute of Family Studies, Canberra, 2014) at 72.

[423] Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 71.

[424] Bryan Perry *Household incomes in New Zealand: Trends in indicators of inequality and hardship 1982 to 2016* (Ministry of Social Development, July 2017) at 142; and Families Commission *Economic wellbeing of sole-parent families* (Issues Paper 03, 2010) at 11.

[425] Statistics New Zealand *2013 QuickStats About housing* (March 2014) at 14.

[426] Lixia Qu and others *Post-separation parenting, property and relationship dynamics after five years* (Australian Institute of Family Studies, Canberra, 2014) at 94.

[427] Lixia Qu and others *Post-separation parenting, property and relationship dynamics after five years* (Australian Institute of Family Studies, Canberra, 2014) at 8

[428] Hans-Jürgen Andreß and others "The Economic Consequences of Partnership Dissolution - A Comparative Analysis of Panel Studies from Belgium, Germany, Great Britain, Italy, and Sweden" (2006) 22 Eur Sociol Rev 533 at 539.

[429] See discussion in Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19.

[430] Statistics New Zealand *National Population Projections: 2016(base)–2068* (October 2016) at 6.

[431] Statistics New Zealand *National Population Projections: 2016(base)–2068* (October 2016) at 7.

[432] Statistics New Zealand *2013 Quickstats About people aged 65 and over* (June 2015) at 7.

[433] Statistics New Zealand *New Zealand life expectancy increasing* (2015) cited in Statistics New Zealand *Private superannuation in New Zealand* (April 2017) at 5.

[434] Statistics New Zealand *2013 Quickstats About people aged 65 and over* (June 2015) at 9.

[435] Statistics New Zealand *National Population Projections: 2016(base)–2068* (October 2016) at 7.

[436] Statistics New Zealand *2013 Quickstats About people aged 65 and over* (June 2015) at 8.

[437] Families Commission *Families and Whānau Status Report 2013* (July 2013) at 16.

438 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 47.

439 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 47.

440 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 47.

441 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 47 and 49.

442 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 49.

443 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 49.

444 Natalie Jackson "Commentary on the family wellbeing of different ethnic groups" in Superu *Families and Whānau Status Report 2016* (July 2016) 46 at 49.

445 Superu *Families and Whānau Status Report 2016* (July 2016) at 79.

446 Statistics New Zealand *Subnational Population Estimates: At 30 June 2016* (October 2016) at 3.

447 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 48.

448 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 48.

449 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 48.

450 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 48.

451 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 49.

452 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 49.

453 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 49.

454 Ian Pool, Janet Sceats and Natalie Jackson "The wellbeing of New Zealand families and whānau: Demographic underpinnings" in Families Commission *Families and Whānau Status Report 2013* (July 2013) 19 at 49.

455 National Advisory Committee on Health and Disability *How Should we Care for the Carers, Now and into the Future?* (Ministry of Health, Wellington, March 2010) at 7-8.

456 National Advisory Committee on Health and Disability *How Should we Care for the Carers, Now and into the Future?* (Ministry of Health, Wellington, March 2010) at 3.

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