Bye bye Baby Bonus: Young mothers' experiences of receiving the Baby Bonus

Cameryn C Garrett^{a*}, Louise Keogh^a, Belinda Hewitt^b, Danielle C Newton^a, Anne M Kavanagh^a

^a Gender and Women's Health Unit, Academic Centre for Health Equity, Melbourne School of Population and Global Health, The University of Melbourne

^b Institute for Social Science Research, The University of Queensland

*Corresponding author

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Abstract

2014 marked the abolition of the Baby Bonus and its replacement with a substantially reduced parenting payment. While often criticised as “middle class welfare”, or publicly denounced due to its purported misuse by disadvantaged mothers, this paper argues that the Baby Bonus in fact provided valuable financial assistance to families experiencing high financial stress. To investigate young women's experience of receiving the Baby Bonus, 19 semi-structured interviews were conducted with young mothers in Melbourne who had recently had babies. Many were experiencing financial stress and this payment provided much needed financial support for the basic costs arising from having a baby. Several mothers perceived work as a luxury that was out of reach due to high childcare costs relative to their earning capacity and therefore saw Paid Parental Leave as a further

privilege unavailable to them. Our results suggest that while the concerns of policy makers to achieve the best use of scarce resources are critical, it should also be acknowledged that the policy change may have serious implications for many young mothers and may exacerbate disadvantage, and young mothers' sense of alienation, ultimately leading to greater inequalities.

Keywords

Mothers, Finances, Public Assistance, Pregnancy, Young Persons

Introduction

With the decline in fertility in most developed Western nations, governments have concerned themselves with pro-natalist strategies and policies to increase fertility (Ezeh, Bongaarts, & Mberu, 2012; Hall, Hadson, Boddy, & Chenoweth, 2014). Australia is no exception. In 2004 the Australian government introduced a payment called the Baby Bonus as an incentive for women to have children and thereby increase the overall fertility rate.

Under the Treasurer's suggestion, Australians were encouraged to have "one for your husband, one for your wife, and one for the country" (Costello, 2004). The Prime Minister, as well, called on citizens to procreate to help increase the country's fertility rate (Department of the Prime Minister and Cabinet, 2004).

Research suggests that the introduction of the Baby Bonus in Australia had a small but positive effect on fertility, and that fertility rates continued to increase for several years after (Drago, Sawyer, Sheffler, Warren, & Wooden, 2011). Other research has shown that in 2004, the year the Baby Bonus was first introduced, fertility rates increased and then increased again in 2006 and 2008 as the amount of the Baby Bonus increased (Gans & Leigh, 2009). Despite its apparent success, the Baby Bonus policy has been heavily critiqued. Some have argued that Australia did not need to promote population growth, that current rates of growth are sustainable and therefore spending millions of dollars in taxpayers' money for pro-natalist policies was wasteful (Guest, 2007). Others believe that parents have a private responsibility to provide a financially stable environment when planning to have a child and they should not rely on government financial incentives to support them in that endeavour (Risse, 2010). However, this aspect of the debate ignores the relatively high rates of unplanned pregnancies that take place in Australia (Hewitt, England, Baxter, &

Fitzgibbons Shafer, 2010). Research also suggests that the Baby Bonus was a form of middle class welfare that primarily benefitted middle-class professional mothers (Maher, 2008). Arguably, the main controversy surrounded how the Baby Bonus was used by families, and how it was spent by young mothers in particular (Anderson, 2011; Gans & Leigh, 2009; Risse, 2010).

In this paper we present data from semi-structure in-depth interviews with 19 young mothers (aged between 16 and 26 years) who had recently had babies and received the Baby Bonus. It provides a voice for young mothers about the lived experience of receiving the Baby Bonus and how the money was used within their households, voices often missing from the debate and controversy over the payment. The research was timely in many respects as it occurred as the Baby Bonus was being phased out after the introduction of Paid Parental Leave and we were able to reflect on the implications that this might have for mothers who were not eligible for Paid Parental Leave.

Policy background

The government's framing of the Baby Bonus as a "bonus" for having a baby shaped the social value and meaning of the money received from the Baby Bonus (Zelizer, 1997). This, in turn, has influenced the expectations of the use of the money (Zelizer, 1997). In particular the bonus came with an expectation that the most appropriate use of the money was on items specifically for the baby. After the introduction of the payment, a strong popular discourse emerged around young mothers using the money irresponsibly by not spending it on their child (Anderson, 2011; Grattan & Nguyen, 2004; Haynes, 2008; Milne, 2006). Headlines about young mothers buying luxury items with the Baby Bonus abounded with titles like "Baby bonus tempts teens" (Grattan & Nguyen, 2004) and "Gerry Harvey

knows baby bonus spent on plasma TVs” (Haynes, 2008) suggesting that young mothers could not be trusted with the money. A current affairs program on commercial television even featured a **report** on how some young women were using the Baby Bonus for alcohol, drugs, and other personal uses (Today Tonight, 2008). On the program, one woman shared how her Baby Bonus lump-sum money was spent in two days on heroin and alcohol; another mother who had her first child when she was 15 **years old** described how she had three children, all to secure the Baby Bonus. Extreme examples like these fuelled media commentary that vilified young parents as irresponsible. This media presentation of young women receiving the Baby Bonus is likely to be a reflection of **a particular perspective in Australian society** experienced by young mothers, young fathers and single mothers on parenting payments (Grahame & Marston, 2012; Hall et al., 2014) adding to the silencing of their experience and their feeling of stigmatisation.

In response to mounting anxieties about Baby Bonus “misuse”, the government altered the policy in 2007 to require all teenage mothers to receive the Baby Bonus in fortnightly instalments (Milne, 2006). Upon this announcement the Family and Community Service Minister Mal Brough argued that while parents in their 30s and older were “responsible adults” who could “be trusted to make judgements about how best to use the Baby Bonus,” young people were “vulnerable” to use the Baby Bonus money inappropriately by not spending the money on their newborn (**Brough, 2006**). The government had deemed it necessary to intervene to regulate how this money was distributed.

These claims of Baby Bonus misuse were never far from public commentary on the policy, even after family policies continued to evolve in Australia. After the introduction of Paid Parental Leave in 2011 and following the 2013 announcement of the scaling back and

eventual removal of the Baby Bonus, the public discourse around the scheme remained.

The focus was not on the negative financial impact the policy changes may have on mothers out of the workforce or marginally employed (and therefore ineligible for Paid Parental Leave). Rather, much of the media coverage around the removal of the Baby Bonus was positive. *The Sunday Telegraph*, for example, commended the government's decision as "a win for common sense" (Howes, 2013), while *The Sunshine Coast Daily* headlined a story about how this policy change would decrease rates of teenage pregnancies (APN Newsdesk, 2013). Many in the public argued the altered policy would help stop rash young mums from choosing babies over education just for the cash (APN Newsdesk, 2013).

Despite public concern about the Baby Bonus, and apart from extreme exposés, what has largely been absent is the voice of young mothers themselves regarding how they viewed the payment and how they actually used the money. In this study, we use semi-structured in-depth qualitative interviews with young mothers (aged 26 years and younger) who received the Baby Bonus. Our data collection coincided with the policy announcement that the Baby Bonus was to be removed, and therefore we also consider what implications the removal of the Baby Bonus may have for young mothers.

Methods

The policy context of the study

The interviews for the current study took place between April and September 2013, during a period of significant change in Australian family policy (see Table 1 for a history of Baby Bonus legislation). As indicated earlier, in May 2013, it was announced that the \$5,000 Baby

Bonus would be scaled back and by March 2014 it would be abolished. The fortnightly payment was to be replaced with a reduced one-off family tax benefit of \$2,000 for families having their first child and \$1,000 for second and subsequent children (Klapdor, 2013). During this time, a debate also began between the major political parties around increasing the length and monetary value of the government-sponsored Paid Parental Leave (first introduced in 2011). The then opposition party, the Liberal-National Coalition, proposed raising Paid Parental Leave from 18 weeks at minimum wage to 26 weeks with a full wage replacement of up to \$150,000; thus high-income earners could receive up to \$75,000 (Liberal Party of Australia, 2013). Notably, these policy changes differently impacted on families of different socio-economic status. High-income earners were promised more generous paid maternity leave, while at the same time mothers out of the paid work force, or with limited paid employment ineligible for Paid Parental Leave, would experience a substantial reduction in family payments with the removal of the Baby Bonus.

-----Insert Table 1 here -----

Recruitment

This study was a sub-study of a larger project examining young women's experience of receiving government parenting payments, with the main focus on the then new Paid Parental Leave scheme. The current study specifically targeted young women not eligible for Paid Parental Leave after several interviews with this group revealed interesting findings about young women's response to the current media debate and their views on the impact of the abolition of the Baby Bonus on mothers who could not access Paid Parental Leave. Young women were recruited by social workers at the Royal Women's Hospital in Melbourne, Victoria, a large public hospital for women and newborns with over 7,000 births

a year. To be eligible for the study, women had to be aged between 16 and 26 years at the time of recruitment, be an Australian resident, have had a baby aged 6 weeks to 3 months at the time of recruitment, and have not received Paid Parental Leave. Researchers received a list of eligible women who were willing to participate in the study from the hospital staff; this included 20 women who had given birth in September or October 2012 and 7 women who had given birth in July 2013 (after the announcement that the Baby Bonus would be abolished). Of the 27 young women recruited by social workers, 19 completed an interview, 5 were not contactable, and 3 declined to be interviewed.

Data collection and analysis

A qualitative methodology was employed to examine women's experiences and understanding of government parenting payments. The interviews were semi-structured and questions focused on women's pregnancy and work history, their finances, parenting, their experience receiving the Baby Bonus, and their knowledge and views on different government parenting payments. All interviews were conducted by telephone and lasted approximately 30-40 minutes. Women were compensated for their time with a \$30 gift card. The study received ethics approval from the Royal Women's Hospital Human Ethics Committee (project 12/19) and the University of Melbourne Human Ethics Committee (project 1238731).

Interviews were digitally recorded, transcribed verbatim, and analysed thematically (Braun & Clarke, 2006). A social constructivist approach was used to inform analysis whereby people's understandings and descriptions of reality were understood to be influenced by social and cultural norms (Willig, 2001). In addition, while the interviews were guided by the themes we were interested in, interviewers were also responsive to the interests and

comments of participants. Respecting the voices of these women, women were encouraged and supported to develop their own descriptions of their experience, which were seen as legitimate by the researchers (Arnkil & Seikkula, 2015). Transcripts were read and re-read to identify the potential key themes emerging from the data. Once agreement was reached among investigators on the key themes, transcripts were coded. Each main theme was analysed individually to identify sub-themes; sub-themes were then considered together. Themes and sub-themes were further refined and a hierarchy of themes was developed with repeated reference to the transcripts. All transcripts were then re-read and the hierarchy of themes were further refined. The thematic framework was discussed amongst the authors throughout the analysis and all authors agreed upon the final thematic structure. Pseudonyms were used to maintain the confidentiality of participants.

Study participants

At the time of interview, the average age of participants was 22 years (ranging from 17-26 years) (Table 2). The majority of women had only one child (n=11) and the average age of youngest child was five months. Fifteen of the women were receiving the Baby Bonus when interviewed, three were waiting to receive the Baby Bonus, and for one the Baby Bonus had finished. Nine women were experiencing high levels of financial stress as they reported difficulty paying for bills and rent. The remaining 10 women were experiencing moderate financial stress because while they were able to pay their rent and bills on time they reported that it would be difficult financially without government support such as the Baby Bonus. The data are analysed differentiating between these two groups.

Most participants were born in Australia; six were born overseas from New Zealand, Nepal, the Philippines, India and Kenya. The majority had a year 12 education or less. Seven of the

mothers were single. Living arrangements varied among participants. Eleven lived with their partner, among whom two resided in their parents' household. Five of the women lived alone with their child, and two of the women who were not partnered lived with family members. One woman had a long-distance relationship with her partner and was living with family members at the time of the interview.

-----Insert Table 2 here -----

Results

The Baby Bonus as a safety net

In general, these young mothers perceived the Baby Bonus to be an important government support to help families financially adjust to a new baby in their lives, particularly for those who had not been in the paid workforce or marginally employed during pregnancy. Many of the mothers interviewed expressed difficulty managing on their current finances and reported they regularly struggled to pay their bills and rent; for some it was challenging to pay for food.

Georgia was 26 years old and married with two children. Her husband worked in a low-paying job and she stayed home to care for their two children. The couple were struggling financially and she described how the Baby Bonus provided the support they need to pay for the necessary items for their child:

[The Baby Bonus is] very good because I can buy. I can stock some nappies, like the clothes, the milk ... It would be really difficult [without the Baby Bonus]. Knowing

that getting that small amount every fortnight without the Baby Bonus I think it's to me I don't have a job, it would be very, very difficult. (Georgia, 26 years old, two children, high financial stress)

Mothers like Georgia used the Baby Bonus to pay for essential items for their baby's health and wellbeing, items which would have been difficult to source through their marginal income.

Even for women whom experienced moderate financial stress, the Baby Bonus often played a central role in the family's financial wellbeing. Emily, for example, was 24 years old and a single mother. She had a certificate in childcare and had finished her studies before her pregnancy. The baby's father occasionally visited and provided minimal financial support for their child. She described how it would have been challenging without the Baby Bonus:

I think [the Baby Bonus is] a really-really good, big help to a lot of parents, especially those that have left work, and that sort of thing, to be a mum, but also those that have fallen pregnant really, without any control of it, and wanted to keep it, because they don't believe in abortion, or anything like that. It helps them out through their build-up to becoming a mum, and giving the good support that their child needs to grow. (Emily, 24 years old, one child, moderate financial stress)

With the Baby Bonus, and proper budgeting, she was able to not only buy essential items for her baby, but to put some money away in a savings account for her son in case of emergencies. She spoke of how once the Baby Bonus ended she intended to enter the labour force. For her, the Baby Bonus had acted like a form of paid maternity leave.

Notably, women described setting aside the Baby Bonus money for specific purposes.

Georgia, for example, had explained that the money was mainly used to buy foods, nappies and other items for the child. In the interview she felt the need to justify the use of the money for electricity bills.

Normally if I receive a Baby Bonus, I buy extra. I buy whatever keeps, meats, or whatever we need like food. Sometimes I use it, probably I only used it once, I paid electricity bill. When I really had to pay it. When it's really due, otherwise I normally buy food. (Georgia, 26 years old, two children, high financial stress)

Such use of the Baby Bonus money was only due to utmost financial necessity. The presence of the popular discourse in the media of mothers as irresponsible spenders may help to explain Georgia's perceived need to justify the money being spent on specific items. This discourse was still present in the interviews, nearly a decade after the Baby Bonus' inception. Some mothers did speak of hearing about other mothers using the Baby Bonus money for "inappropriate" items:

I think it's good the way that they spread [the Baby Bonus] out like that as well just to make sure that people are actually using it for the right reasons, rather than just blowing it off on other things." (Hannah, 22 years old, two children, high financial stress)

[The Baby Bonus] was really really good, but I've been told that some people don't really use it in the right manner. (Samantha, 18 years old, one child, moderate financial stress)

As voiced through the women's comments, it was clear that societal values and norms were attached to how the Baby Bonus should and could be used.

Paid work as a luxury

The Baby Bonus money was especially important to mothers who perceived paid work as a luxury that was out of reach due to the high cost of childcare relative to earning capability. Kate was working after her first child was born and was employed part-time during the start of her second pregnancy. Speaking about having her second child, she noted:

It just makes it harder to go back because it just costs a lot more money for childcare ... having one at childcare was okay, but I was pretty much working five days a week to make a hundred dollars at the end of it because of all the money for childcare.

(Kate, 24 years old, two children, moderate financial stress)

Her low wages presented a serious challenge to re-engaging with the paid workforce.

Amelia was 26 years old and married with three children under the age of four years. She had a diploma in childcare and was last in paid employment between her first and second child. Amelia similarly described how high childcare costs were a major obstacle to paid employment:

It's a very hard decision to make. Now that I have two kids not in school age so that means paid childcare for two kids, which is a lot of money and most of it will be gone of my wages. (Amelia, 26 years old, three children, moderate financial stress)

For Madison, the situation was particularly challenging. She was 21 years old and married with two children. She had a year 11 education and was working part-time before she had

her first child but had been out of the workforce since having children. She was currently a student and her husband was out of work. They struggled to pay their bills and feed their children. She explained:

I can't do much because I've got kids. I can't afford to put 'em in childcare ... There's nothing much I can do. Can't go out there and steal. (Madison, 21 years old, two children, high financial stress)

For Madison and others, their low earning potential and the high cost of childcare prohibited them from having real choices about whether to enter the paid workforce. Without work-family policies in place that offered better access to public childcare at affordable costs, these low-income mothers struggled to engage in the labour force.

An unfair division of government parenting payments

To many mothers, the Baby Bonus not only provided important financial support, but the payment also signified that society valued their unpaid role as a mother and a carer. Amelia shared:

Just because I'm not working doesn't mean I shouldn't get as much as people who could take off leave for working. I mean, I'm a full-time mother. That's called working enough. (Amelia, 26 years old, three children, moderate financial stress)

To Amelia the Baby Bonus demonstrated that the government valued and recognised mothers' unpaid work as an important contribution to society.

When work-family policy changes were announced to potentially increase the length and value of Paid Parental Leave and replace the Baby Bonus with a reduced family payment,

many participants saw these changes as an unfair division of government parenting payments. Women in the paid labour force were seen as being offered high levels of government support for caring for their babies, while women engaged in unpaid work were receiving *less* government support. As such, Paid Parental Leave was perceived as glorifying mothers in paid employment. It was those mothers *not* in paid work, they argued, that were most in need of government assistance following the birth of a new baby:

How is it fair for people that already worked so much and earn that much to be getting [that much money for maternity leave], and then people that aren't working to be getting so much less? (Katerina, 21 **years old**, one child, high financial stress)

They want to give women who are working \$75,000. I personally don't think it's right, you know? ... Other people kind of lose. The people who aren't working probably need it more than people who are. (Liz, 22 **years old**, two children, high financial stress).

To these women, the Paid Parental Leave scheme of replacement wage for 6 months proposed by the conservative opposition at the time was perceived not as a workplace entitlement, but rather as a type of welfare for the wealthy.

Women expressed concern about the implications of the removal of the Baby Bonus. Marie was a 20-year-old single mother who lived with her mother and siblings. She was unemployed at the time she learned she was pregnant. Initially she had searched for a job, but found it difficult to find a position and instead returned to study. At the time of the interview she was still searching for work. With the money from the Baby Bonus she was

able to purchase formula, nappies and other baby items, but she struggled paying for her personal bills. When asked her views on the reduction of the Baby Bonus, she explained:

It's sort of unfair ... For single parents or people that don't work, the income is very limited and expenses are really high these days ... it sort of forces people into a dead end, because they just don't know what to do. Because sometimes I don't have enough money and then I have to borrow more money and debt and stuff like that, and it's not good. (Marie, 20 years old, one child, high financial stress)

Liz was also experiencing high financial stress and was finding it difficult to pay her bills. She was 22 years old and lived with her husband and two children. She was currently studying at a hair and beauty college and had not been in paid employment since before her marriage. She was very concerned about the announced changes to the Baby Bonus:

They shouldn't be reducing the Baby Bonus because the people like us really need it. Especially, young girls who get pregnant at 16, where are they gonna get the money to kind of deal with the baby and deal with themselves really? It would make them more depressed if they're thinking about money all the time. It shouldn't be like that, you know. (Liz, 22 years old, two children, high financial stress)

Reductions in funding could have implications not only for mothers' financial wellbeing, but their mental health. Mothers out of the workforce and therefore without a steady income, participants argued, should be entitled to similar, or higher, government parenting payments compared with those fully engaged in the paid workforce.

Discussion

In Australia, young mothers experience high levels of socio-economic disadvantage (Bradbury, 2006). Many of the young mothers interviewed were struggling financially and found it difficult to pay for rent, bills, and for some even food. The Baby Bonus provided much needed support for the basic costs arising from having a baby. While the popular discourse in the media framed young mothers as incompetent spenders, there was little evidence of this in our study. Our participants tended to segregate Baby Bonus money from the income they received from other sources and ensured that it was used exclusively to pay for items such as nappies, formula, and baby clothing. However, financial necessity sometimes dictated that the money be used on essential household items like rent or electricity bills.

Some women in the interviews did question how “other” mothers chose to spend the Baby Bonus money. Similar findings were reported in previous qualitative research around the Baby Bonus. Anderson (2011) conducted semi-structured focus groups with 13 to 16 year old female students examining their views on the Baby Bonus and fertility intentions in 2007-2008. In the focus groups, women recalled examples of some mothers using the Baby Bonus to purchase luxury items or alcohol. This contrasted the personal experience of women in our study; for many, the Baby Bonus provided crucial assistance to help keep their families financially afloat.

Consistent with national and international literature (Breunig, Weiss, Yamauchi, Gong, & Mercante, 2011; Hall et al., 2014; Tsounta, 2006), multiple women in the study discussed how childcare affordability impacted on their decision around entering the labour market. Several of these young mothers perceived work as a luxury that was out of reach due to high childcare costs relative to their earning capacity and therefore saw the more generous

Paid Parental Leave as a privilege unavailable to them. The Baby Bonus was viewed as an essential payment for those not working and any reduction or removal of the scheme was perceived as an unfair division of the government's financial support for families around birth. To the young mothers, the Baby Bonus was not simply a transfer of cash; it had social symbolic value that reflected the value government attributed to mothers. The ceasing of the Baby Bonus could therefore be interpreted by some young mothers as a statement about a reduction in their value as carers and therefore citizens. While dual-earner households have become standard in Australia, many women in this study described a more traditional family structure with the woman as the full-time unpaid caregiver (Pocock, 2005). To these women, the Baby Bonus symbolised that the government recognised their unpaid caring role as an important contribution and any potential deduction in the cash transfer was perceived as devaluing their role.

To date, the voices of disadvantaged mothers, like those in our study, have been absent in the debate around policy changes to the Baby Bonus. From their experiences, it is clear that the Baby Bonus provided an important safety net for many young mothers. Its removal raises questions about what level and type of assistance the government should be providing Australian families towards raising a child. Changes to family policy do not uniformly affect all women to the same degree (Mandel, 2012). While the abolition of the Baby Bonus and its replacement with a substantially reduced family tax benefit may have little impact on middle-and-high-income families, for low-income families this reduction in income could have real implications for a family's ability to pay for necessary items for their newborns and family.

The full impact of the removal of the Baby Bonus on disadvantaged mothers will depend on whether additional policy measures are introduced in place of the Baby Bonus to further support low-income families, not just at the time of their child's birth, but as the child continues to grow, including increasing access to affordable childcare relative to women's earning capability. While policy makers must weigh up many factors to achieve the best policy in this area, we argue that the voices of these women should be part of the debate. It should also be acknowledged that policy changes may have serious implications for many young mothers ineligible for Paid Parental Leave and may exacerbate disadvantage, and young mothers' sense of alienation, ultimately leading to greater inequalities.

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