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assumption of inter-changeability of assistance fails to acknowledge the profound gender issues involved. While in both parts of the tax/transfer equation men and women appear to be treated equally, as individual tax-paying and benefit-receiving citizens in a liberal democracy, in fact, the Australian tax, social security and family payment systems are not "sex-blind functions of citizenship" but are highly gendered (Shaver, 1988: p.150). Women, like men, pay income tax as individuals; but when it comes to tax and transfer arrangements for women with partners and women as mothers with dependent children, gendered circumstances enter the system of eligibility and entitlement. The system of family payments appears to be gender-

WHY GENDER MATTERS IN CONSIDERING THE TAX/TRANSFER SYSTEM

Why does gender equity matter when analysing the tax/transfer system, when the transfers in question are concerned with the recognition of family responsibilities? Has not the male-breadwinner model as the basis for all Australian public policy been superseded by a dual-earner model? The increased labour force participation of women, the subsequent impacts on family relationships, and the public policies which have either constrained or supported these developments have been analysed in a comparative framework as variants of a "male breadwinner model" embedded in cultural expectations, labour market and employment conditions and tax/transfer policies. Jane Lewis (1992) and O'Connor, Orloff and Shaver (1999) argue persuasively that the various ways in which different social policy systems treat the market work and the non-market family-based caring work of women are associated with the strength and pervasiveness of the "male breadwinner model" in labour market conditions, employment patterns and cultural expectations. While all modern welfare regimes have subscribed to some degree to a male breadwinner model, where men are expected to be either the only or the primary breadwinner in a couple family, and married women/mothers are expected to be either fully financially supported as home-

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A range of 'feministoccurred in the times of the recessions of the early 1980s and the early 1990s, indicating that labour market circumstances rather than family responsibilities play the largest part in shaping men's work pathways.

There are some indications in Australia that trends in gender and family relationships and labour force participation have moved towards a dual breadwinner model, and this is particularly pertinent when considering the significance of women's income in augmenting family incomes and supporting home ownership. However, because of the part-time and interrupted nature of most women's employment patterns when they have dependent children, and the propensity for men (with children) employed full-time to be involved in long, indeed increasing hours of paid work and the fewer hours of household work in which they are engaged, the trend could be better described as a modified male-breadwinner model, characterised by deep ambivalence. Not only is this a significant issue in considering matters of gender equity, but it is also significant in considering the impact of tax/transfer policies designed (ostensibly) to maximise parents', more pertinently women's choices, but which might in effect, have employment disincentive effects which inhibit choice and reduce income earning potential for women affecting vitally the long-term well-being of their families (Travers, 2001).

The inherent problems with a hybrid model of family policy (as defined by Mitchell (1998) is the existence of fault lines which may be exploited, indeed widened by a conservative/neolt linesTc 0 Tw ( ) Tj -t.21 3b'9awith a h,e8esm1tii wd by Mitchell paper that both trends are growing in Australia, in tandem, but they operate in different social class contexts.

THE TAX/FAMILY TRANSFER SYSTEM, ITS INTERACTIONS AND IMPACTS ON EQUITY: 1941 TO 1996

Child Endowment, a transfer payment to the mothers of dependent children was introduced nationally in 1941, in particular conditions of war-time wage constraint and as part of the inflation-control policy of the Menzies United Australia Party/Country Party government. There were wage and fiscal policy reasons for the introduction by the Commonwealth of a payment for mothers at this time (Cass, 1988a). However, the introduction of a transfer payment to mothers of dependent children had been a vital element of feminist organisations and trade unions' advocacy from the 1920s, envisioned by labour movement women as an augmentation of the inadequate family wage and as an adjunct to their equal pay claims, and by feminists like Jessie Street as the essential counterpart to arguments for equal pay for men and women (Heagney, 1935; Street, 1966). Feminist and labour women's advocacy converged on the issue of which parent should receive a payment in respect of their children – the mother whose domestic and caring work went unrecognised.

Through the post-war period, child endowment paid to mothers of dependent children, universally without an income test, met the principle of horizontal equity and gender equity, but did so with considerable ineffectiveness. The payments were not indexed to price rises and lost in both real value and in public/political salience. At the same time, the tax deductions for tax payers with dependent children (introduced in 1915) and for a dependent spouse (introduced in 1936), both received predominantly by husbands/fathers, constituted an inequitable system of redistribution, since higher income parents received considerably more than low income parents, very low income parents received no tax-based support, which applied in particular to families in receipt of pensions and benefits, and the parent with the major responsibility for child care was not the beneficiary. Further, the tax deduction (for fathers) was effectively indexed to price rises, in clear contrast to child endowment (for mothers) (Cass, 1988a; Downing, 1964).

It was not until the late 1960s that this regressive and gender-discriminatory tax/family transfer system was challenged, not in recognition of gendered inequity, but in the context of the "rediscovery of poverty (Commission of Inquiry into Poverty, 1975). The objectives of the recommendations of the First Main Report of the Commission of Inquiry into Poverty to increase child endowment and abolish regressive tax deductions were to alleviate poverty in large families, to maintain horizontal equity between families of diffe [illegible] tax rebates for dependent children were abolished and the revenue disbursed in the form of large increases in child endowment, renamed Family Allowance. Low income women, previously unable to benefit from either tax deductions or rebates, were the major beneficiaries. However the Family Allowance reform, fundamental and progressive in many ways, was marred since no decision was made to index the payment to rises in the cost of living. As a result, intermittent political decisions and the advocacy of community and church-based organisations and women's groups were the unpredictable, irregular means by which increases in the rate of family payments were achieved, until the late 1980s.

From the late 1970s, various groups including the Australian Council of Trade Unions (ACTU) called for increases in and indexation of both family allowance and the additional income-tested payments for children made to families in receipt of pensions and benefits, to ensure that they did not erode in real value. Their advocacy highlighted the poverty suffered by children in low income families resulting from their parents' unemployment, or joblessness as sole parents, or low workforce earnings exacerbated by the erosion of the real value of all family payments (Vipond, 1986). Although all pensions and most benefits were indexed to rises in the Consumer Price Index from 1976, neither family allowance nor the additional income-tested payments for dependent children made to parents in receipt of pensions and benefits were indexed and were increased only on an ad-hoc basis. It could certainly be argued that family allowance, as a universal payment made to the principal child carer and therefore predominantly to women, satisfied the principles of horizontal equity and gender equity, but because of the lack of indexation of family allowance and of other child-related payments for low income families, these payments in their cumulative impact failed to meet the principle of vertical equity in an adequate way. The value of the amount redistributed fell in real terms and the evidence of increased poverty in families with children, especially in women-headed families, highlighted the increasing inadequacy of the tax/transfer system (Gallagher, 1985; Cass, 1988b). With family poverty placed on the political agenda by the Australian Council of Social Service (ACOSS), church-based welfare organisations and women's organisations, family income support became a highly contested political issue.

From 1983 to 1996 the Hawke/Keating Labor Governments adopted a 'needs-based targeting' policy in family income support, framed explicitly within a poverty alleviation objective, and rejected a rights-based, or universal system of allocation. Political discourse justified this approach as the most cost effective route to a more equitable and adequate tax/transfer and social security system, focusing on the needs of low income families and private renters in a period of imposed restraint on social expenditures. These developments generated strong debate about the apparently contradictory principles of alleviating poverty or maintaining a more universal rights-based system (Harding and Mitchell, 1992; Mitchell, Harding and Gruen, 1994; Saunders, 1994; Whiteford, 1994).

The principle of maintaining horizontal equity through universal family allowance was officially deligitimated as being in conflict Tw (1i prinnt on-0.0456 Tc 1as ugthro7rdquitTj -357vn welfare". However, redistribution to the parent primarily responsible for children's care, gender equity, remained the central issue in the advocacy of women's organisations across the political spectrum, including the Women's Electoral Lobby, the National Council of Women of Australia, the National Women's Consultative Council, the Council for the Single Mother and her Child and the Women's Action Alliance.

The first step in family income support reform in the 1980s was the introduction in 1983 of a tightly income-tested payment, Family Income Supplement (FIS), a bi-partisan measure put forward originally by the Fraser Coalition government and implemented by the Hawke Labor Government, and directed to families in low paid employment. It was paid to mothers, in addition to family allowance, at the same rate as the additional children's payments made to families receiving pension or benefit. The key policy consideration was to minimise the work disincentive effects which might arise when family breadwinners moved into low paid work and lost their additional children's payments. Family income supplement was expected to rectify this problem, but the income test was very tight and the visibility of the payment very slight. As a result, only 1-2 per cent of families received it in the period from 1983-1986, and this was considered to be partly a consequence of low take-up by parents who had an entitlement (Cass, 1986; Harding, 1986).

In 1986, the First Issues Paper of the Social Security Review, established in that year by the Minister for Social Security, Brian Howe, was published and became the focus of debate within community organisations and the Australian Council of Trade Unions. The Paper, *Income Support for Families with Children* (Cass, 1986) recommended that the universal family allowance be retained, increased and indexed and paid to all carers in recognition of the increased costs which child rearing incurs, both directly and indirectly through women's foregone earnings. At the same time, the Paper recommended that immediate Government attention be given to substantial increases in income tested payments for low income families, followed by the indexation of these payments. The Issues Paper argued that both horizontal and vertical equity measures have merit in family payments: since they fulfil overlapping and not contradictory objectives, providing parents with additional income, sometimes their only source of income to support their caring work, and being of profound importance for low income families. The Paper also argued for the retention of the gender equity principle: that payments be made to the principal carer, usually the mother, in recognition of the increased direct and indirect costs of care which they bear, and that transfe 1986)

The next step was the introduction of the Family Assistance Package in the budget of 1987/88, providing a significant increase in income-tested payments for children in families receiving pension or benefit and in low paid employed families. The Family Allowance Supplement (FAS) replaced Family Income Supplement and the totality of measures comprised a significant redirection of family payments towards the principle of vertical equity, with about 63 per cent of expenditure on family payments directed to 30 per cent of families in the lowest income groups. The measures included:

- an increased FAS payment in two tiers, for children aged 0-12, with a higher payment for children aged 13 to 15 to recognise the increased costs associated with teenagers;
- a commitment to increase the payments in stages to achieve 'benchmarks' of 15 percent of the married rate of pension for children under 13 and 20 per cent of the married rate for older children, and then to index the payments. These benchmarks were reached in 1989;
- introduction of rent assistance for family allowance supplement recipients in private rental housing, an innovation for low income workers who were previously not eligible for rent assistance;
- provision of most payments to the parent primarily responsible for children's care;
- an increase in the income threshold at which the family allowance supplement could be received to $300 per week of parental income for a one child family, plus $12 a week for each additional child, thus bringing eligibility to receive income-tested payments further up the income distribution.

In the April Economic Statement of 1989, concerned primarily with the restructuring of income tax marginal rates, the Treasurer announced substantial increases in family allowance (the first since 1982-83) and family allowance supplement. He also announced the indexation (from 1990) of all child related payments, including family allowance, family allowance supplement, child disability allowance, the children's payments received by pensioners and beneficiaries, the dependent spouse rebate and the sole parent rebate. Indexation of family payments was welcomed as an act of "historic justice": for the first time in the history of the Australian tax/family payments system a concerted attempt was made to improve the adequacy of payments for children in low income families and to introduce indexation to protect the real value of all children's payments. As a result of the various increases from 1983-89, the real value of total family payments for children under 13 in low income families increased by 41 per cent and by 84 per cent for children aged 13-15, and some commentators suggested that the conditions were in place to establish a basic income guarantee for children in low income families (Australian Institute of Family Studies, 1989).

From 1993, all children's payments were made to the principal carer, predominantly women. Whereas family allowance and family allowance supplement had previously been paid to mothers, a substantial number of low income women did not until that time receive the additional children's payments: these were women in two parent families dependent on unemployment and sickness benefit where the husband received the total social security payment (Stanton and Fuery, 1996). The changes in 1993 involved an integration of family payments, which resulted in a considerable change in distribution between parents of social security payments for their children, with the most substantial intra-family transfer occurring in couple families where the male partner was unemployed or ill. In the prior arrangements, the logic of the social

It is of considerable significance for understanding the politics of the tax/transfer system in the time of the Hawke/Keating Governments that these increases in and indexation of family payments were negotiated in the incomes and tax policy framework of the Accord between the Labor Government and the ACTU. The Accord was based on the premise that employee wage restraint would be counter-balanced by expanded "social wage" measures, including universal health insurance (Medicare), child care services, the guarantee of occupational superannuation and increased family payments. The support of the ACTU was influential in embedding the case for increased children's payments within wage and tax negotiations, which gave the increased measure of tax/transfer redistribution to low income families its most powerful supporter in political negotiations and government decisions.

TAX DEDUCTIONS FOR CHILD CARE EXPENSES

While these debates and policy changes were occurring in relation to family payments, parallel debates and policy changes were taking place in relation to child care policy. Child care had been a peripheral public policy issue since the early 1970s when, in the context of an acute labour shortage, the Coalition government of William McMahan had legislated to enable the Commonwealth to p99 Tre oeesse forC

Association and the Business and Professional Women's Association. The Lone Fathers' Association also campaigned in support of tax deductibility.

Campaigns around this issue sought recognition of the fact that child care expenses are an essential item of expenditure incurred in the course of earning their income by taxpayers with responsibility for young children. The absence of a tax concession for child care expenses, they argued, represented an anomaly within the system. Recognition of these costs would remove one of the disincentives to workforce participation faced by those with child care responsibilities and would thus be a step towards a more neutral tax system. Proponents argued that women who cared for their own children at home did not get taxed for providing this service, and that women who could organise to exchange their own labour in return for child care were not taxed either. Only those who pay for child care from their (already taxed) earnings are required to pay tax for this service.

Detailed arguments in favour of tax deductibility were put forward in a 1980 submission to the federal Treasurer by the Women Members' Group of the Australian Society of Accountants. The submission urged that tax deductions for child care expenses be made available to working mothers and single fathers, claiming that such a system, by decreasing the net cost of going out to work, would encourage more women to earn taxable income, thereby increasing tax revenue. It also argued that welfare payments would be reduced and employment created as a result of increased demand for child care places, and that facilitating women's return to the workforce after the birth of their children would result in a better return from public investment in the education and training of women. Further, the introduction of tax deductibility (and the consequent necessity for documentation of financial transactions involving child care) would increase tax revenue by bringing the underground child care economy into the open (Australian Society of Accountants 1980).

Concern about the vertical equity impacts of tax *deductions* led some to argue in support of flat-rate tax *rebates* which would provide the same dollar value for all those eligible. While deductions are clearly regressive (benefiting the individual at the level of his or her marginal tax rate) rebates appeared more equitable. In fact, however, tax rebates only benefit those with sufficient tax liability to qualify. Those with no or low earned incomes would be excluded from, or only marginally assisted by, rebates. In any case, advocacy for rebates remained a minority position. Most of those advocating recognition of child care expenses within the tax system saw the campaign for deductibility as 'a simple campaign with a distinct goal that fits into the current tax would most likely be claimed by their (male) partner in order to maximise the benefit. Opponents of tax deductibility also argued that the amount of revenue which would be foregone by the Commonwealth in any such scheme might jeopardise the future of the Children's Services Program (Morrow 1981; Children's Services Action 1982). In 1984 the Department of Social Security estimated that tax deductions for child care expenses would cost about $400 million per year compared with expe

RECONFIGURING TAX AND TRANSFER PAYMENTS IN THE NEW TAX SYSTEM: 1996-2002: THE ILLUSION OF CHOICE

This was the debate about choice and a family-sensitive tax system within whose terms of reference the in-coming Coalition Government under Prime Minister John Howard made its family policy changes. The year before his election as Prime Minister, John Howard released a document outlining the 'values, directions and policy priorities' of a Coalition government. In a section entitled 'Greater Choice and Security for Families' it stated: 'A Coalition Government will move immediately to reduce the economic pressures on families (especially those with dependent children), to increase the opportunities open to them and to give them more genuine choices about how they live' (Howard 1995: 36). Specific priorities included giving families 'greater freedom to choose whether one parent cares full-time for their children at home or whether both are in the paid workforce' and 'address[ing] Labor's current discrimination against parents who choose to remain at home to care for their children' (1995: 36).

In the Coalition's first budget of 1996-97, a new measure of family income support was introduced, named the Family Tax Initiative, which authorised use of the tax system as well as the transfer system to deliver the additional benefits. From January 1997 the Family Tax Initiative provided tax assistance for families with children in two circumstances:

- $1,000 increase in the tax free threshold was provided for one member of a couple

The Family Tax Initiative was welcomed, with some reservation, by ACOSS, because it provided an "important boost to the family budget" (ACOSS, Budget Supplement, 1996). This was so because the Family Tax Initiative would extend extra help to most families with children, particularly single earner and jobless parents of a young child. Sole parents, unemployed couples and recipients of disability pension would generally benefit from both components and receive the payment through the social security system; while other families at higher income levels would claim the benefit as a tax rebate. The commentary noted some problems with the new measure: it added unnecessary complexity to the tax/transfer system and the "case for focusing attention on single-income households was somewhat debatable" (ACOSS, 1996: p. 10).

The impact of the Family Tax Initiative was modelled by the National Centre for Social and Economic Modelling (NATSEM), which found that the new measure satisfied the test of vertical equity: less than 30 per cent of eligible families would gain no increase in their disposable income because their taxable income brought them beyond the income test cut-off; while families with taxable incomes below $38,700 would receive two thirds of the total gains from the package. In addition, about 40 per cent of the total gains would be received by families in the bottom 30 per cent of the family income distribution. The impact for sole parent families was also favourable. Overall, single income families and sole parents would receive greater average percentage changes in their disposable incomes than dual income families (Beer, 1996).

Gender equity was not seen as a key issue by either of these commentaries. Neither ACOSS nor Beer mentioned the fact that use of the tax system broke with the twenty-year tradition of directing assistance to the principal carer in two parent families. Analysis by Lambert did enter this terrain, through examination of the workforce incentive effects of the tax/benefit measure. Focusing on the component of the Family Tax Initiative which provided low to middle income with children under 5 an increase in their tax free threshold of $2,500 on the condition that at least one parent earn less than the cut-off for basic parenting allowance (less than $4,500 per annum), she argued that the measure distorted incentives for women with partners in respect to their employment choices, and also discriminated against two parent, low income families where both parents are employed. On the one hand, she concluded that the Family Tax Initiative would laudably assist sole parents, but would effectively penalise low income married women with young children who are on the margin of entering the workforce by providing them with a financial incentive to stay at home, thus limiting their future economic opportunities. However, low income couple families where each earns more than the low cut-off would be ineligible for the additional support, even where their combined income is less than the combined income of a single earner family where one parent is engaged in full-time child care. In other words, it was not vertical equity which was the priority in this policy, but the political commitment to provide additional benefit to single income families, that is, to discriminate in favour of the (male) primary breadwinner family model. Even Prime Minister John Howard's model family type: "as represented by the metaphor of the policeman and the part-time sales assistant" (John Howard Prime Minister's website, test for Child Care Assistance; reduction of the Child Care Rebate for families above the Family Tax Initiative income ceiling; significant reduction in child care Operational Subsidies for; removing the new growth policy for long day care centres. In effect, these measures reduced the public outlay support for child care services and their affordability while increasing support for families where one parent, predominantly the mother, is outside the workforce engaged in full-time care of a child under school age (Brennan, 2002). Accordingly, it could be argued that the combination of the Family Tax Initiative providing additional benefit to a family breadwinner with a partner engaged in full-time child care, and the measures reducing the affordability of children's services for employed parents did not so much establish support for the "choice" of one parent (usually the mother) to remain outside the workforce, but established financial disincentives for an employment choice to be made.

"NOT A NEW TAX BUT A NEW TAX SYSTEM": INTRODUCTION OF THE GST AND THE POLITICS OF FAMILY POLICY

The implementation of the Goods and Services Tax in July 2000 by the Coalition Government was accompanied by cuts in personal income tax and a substantial restructuring of the family tax/benefit system. Personal income tax was reduced

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annum. The rebate for these women will vary between $500 and $800 per annum. In addition, the rebate is claimable only through the tax assessment at the end of the taxation year, and is not therefore available to the mother as cash in hand during the day-by-day period of early child care.

The regressive impact of this tax rebate proposal was noted by a range of groups, including the Australian Council of Social Service, the trade unions, women's organisations, and also by conservative family groups (who were not impressed by the small amount of the rebate, especially for lower income women). An article in the Australian Financial Review (29 October 2001) stated that the amount of the rebate is small, the policy regressive, and that the more appropr iate alternatives facing an Australian government would be either universal paid maternity leave or targeting on the basis of need.

What is the current government view on changes to the tax/transfer system? In his opening address to the Liberal Women's Conference National Convention in Adelaide on 6 June 2003, the Prime Minister re-iterated the theme of choice for families and argued that the Government's reform of the family tax/transfer system had effectively delivered income-splitting to families, with Family Tax Benefit Part B acting like a second tax free threshold for single income families (Howard, 2003). He argued that the tax system advantages two earner families who have two tax free thresholds and the Coalition government reforms have attempted to redress that inequity. This represents the conservative politics of the tax/transfer system, linked with endorsement of the male breadwinner model of family policy.

CONCLUSION

While the formal structures of the tax/transfer system are gender-neutral, the reality of people's lives – especially the gendered division of paid work and caring responsibilities – means that in practice men and women are treated differently by the tax/transfer system. Thus, in addition to the traditional axes of horizontal and vertical equity, it is important to consider the gender politics embedded in family tax and transfer policies. Our argument is not Tj -7.7498 he 722sys tree 7t7that extension to lower income mothers) and directed all family-related payments to the "principal carer", predominantly mothers. In broad terms, this bi-partisan approach to gender equity remained in place for approximately two decades

Under the current government, this bi-artisan consensus has been overturned. Family payments have been renamed and restructured as 'Family Tax Benefit' and, in the name of choice, a key component of the payment can be taken either by reducing the tax of the principal earner or a providing a direct cash payment to the parent whom the government now calls the 'secondary earner'.

In developing family-related tax and transfer payments since 1996, current policy has evoked two dichotomous family types: families with a stay-at-home parent and families in which the sole or both parents participate in paid work. Moral legitimacy has been accorded in greatest measure to single income two parent families (or, at best) those where one parent, usually the mother, is employed for limited hours. The politics which have been built around these contrasting types are socially divisive and take no account of the research which shows the phases of transition in employment/family care combinations which women construct, usually related to the ages of their children, the availability of suitable employment, the availability of affordable child care. Perhaps more pertinently, the policy rhetoric of parental choice obscures a much more hard-headed policy trend to the favouring of family support delivered through the tax system, giving priority to single income families through tax relief – a policy signifying a perspective which takes the care-giving parent out of the circuit of redistribution .It is not "motherhood" which actually counts in such a circuit, but a family-oriented, apparently (but not in effect) gender-neutral tax policy.

The paradox of the current trend to familialisation of tax/transfer policy is that a policy emphasis on choice actually reduces choice, in the gendered world of the balancing of paid work and family responsibilities. The political value commitment to the male breadwinner model of family form and process - a model which is not conducive to the support of dual-earner families, nor to the support of long-term economic security for mothers - sustains tax/transfer arrangements which fail the tests of horizontal, vertical and gender equity.

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