

Women's working futures – views, policies and choices

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Abstract Changes in the economy, workforce, technology, population and family structures have implications for women's working futures. Longer life expectancy and an increasing proportion of older people in the community are expected to influence fiscal, economic and social policy and put pressure on government income support systems. These pressures will be exacerbated by older workers leaving the workforce. With an increasing proportion of older people in the population and increasing health and longevity, paid work after the age of 65 years may become an option or a necessity in the future. The focus of this paper is on women of the baby boom generation, their working futures and the issues that will influence their work-retirement transition. This is explored from the viewpoint of Australian women and from a social policy perspective.

Context

The experience of rapid and radical change in the world around us is shaping our aspirations, hopes and fears for the future. Greater exposure to global markets and changes in the economy, workforce, technology, population and family structures have implications for local communities, living arrangements, public expenditure and revenue, labour force participation rates, retirement decisions and consumption patterns. Longer life expectancy and an increasing proportion of older people in the community are expected to influence fiscal, economic and social policy and put pressure on government income support systems. These pressures will be exacerbated by older workers leaving the workforce. With an increasing proportion of older people in the population and increasing health and longevity, paid work after the age of 65 years may become an option or a necessity in the future.

A number of changes in the labour market are based on long-term trends, such as the increase in female participation in paid work, the growth of service sector employment and a growing occupational share by professional and managerial workers. Other changes, for example high rates of unemployment, the erosion of the centralised award system, the decline in public sector employment and the diversification of employment arrangements represent a break with or reversal of post-war trends, or a return to prewar trends (Hancock *et al.*, 2000, p. 9).

Jones (1998) argued that since the 1960s most OECD countries have been passing through an employment revolution, marked by the creation of a dual labour market with traditional male areas of work (e.g. process or manual labour) facing extinction, while service work – largely female work, often part-time or casual and without job security – is proliferating. Consequently, high levels of employment and unemployment occur simultaneously. This apparent contradiction occurs because men who were traditionally in work are now out of it, and women traditionally out of work are now in. The information sector and low grade service jobs have been the largest growing areas.

The increased labour force participation of women and declining male labour force participation might suggest that women's increased access to paid work is balanced by men's increasing responsibility for unpaid work. However,



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this is not so. Hancock *et al.* (2000, p. 11) noted that the male participation rate has been centred on the loss of full-time jobs, while the increase in female participation has largely been in part-time work. Further, they argued that a growth in two-earner households and no-earner households confirms that the growth in women's labour force participation is not a general trend but hides an increasing polarisation of women's experience along lines of class, education, geography and ethnicity.

Since the 1960s women's labour force participation has increased steadily in all Western countries. However, a gender gap between men's and women's labour market participation is still a common feature in all industrialised countries. The size of this gender gap varies from one country to another. It is smallest in the Nordic countries where, for example, over 80 percent of mothers with children under three years are employed (Rantalaio, 1997). In Australia, it has been estimated that for the year 2000, men were in paid employment for 38 years on average, with the figure for women being the equivalent of 20 years of full-time paid work (Clare, 2001).

Even when length of employment, qualifications, occupation and age are accounted for, women have historically received lower wages than men. A recent study (Reiman, 2001) found that there was a gross wage gap of 13 percent in the Australian workplace. Further, gender inequality in earnings rises with occupational status, and the relationship between occupational status and earnings is weaker for women than for men (Ginn *et al.*, 2001).

A significant proportion of women work part-time, and many more women than men are dependent on social security payments. Part-time work is generally associated with poorer working conditions, job insecurity, lack of fringe benefits and lower hourly pay (Ginn, 2001). Not all part-time jobs are permanent and fewer such jobs enjoy conditions like holiday pay, sick leave, employer superannuation payments and job security. Women who work part-time tend to be locked out of career structures designed for full-time employees, while casual employees have less access to employer-sponsored training (Williams and Thorpe, 1992; Kaul, 2001).

Bianchi *et al.* (1999) examined married women's dependency on their husbands' earnings in nine Western industrialised countries. They found that wives' dependency increases with age, the presence of young children and the number of children. It is reduced when wives' labour force participation and education are high relative to their husbands' and in families that rely more on unearned sources of income. The authors concluded that the similarity of patterns across countries suggests that gender differences in the work-family nexus are deeply entrenched in all countries and continue even in the face of very active social policy to minimise their effects.

It has been argued that women are disadvantaged by horizontal and vertical occupational segregation. Horizontal segregation refers to the recruitment of men and women into sex-typed masculine and feminine occupations (e.g. women in care giving, teaching, services and offices; men in technical design and operation, maintenance and repair, construction, transport and traffic), while the term vertical segregation has been used to describe the way in which men are most commonly found working in the highest levels within occupations, while women are found in the lower grade occupations and the lowest levels within the same occupation (Williams and Thorpe, 1992; Rantalaio, 1997).

Paid employment has come to be regarded as synonymous with work (Probert, 1998; Biesecker and von Winterfeld, 2000). According to Williams and Thorpe (1992), this illustrates an unprecedented cultural dependence on one form of work, and a failure to recognise the importance of other forms of work, such as the work of the homemaker.

Ginn *et al.* (2001) reported from Britain that time budget data indicates that unpaid household work exceeds paid work and would cost up to 120 percent of GDP if paid at average wages. Yet, they argued, that "the only time that women's unpaid work is valued in financial terms is when, through accident or death, an insurance claim must establish the cost of replacing it with paid services" (p. 26).

Mitchell and Thompson (2001) suggested that the costs of caring serve to penalise many women: health costs, relationship costs, career costs and financial costs, both in the short and longer term. Further, as a result of women's greater life expectancy and the age differential in marriages, most men can expect to be supported by wives in old age while most women rely on help from other sources (Scott and Wenger, 1995).

What do these changes mean for the women that are now approaching retirement? What are the views of women of the baby boom generation? What policies should be developed and implemented to address population ageing?

The baby boomers are a diverse and large group of people born during the years following the Second World War (1946-1964). The oldest baby boomers are now in their mid-fifties and have started to retire. As a group, they differ from previous generations: they are healthier and have more active lifestyles, are more highly educated, they grew up during times of economic growth and are accustomed to an economy of personal credit, long-term mortgages, and deficit spending on all levels of government, they had children later, have moved away from traditional family patterns, have experienced rapid social change and have influenced culture and policies. It has been suggested that so far the baby boom phenomenon has been beneficial to OECD economies because they "swelled the ranks of productive workers, paying the taxes that support the young, the old, the sick and the unemployed" (Vanston, 1998, p. 1).

There is scant research on issues of future generations' work-retirement decision and its policy implications, including implications for unpaid work such as volunteering and caring. Further, existing studies of the retirement experience have largely been based on men's experience of retirement rather than women's (Onyx and Benton, 1995).

An ageing workforce requires fresh policies. In Australia, there are currently significant disincentives to continued part-time or self-employment for older workers, combined with ageism in the workplace. However, work after the traditional retirement age has the capacity to contribute to financial security in later life and the potential to add purpose and meaning to life.

This paper draws on a research project that was undertaken as part of a PhD thesis at La Trobe University, Melbourne. The focus was on Australian women of the baby boom generation, their working futures and the work-retirement decision. This was explored both from the viewpoint of women and from a social policy perspective. The research included focus group discussions, computer mediated communication (CMC) involving a Web site with four future scenarios for the year 2020 and the analysis of data from a large survey[1].

Women's views on prolonging working lives will be presented in this paper, followed by policy recommendations and concluding comments on the implications for women's working futures.

Women's voices

This section reports on the findings of the three studies in regard to a longer working life, women's unpaid work, retirement income, a work-life balance and planning for the future.

A longer working life

The women who participated in the focus group discussions reported a high level of stress in their lives and did not want to continue working past age 65 at their current pace. However, most of the professionals and managers, as well as some of the women in clerical and administrative positions were open to the possibility of undertaking part-time or project work, or a different type of paid work, past the age of 65. The women in low-skilled occupations agreed unanimously that the option of working beyond the age of 65 years was most unattractive. However, many of these women were looking forward to providing unpaid work in later life for their families and communities.

The preferred retirement age for approximately half of all baby boom women in the survey was between 55 and 59 years, although nearly one in ten wanted to work beyond the age of 64. The higher a woman's education level, the more likely she was to expect a later retirement. Further, the analysis of survey data by occupational status found the following statistically significant differences: the higher a woman's occupational status, the more likely she was to

work longer hours, have a preference to work less, have not enough spare time, and the less likely she was to regard her income as the primary motivation to work. Both studies (i.e. the focus groups and the survey) included women who had plans to change the type of their work in the future.

Despite the many negative aspects of contemporary workplaces, most women in the focus group discussions who commented on their paid work stated that they liked at least certain aspects of it. Many of the women who said that they worked mainly for financial reasons also remarked that they enjoyed the social aspects of their work – the social networks and the companionship with fellow workers.

The greater readiness of the women in the focus groups to consider work beyond the age of 65 years may be explained by the different methodologies. The survey used a questionnaire that provided the women with set categories for their answers. In contrast, the focus group discussions offered the opportunity to further explore issues in a discussion with other women.

Paid work has been considered as a "profoundly important source of social status and self-esteem" (Probert, 1998, p. 2). This research found that paid work seemingly provided women in professional, managerial and some women in clerical positions with a sense of fulfilment, control over their creative activity and contribution to the community. While women in low-skilled occupations were found not to be able to obtain these benefits from their paid work, they considered unpaid work as a meaningful and socially useful activity over which they had control. Consequently, it appears that some non-financial benefits derived from unpaid work by low-skilled women are similar to those gained by women in high-skilled occupations from paid work.

The nature of current workplaces was found to be of great concern to women. The participants in the focus group discussions and the CMC research commented on women's disadvantage in the workplace. In particular, they pointed to women's lower wages and reduced labour force participation and the implications for career options and retirement savings. Workplace changes over the last decade have reinforced this disadvantage. The casualisation of the workforce has affected women more than men, the experience of corporate downsizing has led to less job security, and workplaces were perceived as lacking flexibility to suit women's needs while at the same time employers increasingly expected flexibility from their employees. While some women reported that they had to work long hours, others were unable to find work, in particular those who tried to join the workforce after having taken time out to raise children or care for a partner. As a consequence, women felt time-deprived, rushed, pressured and stressed.

In all three studies, the participants reported that they had experienced or observed ageism in the workplace. Further, it was noted that older workers were less likely to have training opportunities than younger workers. Thus, older women are

affected by multiple inequalities in the workplace: as women and as older workers (Wilson, 2001). Being a member of a culturally and linguistically diverse community adds another disadvantage (Warburton *et al.*, 1995).

The research conducted for the three studies found that closely connected to women's views and planning regarding work in later life were other life considerations, in particular women's caring and volunteer work, their financial situation and a balance in their personal lives and in the environment.

Women's unpaid work

Many women reported that they looked forward to volunteering in retirement. One in three women in the survey expressed this intention, many focus group participants noted their plans for volunteering in later life, and participants in the CMC research anticipated an increased level of volunteering in the future. Women's motivation for providing unpaid work for their communities varied, including a concern for others, giving something back to the community, keeping busy and increasing social contact. The women perceived volunteer work as providing mental stimulation, purposeful activity, social contact and – unlike paid work – as having sufficient flexibility when combined with family responsibilities and other pursuits.

Unlike plans for paid work, the enthusiasm for future volunteering went across occupational backgrounds. An analysis of survey data showed that the women were more likely to look forward to volunteering in retirement if they were already volunteers, were in excellent health, and felt frequently happy. Financial security and occupational status had little impact on anticipations of volunteering in retirement, nor did birthplace, language spoken at home, marital status, or whether the women had dependent children.

Volunteer work fosters personal well-being (Thoits and Hewitt, 2001). Further, it has been noted that people with higher education levels and higher incomes have greater and more diverse social networks (Keupp *et al.*, 2000, p. 232). Therefore, volunteer work has potential benefits, in particular for women in low-skilled positions, as it may maintain and increase their well-being and social networks and counter isolation in later life.

In the context of volunteer work, the research participants raised two issues of concern. They were unsure whether in the future older people would be able to volunteer in areas of skill, and they requested some form of recognition for unpaid community and caring work. The latter concern has also been raised by Hugman (1999), who observed that in unpaid work for the benefit of family and community the actual tasks performed often resemble those for which other people are paid a wage and therefore should be recognised.

Caring is a type of unpaid work which is predominantly provided by women (Australian Bureau of Statistics, 2000), is usually associated with financial disadvantage for the carer (Gee *et al.*, 2002; Mitchell and Thompson, 2001), and may

have repercussions for the carer's health and well-being (Status of Women Canada, 1998). Not surprisingly, the women who participated in this research expressed concerns for the care of their ageing parents and other relatives. They found the required support services in short supply, and commented that governments had reduced entitlements and cut services such as nursing home care and carer support. Many of the women in the focus group discussions reported that they juggled paid work and caring responsibilities, which often left them exhausted and with insufficient free time. They anticipated that in the future the expectations on women's time from partners, children and older relatives would increase.

Retirement income

It has been argued (Khan, 1999) that among OECD countries Australia's retirement income system most closely resembles the three-pillar model favoured by the World Bank. Australia's retirement income system includes the age pension (first pillar), the compulsory superannuation guarantee system (second pillar) and voluntary savings or investments (third pillar). The age pension is a means tested flat rate payment which is provided as a safety net payment for men who are 65 years or older and for women who are 62.5 years or older. Since July 1997, the qualifying age for women has been progressively increased from 60 years by an additional six months every two years. This will continue until it reaches 65 in July 2013.

The age pension is funded from general taxation revenue and payment depends on residence in Australia (i.e. at least ten years continuous residency), not on previous labour force participation or individual contributions. The rate of the age pension is linked to wages growth and adjusted every six months in line with the Consumer Price Index. The Australian Government has legislated to maintain the single rate of pension at the indexation dates at a minimum of 25 percent of male total average weekly earnings, with flow-ons to the married rate of pension. The Department of Veterans' Affairs provides a similar payment to veterans, the service pension, which is available five years earlier than the age pension.

At present, Australia spends \$17 billion per year or 3 percent of GDP on the age pension. This is expected to rise to 4.5 percent of GDP by 2040 – well below the current level in many OECD countries today where public old age pension spending averages 7.5 percent (Barnes, 1999). The Australian system differs from that in most other countries because it emphasises poverty reduction over income replacement (Whiteford and Bond, 1999).

Few women who participated in the research were confident that they had or would accumulate sufficient savings for their retirement. The topic of superannuation came up in all eight focus groups, was discussed at length and was also raised by participants in the CMC research. The issues that were raised in regard to the superannuation

system were numerous and included the following main concerns:

- the superannuation system is too complex and too difficult to understand;
- the media and governments provide conflicting messages about the required savings for older age;
- the system is modelled on the male work experience and disadvantages women;
- some superannuation funds charge excessive fees;
- taxes on superannuation savings are too high; and
- financial advisers and fund managers are frequently perceived as biased and dishonest.

Of particular concern were the current policy shift in favour of savings in private superannuation schemes by neo-liberal governments and inadequate government regulation of the superannuation system. In this regard, the focus group participants expressed very clearly and unanimously that they wanted the government age pension to be maintained.

Work-life balance

Achieving a balance between work and other areas of life was found to be vital. The vast majority of participants in the focus group discussions stressed the importance of achieving a balance in life, and asserted that they were only prepared to continue working at an older age if a balance could be achieved between work and other areas of their lives, such as family, friends, study, volunteer work and time for themselves. The participants of the CMC research also regarded a work-life balance as essential, and some women visualised a post-materialist future and a more ethical society, suggesting spirituality and environmental sustainability as additional elements of a balanced life.

Many women commented on their plans to study, learn new skills or change career in future years. They emphasised the need for lifelong learning and free education and training if people were expected to prolong their working lives.

Will the women's voices be heard? Will women achieve greater equality and fairness in later life? Will we as a society overcome inequalities of gender and power? The participants in the CMC research did not consider the probable future desirable, and the women in the focus groups were rather pessimistic about the future.

Planning for the future

Most women who participated in the research had thought little about retirement, yet they reported that they worried about their financial situation in retirement. For example, nine in ten women in the survey were not confident about their financial future, in particular women who were divorced or separated. Only one in four women expected to be in a comfortable financial situation if she retired in ten years time.

Some women in the focus group discussions also pointed out that planning for later life was difficult because of a rapidly changing society, lack of understanding of financial and investment matters, or a changing family situation where

adult children moved back home or needed financial support. In particular, women in low-skilled occupations said that they found it difficult to plan ahead.

Policies and choices

Policies for an ageing female workforce should be based on the values of inclusiveness, fairness, self-determination and social justice. Choice is important to baby boomers, and social policy of the future will need to consider a wide range of options across all spheres of life. Further, social policy will have to take account of women's multiple roles, for example, as workers, mothers, daughters, grandmothers, partners in a couple relationship, friends, carers, citizens, and as individuals who want to achieve a balance in their lives and align their work with their values. Inclusive processes of consultation and citizen participation in the policy development processes are crucial.

The policy recommendations resulting from this study are concerned with change in three areas: prolonging working lives, improving income systems and achieving a balanced life.

Prolonging working lives

Prolonged working lives should be a choice. Equality in the workplace and favourable working and tax conditions might influence the work and retirement decisions of those who consider staying in paid employment past the age of 65 years. Tax incentives should also be used to persuade employers to recruit and maintain an age-balanced workforce.

More flexible workplaces to achieve a better work-life balance are important for the whole workforce, not just for women. However, flexibility at work is essential if mature female workers are to be encouraged to prolong their working lives.

Increased opportunities for skills development are required if older employees are expected to stay in the workforce for longer. Further, the topic of prolonging working lives needs to be brought into mainstream social and economic debate, with people from a diverse range of backgrounds given opportunities to contribute to such a discourse.

Government regulation should seek to achieve protection for particularly disadvantaged groups of older women, such as those in ill health, with few financial resources and/or no significant social networks.

Those women who do not wish or are not able to be in paid employment beyond the age of 65 years often provide unpaid work for the benefit of their families and communities. Such unpaid work needs to be encouraged and supported to a much greater extent than 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. However, the provision of community work should not be a requirement for access to government income support.

Government-funded superannuation contributions should be provided to people who provide unpaid personal care work. Further, better supports, for example, increased availability of respite care, should be available for people with caring responsibilities.

Improving income systems

At present, Australia operates a highly targeted and punitive social security system. More than one in five Australians of working age rely on this system for income support, most of these for the majority of their income (Commonwealth Department of Family and Community Services, 2002). It is likely that this proportion will increase in the future. Therefore, it is proposed that a system be explored that would provide a guaranteed minimum income (citizens income) for all Australians. A basic income would be above the poverty line, without means test or work requirement, and available to all Australians. A range of different models exists already (e.g. Tomlinson, 2001; Beck, 2000a; Van Parijs, 2000), and an exploration should focus on a suitable model for Australian circumstances. Coinciding with such an exploration should be a gradual simplification of social welfare benefits and a public discourse about all aspects of a future minimum income system.

Community education about financial planning and investment products should be increased. Governments should fund not-for-profit organisations for the provision of financial advice that is independent, honest and easy to understand. Further, the Australian superannuation system should be improved to eradicate inequities. In particular, this should include recognition of time out of the workforce for family reasons or study, increased transparency of financial transactions, removal of the \$450 earnings threshold and front-end taxes, extension of the government co-contribution concept to people who provide unpaid caring work, legislation for full compensation in the event of theft or fraud, taxation concessions for people who postpone withdrawing superannuation savings, equal treatment of same-sex partners and heterosexual couples in all Australian States and Territories and broader representation of women in decision-making positions across all sectors of superannuation

Achieving a balanced life

Achieving a balanced life requires attention to ecological, social and spiritual sustainability. Ecological and spiritual issues were mentioned by a small number of research participants, but not explored in this study. However, elements of social sustainability were examined. These include health, lifelong learning and the development of social capital.

Australia's universal public health system (Medicare) should be maintained and strengthened, healthy ageing should be promoted and access to private health care for older people should be made more affordable.

Opportunities for lifelong learning should be increased and diversified, and free training and education should be available to people of all ages. The development of social capital should be encouraged and supported by strategies such as the provision of mentoring programs, opportunities and technologies for communication within the community, and increased availability of communal spaces and systems that support community relationships.

Conclusion and implications for women's working futures

This paper reported on a project exploring the working futures and issues that are likely to influence the future work-retirement decisions of Australian women of the baby boom generation. The pertinent areas associated with this decision include the nature of future workplaces, support for unpaid caring and community work, the retirement income system and a work-life balance. Many of these issues are similar in other OECD countries.

While population ageing is frequently discussed in the media and among policy makers as representing a crisis for industrialised countries (Burtless, 2002; Peterson, 1999), it has been argued that an ageing population is unlikely to create significant future problems in Australia (Gibson and Goss, 1999; Kinnear, 2001). The expenditure on public pensions in Australia is expected to rise from currently 3 percent of GDP to 4.5 percent of GDP in 2040 (Barnes, 1999). It is already much higher in most OECD countries where public old age pension spending averages 7.5 percent (OECD, 2001, p. 151).

Expected changes in the age dependency ratio are sometimes raised as an issue of concern. The age dependency ratio is the share of those aged 65 and over to those aged between 18 (or 15, in some calculations) and 64. In Australia, it has been projected to grow from approximately 20 percent currently to close to 40 percent by 2051. Most of this increase is expected to occur between 2010 and 2030 (Walker, 1996). Similar increases are expected for other OECD countries (OECD, 2001, p. 147; Carey, 2002). Some OECD countries, for example Austria, Germany, Italy, Finland, Spain and Sweden, already have dependency ratios of approximately 30 percent (Carey, 2002, p. 9). Concerns about the changing age dependency ratio focus on the question of whether a smaller proportion of taxpayers will be able to provide sufficient financial support to an increasing population of people who have retired from the workforce.

In his recent work, Beck (2000b, p. 214) emphasised that it is cultural perception and definition that constitutes risk, and that:

believed risks are the whip used to keep the present-day moving along at a gallop. The more threatening the shadows that fall on the present day from a terrible future looming in the distance, the more compelling the shock that can be provoked by dramatizing risk today (Beck, 2000b).

In this way, the “ageing-population-crisis” discourse can be used by governments, the media, insurance and finance companies for their own purposes. For example, it has been suggested that the crisis rhetoric associated with population ageing has been exploited by neo-liberal governments to promote privatisation of pensions (Street and Ginn, 2001).

In contrast, population ageing should inspire us to engage in a discourse about better futures and new stories in regard to older women’s (paid and unpaid) work, about equity, partnership and ageing as a resource. These new stories require social policies that seek to achieve

- more flexible workplaces;
- the choice – not the compulsion – to opt for a longer working life;
- equality in the workforce for women and men, young and older people;
- opportunities to engage in paid and unpaid work;
- recognition for unpaid community and caring work;
- better supports for women with caring responsibilities;
- opportunities for lifelong learning;
- the eradication of inequities in retirement income systems;
- broad access to information about financial planning;
- protection for particularly disadvantaged groups of older women, such as those in ill health, with few financial resources and/or no significant social networks;
- consideration of people with post-materialist values;
- environmental sustainability;
- healthy ageing; and
- the availability of public pensions as a safety net payment or, preferably, a guaranteed minimum income as a citizens income for people of all ages.

Further, income and pension systems of the future will need to be uncoupled from assumptions about continuous participation in paid work and instead reflect the diversity of socially useful paid and unpaid work that is provided by individuals throughout their lives.

The implementation of such policies requires visional political, business and community leadership, and involves all levels of government, employer organisations, unions and community leaders. An inclusive process of consultation and citizen participation in the decision making process is crucial.

Note

- 1 Further information about the methods used for the three studies is available at: <http://member.melbpc.org.au/~monika/research.html>

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