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Women of the baby boom generation and unpaid work – What are the indications for the future?

Monika Merkes
Darebin City Council

Yvonne Wells
La Trobe University

Objectives: *Most unpaid work is performed by women. Will Australian women of the baby boom generation continue to provide such work for the benefit of their families and communities? This article examines the indications for changes in the provision of unpaid work in the future, in particular, the potential future contribution of unpaid work performed by women of the baby boom generation.*

Method: *Data from the Healthy Retirement Project were used to assess the views of a large group of women from the baby boom generation (n = 1359) regarding voluntary work in retirement. Focus groups explored in more depth the views of women of the baby boom generation regarding paid and unpaid work after the age of 65.*

Results: *A large proportion of female baby boomers intend to provide unpaid caring and community work after their retirement. Women in the baby boom generation were equally as likely as their predecessors to be volunteers and to be looking forward to having more time for voluntary work in retirement. Women were more likely to anticipate having more time for voluntary work in retirement if they were already involved in voluntary work and in good health.*

Conclusions: *The provision of unpaid work in Australia is likely to increase, as the proportion of older people in the population increases.*

Introduction

Work is often regarded as synonymous with paid employment [1 p.2]. According to Williams and Thorpe [2 p.4], this view illustrates an unprecedented cultural dependence on only one form of work, and a failure to recognise the importance of other forms of work.

Generations of women have provided unpaid work for the benefit of their families and communities. At the World Conference of the United Nations Decade for Women in Copenhagen in 1980, the world was asked to acknowledge the vast amount of free work performed by women. Women perform two-thirds of the world's work in terms of hours, but they receive only one-tenth of

global income and they own only one-hundredth of the world's wealth [3 p.14]. Will women continue to provide unpaid work into the future? This study examines the attitudes of Australian women in the baby boom generation towards unpaid work in retirement.

Work that does not attract remuneration is referred to as unpaid work. It includes household work such as shopping, cleaning, cooking and childcare, caring work, and work that is often referred to as community work, voluntary work, or civic work. In this article, 'unpaid work' is used in its broadest sense to describe any work provided for the benefit of families or the community on a voluntary basis and not remunerated. It includes housekeeping, caring work, and voluntary work.

Women undertake most unpaid work. The Australian Bureau of Statistics [4 p.42] estimated that in 1997 the value of unpaid volunteer and community work was \$24 billion, equivalent to almost half of Australia's gross domestic product. Of this, women contributed \$13 billion while men contributed \$11 billion. Women's work also accounted for 64.6% of the value of unpaid household work.

Much unpaid work is caring work. In Australia, a high proportion of carers are spouses aged 55 and older. Over the last decade, the number of carers has increased significantly with now almost one in five homes containing both a carer and a person requiring care [5 p.25]. It has been argued that the costs of caring serve to penalise many women. These costs are not only financial, but there may also be costs to health, relationships, and careers, both in the short and longer term [6].

An Australian study that explored the meaning of work and retirement for older professional women [7 p. 31] found that women did not make a distinction between paid and unpaid work, as women work all their lives. The mix of paid and unpaid work shifted constantly throughout their lives, and continued to do so whether the woman was formally 'retired' or not. Most of the women who participated in this study were looking for a sense of balance in their lives: a balance between career, family, creativity, friendships, social activism, and time for themselves.

Hugman [8 p.63] remarked that the boundaries between work and leisure have become blurred in the areas of service to family and community, and the actual tasks performed often resemble those for which other people are paid a wage. He expressed the need for an

understanding of civil society that includes recognising contributions other than those that are strictly economic. Similarly, Toupin [3 p.7] argued for a different reading of our society's development and 'productivity', using a lens other than that of economic profitability and personal profit.

There is scant research on issues of future generations' experience of the work-retirement transition and its policy implications, including implications for volunteering and other unpaid work. Further, existing models of the retirement experience have largely been based on men's experience of retirement rather than women's [9].

Published research and modelling dealing with the future often concerns itself with population and economic projections and the economic implications of an ageing population. Examples are work undertaken by the OECD [for example 10, 11-13] and the Australian Government's Retirement and Income Modelling Unit [for example 14-15]. While several researchers in the U.S. have explored the views of the baby boom generation on work and retirement issues [e.g. 16, 17-21], including those of female baby boomers, this has occurred to a lesser extent in Australia. Such research usually has a focus on the costs of older people to the economy, rather than the benefits. However, the experience and knowledge associated with maturity are valuable in both economic and human terms.

The authors of a recent Australian study [22] examined time spent in volunteering from 1974 to 1997 and the changing age structure of the Australian population. They found that the rate of volunteering among the post-war generation is higher than among their predecessors, and that the rate of volunteering generally increases with age. They predicted a substantial increase in the supply of hours of voluntary work and concluded, "Compared with 1995, it appears that in the year 2021, every adult Australian will volunteer on average for an extra two hours per year" [p.13]. Given that over the next two decades the proportion of the population above 54 years of age is expected to increase rapidly, and that the propensity to volunteer is highest in this age group, they also predicted that the number of people who provide voluntary work will have increased by 2011 and will further increase by 2021.

This article examines the indications for changes in the provision of unpaid work in the future, in particular the potential future contribution of unpaid caring and community work performed by Australian women of the baby boom generation (i.e. those born between 1946-1964). The focus is on the potential contribution of older women to the community rather than the economic cost of an ageing population.

Method

The views of Australian women of the baby boom generation on paid and unpaid work after the traditional retirement age and the policy implications of an ageing female workforce were explored in a research project undertaken at La Trobe University as part of a doctoral thesis. The research question for this project was twofold: How do women of the baby boom generation envisage paid and unpaid work after the age of 65, and what are the policy implications of an ageing female workforce? The research project comprised three studies. This article reports on the findings of two of these: analyses of data from the Healthy Retirement Project and focus group discussions with female baby boomers exploring how they viewed paid and unpaid work after the traditional retirement age. A third study involved futures studies methods and computer mediated communication.

Survey

The Healthy Retirement Project (HRP) is a study of mature-age workers' expectations as they approach retirement and their adjustment as they retire. This study was funded by the Victorian Health Promotion Foundation (VicHealth), undertaken by the Lincoln Gerontology Centre, and designed and carried out in collaboration with the Council on the Ageing (Victoria). It comprised two components: a cross-sectional survey of 7,000 workers aged 50 years and over, and a longitudinal study of 500 retirees. Analyses reported here utilize data from the first component.

The 7,000 older workers participating in this study were recruited through employers, unions, superannuation funds, and the media between May 1998 and March 1999. While the sample was not random or representative, it was sufficiently large to represent a diverse range of people. Of these, 1,359 (19.4%) were female baby boomers. These women were compared with older women who participated in the study ($n = 1706$).

The survey included two items about voluntary work. Respondents were asked the question: "Do you do any voluntary work or unpaid community work on a regular basis?" and whether they looked forward to having more time for volunteer work in retirement. Participants were also asked whether they had the main responsibility for caring for someone with a long-term illness, disability, or other problem.

Focus groups

Eight focus group discussions were undertaken between June 2000 and January 2002. The women were recruited through personal and professional networks and articles in two community newspapers. Forty-nine women participated; 25 in professional employment, 15 in clerical or administrative roles, and 9 from blue-collar

backgrounds. Approximately half of the focus group participants worked full-time ($n=27$), 13 worked part-time, two were in casual employment, and seven were not in paid employment. Of the latter, three were looking for paid work. The focus group participants lived in a range of different family and household arrangements and all came from the Melbourne metropolitan area. A variety of cultural and ethnic backgrounds was represented. Birthplaces other than Australia included the UK, Southern Europe, the Indian sub-continent, and Africa. None of the women identified as Aboriginal/Torres Strait Islander.

The focus group discussions started with the question "Has it ever occurred to you that you may want or need to work past the age of 65?" and explored the possible reasons for the preferred and expected retirement age, the type of work that would be attractive to the women in later life, and how such work would fit in with other plans such as travel, hobbies, family responsibilities, and voluntary work. After the transcription of the audio-taped interviews, thematic analysis [23] was applied to analyse the data. Thematic analysis focused on identifiable themes and patterns of living and/or behaviour [24]. The NUD*IST 4 (Non-numerical Unstructured Data Indexing Searching and Theorising) package was used to manage the data and develop categories.

Results

Family caregiving

Survey results indicated that the older and younger of women were equally likely to be currently caring for a child (2.5% and 2.4% respectively) or caring for a parent (5.7% and 5.6% respectively). However, the older women were more likely than the baby boom generation to be involved in spouse care (4.0% vs. 2.6%). This is not surprising, as their spouses would also have been older.

All of the focus groups discussed care for older relatives. Participants expressed concern that the care for older relatives predominantly rested with women, and that support services were lacking. It was suggested that women's caring for partners or relatives saved the government money, and that "women lose out in the long run", due to forgone employment and superannuation savings. Similarly, several women emphasised the financial disadvantages of caring for children. They gave examples of adult children coming back to live with their parents, and of financing children's secondary and tertiary education.

Current volunteer work

Of the female baby boomers who participated in the survey, 17.5% provided voluntary work on a regular basis, as did 21.0% of the older women. The older women were significantly more likely than the baby

boom generation to be currently volunteering ($\chi^2 = 5.7$, $df = 1$, $p < .05$). However, the younger women were working longer hours than the older group of women. When hours of work were controlled in a multivariate analysis (using logistic regression), there was no difference in current volunteering between the two groups of women.

The women in most of the focus groups commented on the importance of community. They described their unpaid contributions to their communities, such as voluntary work at Neighbourhood Houses, their children's schools, and various clubs.

Volunteer work in the future

Slightly more than one in three women said that they were looking forward to having more time for volunteer work "a lot" or "quite a lot" (34.0% of the baby boomers and 36.9% of the older women). There was no cohort difference in future intentions to volunteer ($\chi^2 = 1.8$, $df = 1$, $p > .05$).

Predictors of future volunteering were sought. Not surprisingly, among the baby boomers, women were more likely to look forward to having more time for volunteer work in retirement if they were already volunteering than if they were not. Among the current volunteers, 53.3% looked forward to volunteering in retirement, compared with 30.7% of those who were not current volunteers ($\chi^2 = 41.9$, $df = 1$, $p < .001$). However, it is worth noting that almost one-third of those women who did not currently volunteer were looking forward to having time for volunteering in retirement.

There was no difference between the older women and the younger women on whether they looked forward to volunteering in retirement. A series of bivariate analyses of the younger group of women suggested that the more highly educated women were more likely to be looking forward to volunteering ($\chi^2 = 10.3$, $df = 3$, $p < .05$). Of the women with tertiary education, 40.3% were looking forward to volunteering in retirement, compared with 29.4% of the women with Year 10 and 36%-38% of women with intermediate levels of education. The baby boom women were also more likely to be looking forward to retirement volunteering if their health was very good or excellent ($\chi^2 = 12.7$, $df = 3$, $p < .01$) and if they frequently felt happy ($\chi^2 = 11.0$, $df = 3$, $p < .05$).

Looking forward to volunteering in retirement was not predicted by birthplace (Australia or other), language spoken at home (English or other), marital status, job status (blue- or white-collar), financial security, or whether or not participants had dependent children. Rather surprisingly, retirement volunteering was not associated with having a strong work ethic.

Multivariate analysis (using logistic regression) was

Table 1: Multivariate prediction of whether women in the baby boom generation are looking forward to voluntary work in retirement

IV (reference group)	Wald statistic	Odds ratio	Confidence intervals (95%)	
Volunteers now	37.52 (1) ***	2.53***	1.88	3.41
Health	12.06 (3) **			
Fair/poor		1.00		
Good		1.04	0.64	1.69
Very good		1.25	0.78	1.99
Excellent		1.78*	1.09	2.89

* $p < .05$, ** $p < .01$, *** $p < .001$

undertaken to assess the relative likelihood of looking forward to volunteering in retirement when other factors were taken into account. Odds ratios may be interpreted as the relative probability of the outcome for different levels of the independent variable. An odds ratio of greater than 1.0 indicates that the category of interest is more likely than the reference category to be associated with the outcome, and the size of the ratio indicates the extent of the difference. Hence, current volunteers were about two-and-a-half times as likely as non-volunteers to be looking forward to more time to volunteer in retirement (see Table 1). The results of this analysis indicate that the baby boom women were more likely to look forward to volunteering in retirement if they were already volunteers and were in excellent health. Other personal and social resources, such as financial security and job status, had little impact on anticipations of volunteering in retirement.

The women in most of the focus groups commented on their intention to commence or continue unpaid community work after retirement. Many women planned to develop or increase their voluntary contribution after retirement to "give something back to society". For example, a professional woman shared the following plan:

One of the things we thought about, especially if we retire at 55, we would like to do something like volunteers abroad, or something within Australia, because I think we feel that we have been incredibly lucky. We have had a lot of positives and would like to give back in some sort of way.

While many professional women and those with clerical or administrative roles also considered remaining in paid work in a part-time capacity after the age of 65, women from a blue-collar background rejected this option. However, they perceived unpaid work as providing them with a meaningful and socially useful activity in later life. Further, unpaid work was seen as having the flexibility to accommodate family commitments.

One woman argued that the contributions of older people should be more highly valued:

It comes back to the fact that older people have a lot to contribute. You see, they may be physically not as healthy as they used to be in their younger years, but a lot of people are still very alert and very capable, advising or teaching, or doing something in a capacity that's worthwhile for the community. So don't write them off.

Discussion

The research undertaken by Wilkinson and Bittman [22] suggests that Australian women are generously providing unpaid work for the benefit of their families and communities, and that it is likely that this will continue into the future.

This prediction is supported by the findings from both our focus group research and the survey data. Women in the focus groups told us that they intended to provide unpaid community and caring work after the age of 65 years. Survey data indicated that women in the baby boom generation were equally as likely as the older women to be already volunteering (when work hours were taken into account) and equally likely to anticipate volunteering in retirement. Twice as many baby boom women looked forward to having more time for volunteering in retirement than were currently volunteers.

The motivations for voluntary work mentioned in the focus groups included a sense of caring for the family and the community, meaningful and useful activities in later life, and "giving back something to the community". Survey data indicated that women were more likely to be looking forward to volunteering in retirement if they were already committed to volunteering (and if they were in good health). These results support a continuity model of retirement [25]. The current motivations of the women to engage in meaningful and useful activities were clearly important in determining whether they anticipated having time for volunteer work in retirement. The additional role of health in predicting whether the women anticipated volunteer work suggests that volunteering may be an activity that is undertaken when women have a reserve capacity.

The women who participated in the focus group discussions were aware that such unpaid work comes at a cost. This included in particular the stress created by the lack of support services, and insufficient access to existing services such as the Home and Community Care (HACC) program. Further, the focus group participants were well aware that the care for older relatives predominantly rested with women. They expressed the view that their unpaid caring and community work

"saves the government money". They argued that unpaid work such as bringing up children, caring for a partner or relative, and providing voluntary work in the community should be recognised. While they were willing to continue unpaid work, they resented the lack of recognition for their contribution to the community. Different ways of recognition for unpaid work were suggested, including paying a carer at the same level as a state enrolled nurse, means tested payments, special concessions or discounts on products and services, and a government contribution to the person's superannuation fund.

Women are likely to continue providing caring and community work. However, it is important to support women in the provision of this work. Ways of recognising women's unpaid work have to be explored for reasons of fairness and equity, and to nurture and develop this important community resource.

Conclusion

The findings from a recent Australian research support the prediction that the supply of unpaid work among retired women of the baby boom generation is likely to continue or increase. Both the survey and the focus group study found that women intended to provide unpaid caring and community work after their retirement.

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Key points

- Substantial proportions of women in the baby boom generation intend to provide unpaid caring and community work after their retirement.
- There is no evidence of a decline in the future volunteer labour force.
- Women are more likely to anticipate volunteer work if they are currently involved in it and are in good health.
- Women in the baby boom generation are concerned about the lack of support and recognition for providing this work.

Such unpaid work needs to be encouraged and supported to a much greater extent than they are at present. Additional opportunities for involvement in community work that take women's interests, skills, and experience into account are required, together with a culture of recognition. A culture of recognition should encompass the provision of training and material, human, and financial resources, and should make civil activities more visible.