

Just Fair and Logical - Tip sheet

Topics: pregnancy, Shared finances and equity, raising a child, maternity leave

Video format

This video has a Take 1 and Take 2 format to demonstrate that some conversations are so challenging that it can take more than one attempt to get it right. Leila and Dimitri are expecting a child but have differing ideas about money and child rearing that need to be negotiated.

Take 1

Dimitri makes some assumptions without knowing what Leila's perspective is. These are expressed in a way which could be understood as Dimitri being caring or protective, but they do not acknowledge Leila's agency and the way that the pregnancy will impact her career and financial situation. **Dimitri's responses display:**

- ▶ **Paternalism:** he suggests that Leila shouldn't be eating cheese since she's pregnant; and that she will only need money for coffee and the swimming pool. This assumes that Leila will be a full-time stay at home mother and that Dimitri will be in charge of the finances.
- ▶ **Passive aggression:** he points out that it was Leila's idea to get married, the wedding cost them a lot and they only got married because of her family.

Dimitri also minimises Leila's feelings by:

- ▶ Connecting them to her physical condition -for example 'do you feel sick/do you need to rest...' While caring, it misses the bigger issues of Leila's identity and independence.
- ▶ Telling Leila to 'calm down' and 'we've got this'. This infers that she is making a fuss about something inconsequential and reflects a common attitude in relationships/

families, and society towards women when they raise a concern.



Leila expresses agency by pointing out that:

- ▶ Although she'll be able to access maternity leave that doesn't come with superannuation, and she now may not be able to reach a senior level in her job.
- ▶ Dimitri telling her to 'calm down' minimises the importance of the situation.
- ▶ She can't be stuck at home relying on Dimitri for a small amount of pocket money.
- ▶ Dimitri seems to have made a lot of decisions in his head without her.
- ▶ Their pregnancy will have a significant impact on their life so needs to be treated seriously.

TAKE 1 REFLECTION:

1. What is the communication style of each person? How do they each respond to each other?

2. What assumptions are made?

3. How does this reflect attitudes to gender and to people in unpaid caring roles?

Take 2

Dimitri and Leila have a conversation that affirms the partnership and the fact that the pregnancy is a shared responsibility. They acknowledge the challenges and the need for financial planning. **Statements that make this clear are:**

- ▶ Dimitri's observation 'neither of us like rules... but we can make up our own
- ▶ 'this is going to be the most important job we do'
- ▶ Acknowledgement that he has not thought about the issue with Leila not receiving superannuation until now
- ▶ Dimitri's suggestion that each person both works part time and cares for their child part-time and that they divide the income and superannuation. This is an equitable approach that acknowledges the inequities of the current system.

Learning from parents' experiences

Dimitri and Leila observe that financially things were not worked out fairly when Dimitri's parent's separated, which was hard for Dimitri's mother and Leila says that her father stayed at home and did most of the cooking and childrearing and that this was amazing for their relationship.

When planning to have a child, it can be useful to reflect on what previous generations have done in each partner's family. You could discuss what has and hasn't worked and what you would like to do differently. Friends and colleagues might also provide useful examples.

Know your workplace rights and entitlements

When you have a child, it's important to know what your financial entitlements are and have a realistic budget for your specific situation.

Superannuation

In Australia it is not compulsory for any employer to pay superannuation while a parent is on paid parental leave. The gender pay gap combined with the fact that women usually return to work part-time after giving birth, contributes to women retiring with 47% less super on average than men. It's a good idea to keep track of your super through your mygov account as well as check your payslip to ensure you are getting the correct amount.

Maternity and Parental leave

Some organisations have no paid parental leave. Others offer anything between two and 12 weeks. The most generous leave entitlement is currently 18 weeks. The Australian government provides 52 weeks employment-protected unpaid leave for new parents, but only in ongoing or long-term contracts. For those who are not working, the government provides 18 weeks at the national minimum wage. Since 2013, fathers or partners have been entitled to "Dad and Partner Pay", or DPP. This is two weeks of leave, paid at the national minimum wage rate.

Free support and further information

[WIRE](#) - 1300 134 130

[MoneySmart website](#) - tools, tips and guidance and enables you to connect with a financial counsellor.