This book brings together a plethora of studies about the family in New Zealand and elsewhere to present a continuity of thinking about fertility and its changes, from the 19th century colonising period through to the start of the 21st century. In doing so it presents a very rich combination of statistics, analysis, insights and inferences.

The book is timely because after three decades New Zealand continues among the upper end of countries with sub-replacement fertility and seems more likely than most to avoid the dramatic ageing shifts of Japan and parts of Europe. Pool et al. focus on the polarisation of fertility, the shifts to a great diversity of family forms, the reduced size of all family forms and the loss of supportive policy settings, and conclude that future fertility in New Zealand remains vulnerable to global and social influences, perhaps even more so than before the 1990s.

The total fertility rate of New Zealand fell below 2.1 in 1974. The fall was quite rapid and dramatic, after ranging from 4.0 to 4.5 throughout the baby boom years from 1946 through to 1973. After this family sizes fell – excepting the baby blip of the early 1990s, which was repeated in 2000 – and have continued to do so.

In this extensive social study, Pool et al. analyse the family not only from the perspective of the reproduction of the population, but also as an economic unit, as a housing unit, and as a cultural, social and political entity. As such the family is almost always the direct or indirect focus of public policy, generally where only some family forms are recognised explicitly or implicitly in legislation, institutions or process. Societal norms, religious beliefs and cultural traditions also shape conventions and practices, which can have immense influence. Where the dwelling, the household and the family have involved the same people we have the most information about the family, compared to family forms that are more disparate.

The post-war baby boom was a period of immense conformity of view about the primacy of the nuclear family as the representative and predominant form of the family. Pool et al. note that early marriage was almost universal, along with early childbirth, often of up to four children spaced quite tightly together. During this period the nuclear family was underpinned by public policy on employment, education and housing, as well as the form of welfare benefits, and was recognised in religious and cultural traditions. Marriage underpinned these traditions.

Until the 1970s marriage was an essential precursor to living together and the bringing up of children, even though the first child in many marriages was conceived before marriage. The existence of a marriage facilitated home ownership, and it also simplified belonging to schools and many other organisations. The Civil Union Act 2004 brought statutory protection to the interests of both co-habiting partners. Pool et al. note that marriage now offers few preferential benefits, and it is difficult to identify many beyond the obligations provided by religious belief and parental wishes, which could be again used to increase the marriage rate.
They conclude that total fertility is influenced in part by the mix of family forms, but much more by the smaller sizes of families in all forms of households, including the traditional nuclear family. Nearly one-third of marriages now involve a previously married partner. Through comparing changes in living arrangements, Pool et al. point out that it is unlikely that the propensity of men and women to live together has changed significantly, even though marriage is no longer a significant milestone for most.

Fertility control, equality of opportunity for women in the labour market and the transformation of the skill base of the labour force were associated with the ending of the baby boom. A mix of social, political and cultural influences alongside the growing force of globalisation of markets saw the special recognition of the nuclear family diminish, accompanied by an eclectic and unco-ordinated but mutually reinforcing removal of longstanding preferences in policy, and a removal of implicit and explicit prohibitions and barriers to family forms that had been quite marginal until the 1970s.

Pool et al. highlight the eclectic nature of these influences, which include:
- increased acceptance of cohabitation outside marriage
- acceptance of children being born into families other than married couples
- removal of the annual wage adjustment for all based on protection of the purchasing power of the working man’s weekly wages
- removal of the family benefit and the capacity to capitalise the benefit for a house deposit
- availability of mortgage finance without giving preference to nuclear families.
- removal of tax credits and rebates requiring couples to be married
- simplification of the dissolution of marriage
- equal employment opportunity legislation
- introduction of tertiary education fees
- a shift in the origin of new migrants away from the traditional source of the United Kingdom.

Pool et al. conclude that, on balance, the loss of recognition of the primacy of the nuclear family has reduced the contribution of policy to advancing family wellbeing, because the more disparate and broad the forms that families take, the less they are privileged over other forms of household arrangements.

Many changes have occurred in the last 25 years to remove the primacy given to the nuclear family in policy, in employment, and in access to finance. These have occurred over the same period as the fall in family size, which reflects perhaps an irreversible shift not only in public attitudes and public policy, but also in the economic context within which New Zealand exists in the world and in who now peoples the country. This policy, attitudinal and market shift has perhaps contributed to the raised significance of a variety of family and non-family forms that were previously of marginal significance, and has undoubtedly underpinned the shift from near universal marriage and early fertility seen during the 30 years of the baby boom to a mix of family forms and structures that seems unlikely to generate any balance of family forms that might be readily characterised as a New Zealand norm.

Pool et al. conclude that uncertainty about the direction of the continued evolution of family form reflects the international context, to which New Zealand is especially sensitive. This includes:
- growing inequalities associated with globalisation
The New Zealand family from 1840

- the scale, breadth and immediacy of international links from communications and transport
- the diversity of cultures that high immigration now brings
- the increasing breadth of the international market for skilled people
- the effect on New Zealand of being a migrant-receiving and migrant-source country
- the share of women in all forms of academic, political and business activity
- the predominance of couples with one child or none
- the unfettered access to credit that is available in a plethora of forms for people of all ages
- the high cost of housing
- the changing dominance of various forms of contraception.

Pool et al. argue that much of the existing population size and structure, and its consequent economic and political strength, may be in jeopardy as we do not know how far the various forms of family that now have significance can contribute to current or higher levels of fertility. What we can see is that where family behaviour responds to the political, economic and social context of the times, incentives are at a comparative low point in our history from the perspective of all family forms that can now influence fertility overall. Furthermore, delaying child bearing until women are in their early 30s creates a very small and final window of opportunity for parenthood, which may be lost if economic or other circumstances are not right at that time.

Families are unlikely to make the many decisions that determine their structure and form independently of considerations of their economic wellbeing, or of the wider family and community context within which they exist. As families become more diverse and policies more disparate and evolutionary, it is more difficult for men and women to get consistent signals about how they might bear the opportunity cost of having and nurturing children. Pool et al. infer that as social structures have become less rigid, economic influences may play a more dominant role in determining the timing of childbirth, family size and (most likely) whether or not to have a family of any form. Because many families defer child rearing, often until there is some certainty about their economic capacity, the median age of mothers having their first child is now over 30 years. Conversely, it is most likely that social attitudes determine the form of family, as there are no longer significant pro-natal policies or market practices of any sort that show a preference for married couples. The forming of a relationship and parenthood have become much less related. The recognition of civil partnerships has brought a strong legal reinforcement of the obligations people bring to living together in a manner that was previously associated only with marriage.

Pool et al. lead us to the conclusion that the move to targeted benefits may have diminished the influences on social mobility, so that the shift from employment to public support has severe intergenerational side effects that are not reflected in policy discussions, yet bring strong disincentive effects for child bearing. The reproduction of the population is an obligation we all have to face up to, even though it can only happen through families with a sufficient number of children occurring all the time. For those without children there are now fewer mechanisms through which that obligation can be met, as universal benefits and support for the economic, housing and educational needs of the family have been withdrawn. For many of those who have children the opportunity cost seems disproportionately high, and for this group even the current levels of fertility may not be sustainable. Both the diversity of family forms and the diminished significance of marriage as an essential preliminary to family formation have left us with few trigger mechanisms as simple as marriage for the delivery of public programmes whose goal is family wellbeing.
Pool et al. conclude that in the case of New Zealand, the level of fertility has been sufficiently near replacement that the vulnerability this brings is rarely considered when policies that bring incentives and disincentives for child bearing are put in place. Many countries are undergoing even more significant shifts in their age structure, such that many economic and social activities, processes and institutions have to change. The dramatic effects of sustained low fertility can be seen in Japan and Italy, for example. In fact, while it is highly unlikely that fertility will increase in a sustained way, we have some significant vulnerability in sustaining our current sub-replacement fertility, which is obscured by the impact of immigration and emigration. Immigration stimulates population growth, but brings little benefit in terms of modifying the long-run age structure of New Zealand as a whole, although local populations may be changed. In the medium term, there will be greater competition to attract migrating households to low-fertility countries.

Fertility continues to be the essential driver of population growth in New Zealand, and as the contributors have become more diverse we need a richer understanding of attitudes, experiences and intentions. The current capacity of New Zealand families to reproduce is insufficient to prevent or dilute the significant shift in the age mix of the New Zealand population that results from living longer, the ageing of the post-war baby boom generation, and the sharp fall in fertility seen since the early 1970s. While pro-natalist policies are not generally able to influence fertility levels overall, it may be of some consequence to New Zealand if they can have some influence on the timing of first childbirth for those who intend to have children.

I disagree somewhat with Pool et al. in their assessment of the difficulty of reversing the increase in inequality in the distribution of incomes around the globe that globalisation and liberal immigration policies are associated with. Even where public policy has been very strongly focused on redistribution of incomes, as in South Africa and the United Kingdom, measures of the distribution of income show continued growing inequality. While this does not demonstrate that the distribution of income is resilient to policy, it does suggest that the available policy instruments are not enough. Pool et al. strongly focus on the policy shifts of the early 1990s in New Zealand as the cause of shifts in the level of family poverty. This criticism does not diminish the grave concern, which these authors give much emphasis to, about the increased share of children being brought up in financially strained families. This means that in each following generation a growing share of children will be born into households with incomes less than 60% of the median household income, leading to the potential for a significant polarisation in the life chances of future generations. The children of today form an increasingly larger disadvantaged pool from which the parents of tomorrow will come.

The study has two central elements that might ordinarily be in separate publications. The first draws on the knowledge and research of this powerful New Zealand trio, while the second reflects their many contributions to public life and the personal inferences of the authors on the policy implications and consequences of demographic change. Not all will find this mix an easy one. Nor will they find the separation of the analysis into distinct time periods – and into separate statistical and analytical chapters – always helpful. At times this structure obscures the flow of ideas through being repetitive and makes the individual chapters rather than the book as a whole the focus of its cohesiveness. As a result, not so many people will read the book thoroughly, but this a rich source for many more who will use it as an essential reference.
Regardless of the economic philosophy of the reader, it is difficult to imagine public policy that affects the family being developed without the understanding of the trends, vulnerabilities and comparisons this book brings, and it is likely to remain without peer in New Zealand as a critical reference source for many years.