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WOMEN IN THE DEVELOPMENT OF PENSION POLICIES:
A COMPARATIVE STUDY OF THE FEDERAL REPUBLIC
OF GERMANY, DENMARK, SWEDEN, AND CANADA

by

ALISON MACDONALD, B.S.W.

A thesis submitted to the
Faculty of Graduate Studies and Research
in partial fulfilment of
the requirements for the degree of
Master of Social Work

School of Social Work

Carleton University

Ottawa, Ontario

July 13, 1987

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ABSTRACT

Older women in Canada have had a high incidence of poverty over the past years, regardless of the fact that the government has developed a series of pension programmes. This study looks at the history of pension planning in four countries to see what women have done to influence the development of plans that respond to their particular needs. A socialist feminist perspective is applied. The subordinate status of women in capitalist societies has resulted in lower pensions for women in all four countries, but less so in Sweden. Women in Sweden have been more likely to join unions and to take part in political activities and have generally progressed further than the women in the other three countries. The study concludes that for women to receive good pension benefits, the ideology that maintains their position must change and they must gain a measure of equality in the labour force.

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CHAPTER I

INTRODUCTION

The growth of the welfare state in industrialized societies in the past century has been influenced by a number of factors. These factors have varied between nations and as a result the policies have taken different shapes and directions. However, almost all advanced societies have in common a recognition of societal responsibility for the aged population. Pension plans were discussed by various groups in Europe in the early nineteenth century but the first national policy was not established until 1889, in Germany under Bismarck. Since that time the growth of state pension plans has been such that by 1981, pensions accounted for nearly forty percent of the total social expenditures in O.E.C.D. countries.¹

In most countries, the bulk of pension plans is determined in some manner by attachment to the labour force. Many governments have compulsory insurance schemes with payment based on a formula which is determined by a combination of length of service and rate of pay. While universal,

non-contributory plans do exist in a number of countries, these are usually intended as a supplement to other savings plans and thus tend to provide minimal benefits.

Pension plans are definitely necessary in modern society as a means to deal with mandatory retirement, jobs lost to technology, and other occupational hazards. However, most plans as they exist leave many retired people living on incomes below the poverty line. Women are among those least provided for by work related pension plans for a number of reasons: Women are more frequently found in low paying jobs, part-time jobs, and jobs with lower company benefits, women are more likely to work outside the paid labour force, and women are more likely to be considered dependent and thus not in need of pensions of their own.

The purpose of this research is to investigate factors which may influence the development of pension policies that take these issues into consideration. For example, such a plan may provide comprehensive coverage for homemakers, allow longer periods of 'opting out' for women during child rearing years, or provide a basic minimum rate at a level that recognizes the fact that many people do not earn enough from employment to develop adequate pensions on their own. It is not necessary for plans to be developed specifically for women if a state bases its pension policies on the concept of adequate retirement income as a right of citizenship rather than a benefit of employment. For the purposes of this study, 'adequate retirement income' is the amount considered necessary by each of the four countries for survival above poverty.

An understanding of the factors involved in the development of pension plans for women is necessary if we in Canada wish to end poverty

among older women. In 1985, 295,000 Canadian women aged sixty-five and over, who were living on their own, were living on incomes below the poverty line.² While it can be established that this is in part a continuation of women's oppression in earlier stages of life, the fact that there is legitimized discrimination against older people in our society through measures such as mandatory retirement places a responsibility for their welfare on society.

A number of groups in Canada have proposed changes to pension legislation for the benefit of women. The Canadian Advisory Council on the Status of Women (CACSW) has proposed a system which would include homemakers in the Canada/Quebec Pension Plan (C/QPP). The Canadian Labour Congress (CLC) supports an extension of the drop-out provisions for homemakers but does not support full inclusion of homemakers in C/QPP. These two organizations are joined by the National Council of Welfare in proposing that the Guaranteed Income Supplement (GIS), the income tested portion of the Canadian pension structure, be increased to a level that would bring recipients up to the poverty line.

These proposals have two things in common. First, the reforms do not alter the inequitable relationships inherent in the current pension structure. The CACSW and the Parliamentary Task Force on Pension Reform are among a growing list of advocates for a homemakers pension, but a review of their proposals shows that they are not based on the concept of homemaking as a valuable and viable alternative for women. For example, the CACSW suggests that the pension level for homemakers should be based on the assumption that homemaking is worth half the average national income. The rationale is that while this would be enough to provide basic coverage,

it would not be high enough to encourage more women to stay at home.³

The Parliamentary Task Force supports a proposal that would also count the value of homemaking as equal to half the average income. They take the plan one step further by suggesting that people who both work in the paid labour force and who work in the home should have their pension 'topped-up' to half the national average if their income is not that high, but state that no additional pension should be provided to homemakers earning half the year's maximum pensionable earnings or more. The plan would not apply to single people at all, so women working full-time at low wages could easily end up with a smaller pension than women working full-time at home.⁴

The National Council of Welfare rejects both proposals. They suggest instead that the C/QPP pension should be increased by fifty percent for all wage earners and that pension credits split between couples will see to the needs of homemakers. This plan would maintain the relationship between level of earnings and pensions as it currently exists, thereby implying that a homemaker in a household with a lower average income does less valuable work than those in upper income families.⁵

The difficulty with all these proposals is that they begin with the point of view that homemakers need to be 'taken care of' rather than taking the position that homemaking provides a valuable service to society. This patriarchal approach in turn helps to support the concept that women are supposed to depend on men for their survival.

The proposal to increase the drop out provisions of C/QPP would be beneficial for upper income women who want to spend more years at home with their children. However, it offers little help to the majority of

women whose incomes are in the lower range. The C/QPP at present only returns twenty-five percent of average lifetime earnings, with the result that low income earners receive low benefits, even if they have paid into the plan for the full forty years.

Increasing the GIS, the proposal with the most support, is also in some ways the most objectionable. Means-tests are stigmatizing and do not recognize the fact that the aged generally deserve an adequate standard of living.

The ~~second~~ common feature of the proposals is that all of them, while receiving a good deal of support, are also faced with strong opposition. Major changes that would be of real benefit to the many poor older women in Canada would require the support of diverse groups with opposing interests. As a result, the changes that have been instituted have come in the form of occasional increases to the GIS, (over the quarterly indexing), and some modifications to the benefit formula for the C/QPP.

The purpose of this research is to investigate some factors that have been helpful in the achievement of better pension policies elsewhere. The examination will focus on the involvement of women in other countries in activities which may have influenced their governments to develop policies more appropriate to women's needs. The broad aim is to determine how those factors which appear most relevant in the development of a 'good' pension structure apply to the Canadian pension structure, and to indicate some possible future directions for us to take. The next few pages will explain why I chose Germany, Denmark and Sweden as examples of countries that have developed good alternative approaches to pensions.

Over the years, various groups in western countries have become aware

of the problems faced by aging women. Concerns have spread to international organizations such as the Organization for Economic Cooperation and Development (OECD), the International Labour Organization (ILO), and the International Social Security Association (ISSA). In some cases, recognition of need has led to a change in policy or an increase in benefit levels. However, little has been done to investigate how the changes have been brought about or how women have been involved. This research provides an exploratory examination of these issues. It will take into consideration a number of variables that may have a bearing on the development of pension policies, particularly as they relate to women. It is my hope that this study will provide some direction for future research in this area.

This research will examine pension plans in four countries: Germany, Denmark, Sweden, and Canada. These countries were selected for a number of reasons. First, the goal of the research is to identify positive influences that might be useful in the development of policies in Canada. Therefore, the other countries in the study are ones that at present spend more on social programmes than Canada does. OECD data for 1981 indicate that social expenditures as a percentage of the gross domestic product in Denmark were 29.0 percent, in Germany 31.5 percent, and in Sweden 33.5 percent. The corresponding rate for Canada was only 21.7 percent.⁶

The second reason is that each of these countries began their pension programmes in different directions and developed along a unique path. These four countries offer a cross section of approaches to the pension issue. Germany was selected for its role in the initial development of social programmes. It provides an interesting case study because Bismarck

was quite open in discussing the use of social programmes for social control. Concern over the possible political effects of the growing labour movement led to the introduction of several pieces of state welfare legislation in the 1880s; all tied directly to labour force participation. Pensions for retired workers were included in the early packages. The patriarchy inherent in the resultant welfare system was underlined by Bismarck's opposition to a contributory scheme. He would have preferred "to create the appearance of a benevolent state that cared for its (obedient) children in times of need."⁷

As a result of strong opposition, the scheme which was actually introduced was funded primarily through employees and employers contributions. It was an insurance scheme, requiring contributions covering 300 working days per year, for forty-eight years, for the pensioner to receive full benefits. The plan only applied to industrial workers and they had to reach the ~~age of seventy~~, which few at that time did, before they were eligible for benefits. This approach, based on liberal concepts about the role of the market and of the state within the market laid the groundwork for future pension policies in Germany and elsewhere.

Denmark provides an interesting historical contrast to the German pension structure. In 1875, the Danish government appointed the Workmen's Commission to investigate and report on the circumstances of workers. Their report, three years later, included a proposal for a pension fund for the poor; a voluntary insurance scheme with equal contributions from the state, the municipality, and the worker. This proposal was not accepted but it brought the topic into the legislative sphere. Over the next thirteen years, six bills were introduced in the Folketing for the estab-

lishment of old age pensions.

On April 9, 1891, the bill entitled 'old-age pensions for respectable poor people outside the poor-relief system' was passed. The only similarities between this plan and the German one were that recipients had to be elderly and they had to have been self-sufficient prior to receiving a pension. The Danish act made pensions available to anyone over the age of sixty who did not have sufficient means for survival and who had for some years lived independent of the poor relief system. The support was to provide life necessities and medical care, and could be given in money or in kind. Each municipality was to determine the amount of the support but half of the funding was to come from the state. When the plan was first established, the government set an upper limit of two million kroner to be used annually from state funds. A total of 43,026 persons, representing 19.5 percent of the population aged sixty and over, benefitted from the fund in 1892. By 1916-17, approximately 70,000 recipients with 20,000 dependents received a total of twenty million kroner from the state pension programme. Approximately three-quarters of the pension recipients at that time were women.⁸

Swedish pension policy was slower to develop. The first proposal was made in 1889, but the first legislation was not passed until 1913. From the start the plan was universal; a compulsory insurance scheme with a goal of providing an income to poor people aged sixty-seven and over who did not have access to the Poor Law relief. Contributions were small but pensions were supplemented out of government funds on a means-tested basis. Legislation in 1946 remodelled the plan to a larger flat-rate universal pension and in 1950 further modifications to keep up with the cost of

living increases were introduced. Earnings related pensions were not brought into the Swedish system until 1960.

Finally, the nature of the Canadian pension structure will be examined. Like Denmark and Sweden, Canada's first pension policy was not related to work force participation. Another similarity was that it was meagre and very strictly means-tested. The maximum pension in 1927 was \$20 per month and the maximum outside earnings a recipient could have was \$365 per year. In 1951, the Old Age Security Act was passed, creating a universal, flat-rate pension for all Canadians aged seventy and over. Employment based pensions were not introduced in Canadian legislation until 1965.

The similarities between the Canadian and the Swedish pension structures do not extend to the benefits now received. Pensioners in Canada who receive full benefits from both the universal OAS and the earnings related C/QPP are still eligible for part of the means-tested GIS.

The third basis for selection of the countries in this study is the fact that each of them suggests a different model for meeting the needs of women. Germany has developed a pension structure that is tied to labour force participation, but within that structure two measures work to aid women. The first is a change that was introduced to the benefit formula in 1972. Under the new formula, any worker with at least twenty-five years of contributions to a pension plan is guaranteed a minimum basic pension regardless of the income they earned. This is of particular benefit to women, who are more often found in low paying jobs. The second was a change in 1973, allowing homemakers and other people outside the regular workforce to buy into the insurance scheme to develop a pension

of their own.

Pensions in Denmark are still distributed mostly in the form of a flat-rate universal benefit. A small portion is handled through an employment insurance scheme, but this has not had much impact in the overall distribution. The unique feature of the Danish work related pension that makes it beneficial for women is that all employees pay the same amount for their pension insurance and all employees receive the same benefit from the fund. Therefore, even if women earn considerably less than men in the workforce, they can retire with exactly the same pension. This results in a leveling of income inequalities with retirement.

The Swedish pension programme, including the universal flat-rate pension and the work related ATP pension, was designed to enable seniors to maintain their pre-retirement standard of living. A study of twelve industrial nations found that Sweden had the highest replacement ratio in 1980 for workers with average wages.⁹ Women's pensions in Sweden are on average lower than men's, but overall women in Sweden are better off after retirement than women in most industrialized countries. The guaranteed minimum pension in Sweden is based on the concept that the elderly have a right to a decent standard of living, and the work based pension helps to ensure that all Swedish workers can maintain their living standard when they retire.

In the next chapter, I will outline the theoretical and methodological approaches being used for this study. Chapters III, IV, V, and VI will provide case studies for each of the countries in the study, investigating the factors that led to the initial introduction of pensions and

continuing with an examination of any major changes that have occurred that have improved the relative status of older women. Women's involvement in the labour force, in unions, and in organizations that influence political decision making will be measured against improvements in pension policies. This information will provide a summary of current knowledge in both pension development and women's organizations, a combination that is not common in social science literature. This coverage will therefore be brief, but should provide some useful information for further research.

Chapter VII will look at the four countries in a comparative manner. Similarities and differences between the countries will be highlighted and factors which appear to lead to a good pension plan will be identified. The fact that this is a relatively new area of study means that not all the data is comparable between nations, but much of it can be used to derive broad patterns. Chapter VIII will conclude by suggesting possible implications of this research for future pension policies for Canadian women.

NOTES

1. OECD, "Social Expenditure: Erosion or Evolution", OECD OBSERVER, No. 126, Jan. 1984, pp. 3 - 6.
2. "Statistical Indicators", Status of Women Canada, March 1987.
3. Louise Dulude, PENSION REFORM WITH WOMEN IN MIND, Canadian Advisory Council on the Status of Women, March 1981.
4. National Council of Welfare, BETTER PENSIONS FOR HOMEMAKERS, Minister of Supply and Services Canada, 1984.

5. Ibid.
6. OECD, op. cit.
7. John Myles, OLD AGE IN THE WELFARE STATE, (Toronto; Little Brown and Company, 1984), p. 35.
8. Stein Kuhnle, "The Growth of Social Insurance Programs in Scandinavia: Outside Influences and Internal Forces" in Flora and Heidenheimer (eds.) THE DEVELOPMENT OF WELFARE STATES IN EUROPE AND AMERICA, (New Brunswick; Transaction Books, 1981), p. 140.
9. Richard F. Tomasson, "Government Old Age Pensions Under Affluence and Austerity: West Germany, Sweden, The Netherlands, and the United States" in Lewis and Miller (eds.) RESEARCH IN SOCIAL PROBLEMS AND PUBLIC POLICY, Vol. 3, (Greenwich; Jai Press Inc., 1984), p. 237.

CHAPTER II

THEORY AND METHODOLOGY

The theory underlying this research is developed in the socialist feminist writings of a number of authors. This perspective recognizes the class relations in the pension structure while remaining fully aware of its patriarchal nature. This approach is important for understanding why women's pensions in most industrialized countries are below the level of men's and suggests directions for researching the issue.

The socialist feminist perspective takes into consideration both the oppression of women through patriarchy and the oppression of the working class through capitalism. As Heidi Hartmann has written:

A struggle, aimed only at capitalist relations of oppression will fail, since their underlying supports in patriarchal relations of oppression will be overlooked. And the analysis of patriarchy is essential to a definition of the kind of socialism useful to women. While women and men share a need to overthrow capitalism they retain interests particular to their gender group. It is not clear . . . that the socialism being struggled for is the same for both men and women. For a humane socialism would require not only consensus on what the new society should look like, but more concretely, it would require that men relinquish their privilege.¹

An understanding of this perspective is central to the analysis being un-

dertaken as it sets the stage upon which the policy development takes place. For the purposes of this research, the term 'patriarchy' includes men's political and personal domination over women, in any setting.

Hartmann suggests that it is necessary for women to develop their own power base while working together with men on their mutual concerns. It is also necessary for women to struggle to create a society in which "recognition of interdependence is liberation rather than shame, nurturance is a universal, not an oppressive practice, and in which women do not continue to support the false as well as the concrete freedoms of men."² However, as women we must achieve a position with some measure of power before we can make these changes.

In *WOMEN, CLASS, FAMILY AND THE STATE*, Dorothy Smith carries the discussion of patriarchy and class a step beyond Hartmann. Smith looks at capitalist society as it developed to see how changes affected different groups of women, primarily women from the ruling classes (including professionals, bureaucrats, legislators, etc. in addition to the owners of the means of production) and working class women. Her position is that working class women are subject to the conditions of patriarchy, but within a class context, while women from the middle and upper classes are affected mainly by patriarchy alone. These differences are reflected in the different opportunities available to women in the paid labour force.

Historically, middle and upper class women expected to obtain their status through their husband's position. These women may have entered the workforce prior to marriage, but such circumstances were generally considered to be of a temporary nature. As women began to develop their interests and sought longer term involvement in the broader society, men

worked to develop means to protect their own interests. This meant keeping women out of power positions, and in the home. The primary method employed was to create specialized education for women, to train them for 'appropriate' women's roles. This education also helped to ensure that women would not have the prerequisites for entering the male domain. Education for girls frequently disqualified them from taking any advanced professional training. Additional steps were taken to prevent women from getting professional, bureaucratic, and political positions.

(Women) learned in university the essential conceptual organization articulating their daily work lives in the home to categories and concepts of the scientific establishment. They learnt indeed to think in terms of role and interpersonal relations, to analyse their situation and work in these terms, hence not to see what they were doing as work, to understand it as 'love', as 'role structures' and 'interpersonal processes'. They learned to look for problems and issues as these were analysed and constituted by experts. These skills are pieces of an ideological organization linking the private domestic sphere to the professional bureaucratic and managerial controls of the ruling apparatus. The ideological organization coordinated and coordinates the family and women's role in relation to the changing and various needs of the ruling apparatus. Education not only ensured that women would not end with the types of skills giving them an undeniable claim to entry as active participants to the ruling apparatus, but also laid down specific ideological controls through which the changing relations of a rapidly shifting capitalist development could be reformulated and reorganized as they were fed through to the family and to women's work in the family. Women learned in post-war North America, a 'feminine mystique' extolling the devotion of women to children, husband and suburban home. ³

Through such measures, the state helped to reaffirm man's political and personal domination over women. Women and children were in a state of forced dependency as the male paycheque was the surest means of survival.

Working class women came from a different historical base and thus had different hurdles to jump. The situation of working class families

was such that all members traditionally had roles to fulfil in the maintenance of the home. Women worked, sometimes in factories or as domestic workers, sometimes by doing sewing or baking in the home for other people, or sometimes by growing extra food in the garden to sell. Children helped in the home, worked in factories or as errand runners, or helped by caring for younger children.

Smith's argument is that by instituting compulsory education for children the state forced working class women to return to the home. The schools established standards that required women to spend more time on housework, sewing, and child care. The child became the 'product' of the mother's work and it was subject to public appraisal.

Fluctuations in the economy resulted in women having to choose between staying at home to provide 'proper' care for their children or finding employment in order to feed them. Women became part of the 'reserve army of labour' in capitalist societies. Competition for jobs became fierce as women were most likely to seek employment when the economy was down: Groups that traditionally were discriminated against in the labour force, including women and minority groups, were offered lower wages for employment, giving them an advantage over unemployed majority group members. Men felt threatened not only because their jobs were at stake, but because the traditional family structure and man's role as the breadwinner were being challenged.

The measures taken to deal with this situation included the arrangement of a stratified labour force. Certain jobs were defined as 'skilled' positions, requiring training and experience that was generally only available to men. Workers in these positions formed unions to protect

their interests and to provide insulation from the reserve army of labour. Workers left outside this structure were generally limited to jobs with high rates of turnover, low wages and benefits, poor working conditions, and no job security. Any discussion of unionizing women was usually with the intent of setting controls. In fact, the Canadian Trades and Labour Congress at the turn of the century had an explicit goal to eliminate women from the workforce.⁴

Additional pressures were coming from middle and upper class women who believed that a woman's place was in the home. The fight for women's rights was frequently a struggle divided along class lines, with each group working toward different goals. While working class women fought for the right to earn a living upper class women were more concerned with winning political rights for their own group. As a result, women could not count on the support of other women to achieve their goals, and occasionally had to count other women's groups among the opposition.

Following World War II (except in Sweden where this occurred in the 1930s), motherhood was again emphasized and the state again played a role. This time it was to provide social legislation, such as mother's allowance and unemployment insurance, that would enable families to survive on a single income. Women were encouraged to return to the dependent status 'for the good of the state'.

At different stages in the transformation of property relations from the individual to the corporate form, bourgeois and middle-class women have been subordinated to the changing requirements of class organization and of the transgenerational maintenance of class. For working-class women we have seen the emergence of a dependent form of family subordinating women to men, locked in by legal and administrative measures instituted by the state and a stratified labour market fostered by trade unions, capitalists and the state. These are the

institutional forms which have secured the uses of women's domestic labour in the service of a ruling apparatus, ensuring and organizing the domination of a class over the means of production.⁵

The patriarchy inherent in both the state rule and the family organization affects all women, as it limits the capacity of women to compete in the labour market through control of education and employment, and it restricts the roles women are encouraged to fulfil. However, Smith concludes by suggesting that for working class women, there is very little differentiation between patriarchal practice and class rule. Therefore, gender issues do not take on the same political significance for working class women as they do for women in the dominant classes, who seek only to transform the internal gender relations of class.

Another issue important to this work is that presented by Jane Lewis in *WOMEN'S WELFARE, WOMEN'S RIGHTS*. She highlights the difficulties women are faced with in trying to develop appropriate social legislation, and warns women to be on guard for policies which may help to create greater equality in one area while reinforcing traditional sex-based divisions in another. She is particularly wary of policies dealing with equality in the workforce.

Looking at the problem from the opposite direction, when equal opportunities are extended to individuals, who, because of the additional burden of their family responsibilities, are not in a position to start equal, the rights gained are likely to be formal rather than substantive. Moreover, the equal treatment of men and women as autonomous individuals within the family . . . without any corresponding commitment to encourage the equal distribution of work within the family, may well result in diswelfares for women.⁶

Lewis claims that policies are based on the assumption that women's paid employment is secondary to their lives within the home. Policies are

generally determined by males, in male terms, and are more concerned with equality of benefits than equality of roles. Lewis contends that equality can only be achieved through a radically different set of social policy priorities.

Women's ability to achieve the kind of change envisioned by Lewis and others is limited by their access to power elites. Political power throughout the Western world is overwhelmingly male and women's interests do not receive equal representation. Even though women are recognized as having a broad range of interests, research does indicate that "women share a distinct social position and set of problems which may be described as a special interest and that this interest has been and continues to be located in the family."⁷ Gender roles based on a division of labour within the family both create and reinforce gender differences in societal structures. Women face difficulties in matters of property, personal defence, fertility control, civil rights, child-care control, and employment and educational opportunities. The obstacles which persist in maintaining women's role in society as a subordinate one are "those of vested interest and the obstruction implicit in patriarchy and male dominance."⁸

Pensions policy is one of the most obvious areas in which governments have used 'equality of opportunity' to avoid taking responsibility for the disadvantages women face. Women are overrepresented in low paying jobs, low status jobs, part-time jobs, and unpaid labour. Women are also much more likely than men to withdraw from the labour force for long periods of time. The fact that most pension programmes are based on labour force

participation means that many women will be facing continued disadvantages when they retire. "Even with reforms creating formal equality of pension contributions and benefits for women, the inequality in the labour market producing low wages and unstable jobs for many women implies low level pension benefits in later years."⁹

Pension structures typically assume that women will be economically dependent on their husbands in retirement. In addition to inequality in the labour market, the state refuses to recognize work within the home as a basis for entitlement to pension benefits. Attempts to improve the status of women in retirement, however, run into the difficulty of being used to support the existing structures and relationships. Proposals that recognize the value of work within the household and those that grant survivor's benefits serve to confirm women's traditional roles as homemakers financially dependent on their husbands.

Access to retirement-pension benefits for women reflects the chances of the labour-market and the marriage market. The system favours those women with good occupational pension rights (their own and/or their husband's), salaried occupational status (their own and/or their husband's) and the married over the unmarried.¹⁰

Another problem area in examining pension benefits is the role played by the welfare state in maintaining capitalist relations. The state has individualized pension plans and developed them in a manner which gives the appearance of pensions as a right of citizenship. The role of the labour market and the class relations within the labour market are seen to be outside the scope of pension planning. State organization uses universality as an excuse to intercede in relationships that might otherwise have been established by worker's organizations. The welfare state pro-

vides benefits on the one hand while maintaining its dominant role on the other. "Thus although the welfare state provides goods and services necessary for many workers these are provided within a class, patriarchal, technocratic state that individualizes contradictions produced by broader relations of domination."¹¹ Recognition of this situation further complicates the discussion of possible solutions to the problems faced by women.

The theory as outlined provides the base for this study of women's pensions. A number of themes can be drawn from the literature which help to explain why the policies take the shape that they do. The following general observations will be backed up with data in the case studies.

First is the fact that women are subordinate, not only within the family but in the labour force, in politics, and in the broader society. Women have not had equal access to positions of power, and we have suffered the consequences. In the labour market, women's subordination is demonstrated by a number of points. The traditional role of the male as the breadwinner in capitalist societies has long meant that men were more likely to be hired and frequently at a higher rate of pay than women. Men are much more likely than women to be found in supervisory, administrative, or management positions. While most western governments have made it illegal to discriminate in hiring, men are still found more frequently than women in the highest paying professions and women are more frequently found in low wage service and clerical positions. It has only been in recent history that unions and/or governments have begun to develop policies to improve the chances of women in the labour force.

The state has a tendency to exacerbate this situation through the development of social policies based on workforce participation. The concept of a 'family wage' is supported by wife's supplements and widow's pensions. Other policies and procedures have worked to ensure that women remain in the subordinate position. Lack of adequate job security for parents is more likely to have an impact on women when children get sick. Maternity leave has only in recent years begun to protect the rights of working women beyond the first few weeks after birth and very few countries allow parental leave for either parent. Equal pay legislation has done little for women in jobs that are more frequently held by women, thus helping to maintain the lower wage scales.

Politically, women have been unable to generate the power base necessary to develop policies that would meet their needs. Women are much less likely than men to be appointed to positions from which they can help to write policy, not enough women get elected to political office to allow them to pass appropriate legislation, and as a political lobby, women do not have the strength necessary to be a major influence on legislators.

The second theme is found in public responses to women's subordination. Both men and women have to some extent accepted their differential status, and policies have been developed based on the assumption that women should be dependent on men. Women have attempted to increase their strength through the domestic sphere which has been recognized as theirs; the difficulty with this approach is that women often end up supporting family policies that reinforce their subordinate position.

This situation manifests itself in a number of ways. Women through-

out the western world have drawn correlations between their work in the home and men's work in the paid labour force in order to have the value of homemaking recognized, but in declaring their equality women have accepted the home as their rightful place. Maternal feminists fought for political rights on the grounds that their unique role as women and mothers gave them special qualifications for managing certain sectors of the nation's business. Women have gone further to demand special recognition of their role as homemakers through means such as a homemaker's pension. All of these measures have been brought about or suggested by women who believed they were working in the best interests of women's equality, but in fact they have served to maintain the unequal relationships.

The final theme is regarding the double jeopardy position of women in the working class. These women are faced with constraints both because they are women and because they are members of a class lacking power. When working class women decide to fight those constraints they are often forced to choose one part of the battle over the other. The issues that are important to working class women are not necessarily the same as those that take priority among women of the ruling classes. Thus, they may face hostility from men if they choose to fight patriarchy, from the ruling classes if they choose to join the class struggle, and from other women if they decide to work toward their own goals first.

These themes, as stated previously, help to explain why policies develop as they do. Using this structure a number of suggestions can be made regarding the information likely to be found in the case studies. First, it will be established that women are subordinate in the labour

force, in politics, and ideologically, as all four countries in this study are capitalist in nature, and as women have been unable to develop a strong power base in any of these countries to date. The degree of subordination will be variable depending on the interventions used in each country to create equality for women.

In terms of pension policy, some specific suggestions can be made. First, it is expected that as women are subordinate, their needs will also be subordinate. This is likely to be demonstrated by greater numbers of poor older women. It is also expected that pension policies will be written with male recipients in mind. This will be shown by an emphasis on work-based pensions and on pension income that is related to lifetime earnings.

The second theme is the expectation that the governments in each of these countries will have instituted measures which help to reinforce the subordinate status of women. Further, it is expected that women will have been active in the campaign for some measures which have resulted in the maintenance of their status.

In this case, a number of examples can be drawn. Pensions for homemakers, wife's supplements, and widow's pensions, all assume that a woman's role is in the home and that she is dependent on her husband's income. Over the years, women's groups have been among the greatest advocates for a homemaker's pension, largely because it would recognize the value of the work and would end a wife's dependency on her husband. However, this in turn supports the concept of women remaining in the home, and in some cases continues the dependency as the husband is expected to make contributions to the pension fund on his wife's behalf.

Finally, the data will indicate that the struggle for women's equality has not been the same for women of all classes. It is expected that women of the middle and upper classes will be more concerned with achieving equality with men politically and in terms of influence. Women who are not concerned about being able to find a job or affordable child care have more time to worry about issues such as reproductive rights and gender parity in the professions. For working class women, concerns are more likely to be around job security and equal pay.

Class issues in the pension question are a little harder to define because more women over retirement age find themselves poor before they die, even if they were relatively well off previously. This is a result of the subordination of women in earlier years that allows men to be supported at a higher financial position than women in old age. Perhaps because this situation has been clearly established over the years, women from all classes have entered the debate over pensions. However, the suggested solutions are not necessarily the same. Fewer working class women can afford to remain in the home so they have less interest in a homemaker's pension. Working women are more likely to support improvements in the work based pension plans.

These themes should hold true throughout the history of capitalist societies. At different points in time and in different places the emphasis is likely to shift, and women's position in society will not be stationary. However, the patterns will remain the same as the battle for women's equality continues in each of these countries.

COMPARATIVE RESEARCH METHODOLOGY

Chapter VII of this thesis will offer a cross-national comparison of the data presented in the case studies. Similarities and differences between the countries which appear to lead to the development of good pension policies will be identified. The methodology to be followed in this presentation has developed in the comparative social policy literature that has been written over the past fifteen years. Various authors have identified models for doing comparisons, while others have theorized on why policies develop as they do within nations. The following discussion will summarize some of the issues.

Douglas Ashford identifies three basic ways to do comparative research. The first is the use of typologies. This method provides simple descriptions which can be used as the basis for developing theories. It is relatively easy and can be helpful, but does not take into account the historical and institutional differences between nations. The second method is to study variations within nations. This approach may encompass historical and institutional factors, such as how policies came under consideration in the first place, how voters influenced systems, or how policies respond to choices between political alternatives. The third method is to look at variations among systems.¹²

In another article in the same volume Ashford discusses the structural analysis of policy. He finds that the way a country implements their policies will act to create more similarities across policies in that country than for the same policy in several countries. Structural analysis in this context examines the internal relationships of organizations and institutions and how they influence policies:

The structural analysis of policy . . . would not focus on finding out why growth occurs or who benefits from it. These are important, but secondary, questions in relation to the problem of how each country tends to solve problems in characteristic ways.¹³

The difference with this method is that rather than seeing policy strictly as a result of institutions, it recognizes the role policy plays in defining those institutions.

Henry Teune's article in the same collection discusses a 'most similar system' design. The purpose of such research is to increase the credibility of predictions for specific cases; to see if a relationship found to be true in one country will hold true in another. "In this sense comparative policy research takes on the purpose of applied research, to get useful rather than general knowledge in the short run."¹⁴

Another perspective is offered by Charles Lockhart, who suggests that different types of analysis are necessary to examine first, the adoption of new programmes, and second, incremental changes that occur after a policy is in place. Lockhart finds that new policies are often associated with a major national shock or threat such as war, depression, or the threat of socialist influence. In such circumstances policy may not reflect a recognition of needs. Rather, it is a means by which those in control can both maintain their control and increase their base of support. Incremental change, on the other hand, requires the examination of a larger number of lesser political elites. "The numerous explanatory variables considered in studies of incremental change may then be viewed as modifiers, frequently accelerators, of the development of programmes that are initiated as a consequence of other independent variables."¹⁵

A number of societal variables are identified which may be relevant to

incremental change. These include social stratification and mobility, working class organization, economic trends, electoral competition, and decentralization of state power. Another important variable is the length of time the programme has been in place: It is much easier to expand on existing programmes than to introduce new ones.

Heclo and Heidenheimer identify two approaches to comparative policy analysis. The first is deductive: The researcher begins with behavioral premises from which policy patterns and relationships may be predicted. The second approach is inductive, requiring the researcher to observe the interactions taking place on a policy issue. "Policy does not result from a given set of objectives; rather, objectives are discovered and changed in a never-ending process of conflict, bargaining and compromise."¹⁶ The authors lean toward the second approach which highlights the complexity and uncertainty of public policy. Results of a new policy or a policy change may not be those that are intended by the government.

Theories of social policy development often break the process into stages. Heclo suggests four stages, beginning with experimentation, during which initial efforts are made, followed by consolidation, where problems are identified and rectified. The third stage is expansion, a period of confidence, and finally reformulation where new problems are identified.¹⁷

Heisler and Peters identify a three stage process which they attempt to link with three models of policy studies. The first stage is the traditional phase in which there are low levels of political mobilization. The model of analysis they found most useful as a predictor here is a resources model: A state would be most likely to introduce social policies

if they had the resources available to meet the need. The second stage, the transitional stage, is characterized by massive change and high levels of mobilization and a political model of analysis best explains the changes. The third stage is the modern stage in which they find broad levels of consensus on policy issues and numerous opportunities for political participation. In this stage, Heisler and Peters find that a combination of the resources model with a needs model of analysis is most useful.¹⁸

Another issue identified in the literature is that of problems associated with doing comparative research. Charles Anderson discusses one of these as follows: Comparative research does not take into account the intentions of policy makers. Different countries may institute similar policies for different reasons. "The result is that this kind of research contains a peculiar fallacy, which is that the analyst may be trying to assess the performance of a government in relation to a problem it was not trying to resolve."¹⁹ Anderson suggests that an analysis of how different countries define the problematique might be more useful than analyzing results.

Henry Teune identifies three more problems in policy analysis. First are the problems of measurement. Even with something as direct as expenditures, different accounting methods may be used. The second problem is that the context of the policy may not remain constant over time. For example, as different age cohorts reach retirement age they will view their situation differently. The third problem is that policies which have an impact on other policies may not have the same goals.²⁰

This research will incorporate a number of the features listed above.

The method, using Ashford's definitions, will be to study variations within nations first, and then to look at the variations among systems. This will include some structural analysis to identify how institutions and organizations relating to women influence the policy process.

The countries chosen for this research were selected both for their similarities and their differences. Teune believes that predictions are more credible if the systems being studied are similar, but this study is looking at how countries have arrived at different solutions to the same problem.

The concern raised by Anderson about research recognizing the intent of policy makers is central to this research, although not as he intended. I hope to identify to some extent what the intentions in pension policy development were, and to identify the impact of that intent on women.

The work in Chapter VII will be directed to finding trends and patterns in the development of women's pensions. The comparison will address a number of issues.

Following the themes identified earlier, women's status and women's pensions in the four countries will be compared. The subordination of women, the development of policies that help to maintain that subordination, and the different problems faced by women of different classes will be demonstrated on a cross-national basis. The study will show how women in different times and places have worked to have their needs met in society. This examination will be used to answer four basic questions.

First, it will identify common historical themes. The question here will be whether or not women's needs were considered in the initial development of pension policies. It is my expectation that the lack of politi-

cal power held by women in any of the four countries when pensions were introduced would have enabled the governments to ignore their need and work strictly for the achievement of political goals.

Further to this will be the question of whether pensions were initially seen as a right or as charity. This issue comes more into a grey area, as governments may have instituted pensions as a right for specific groups, such as workers, while denying that right to the broader population. It will be necessary here to look at the general intent.

The third issue to be addressed will be to identify the impact of women's participation in the labour force and unions on the development of work-based pensions. As women are increasingly becoming active in employment and unions, their level of benefits should come closer to that received by men.

The final question to be answered is whether or not the involvement of women in politics and lobbying has resulted in any significant patterns. As all developed countries are currently expressing concern over the growing population of seniors, and women in these countries face similar forms of discrimination, I am interested in finding out whether or not women in different countries have developed similar strategies to ensure economic security for their elder 'sisters'.

NOTES

1. Heidi Hartmann, "The Unhappy Marriage of Marxism and Feminism: Towards a More Progressive Union", in Lydia Sargent (ed.) *WOMEN AND REVOLUTION* (Montreal: Black Rose Books, 1981), p. 32.

2. Ibid. p. 33.
3. Varda Burstyn and Dorothy E. Smith, WOMEN, CLASS, FAMILY AND THE STATE (Toronto: Garamond Press, 1985), 25.
4. Ibid., p. 30.
5. Ibid., p. 37.
6. Jane Lewis, (ed.), WOMEN'S WELFARE, WOMEN'S RIGHTS (London: Croom Helm, 1983), p. 2.
7. Joni Lovenduski, WOMEN AND EUROPEAN POLITICS (Amherst: University of Massachusetts Press, 1986), p. 207.
8. Ibid., p. 212.
9. Eric Shragge, PENSIONS POLICY IN BRITAIN: A SOCIALIST ANALYSIS (Boston: Routledge and Kegan Paul, 1984), p. 8.
10. Dulcie Groves, "Members and Survivors: Women and Retirement Pensions Legislation", in Jane Lewis (ed.), op. cit., p. 60.
11. Eric Shragge, op. cit., p. 10.
12. Douglas E. Ashford (ed), COMPARING PUBLIC POLICIES: NEW CONCEPTS AND METHODS (Beverly Hills: Sage Publications, 1978).
13. Douglas E. Ashford, "The Structural Analysis of Policy or Institutions Really do Matter" in Ashford (ed.), op. cit., p. 87.
14. Henry Teune, "A Logic of Comparative Policy Analysis" in Ashford (ed.) op. cit.
15. Charles Lockhart, "Explaining Social Policy Differences Among Advanced Industrial Societies", COMPARATIVE POLITICS, Vol. 16, (April 1984), p. 343.
16. Arnold J. Heidenheimer, Hugh Heclo and Carolyn Teich Adams, COMPARATIVE PUBLIC POLICY (New York: St. Martin's Press, 1983), p. 3.
17. Charles Lockhart, op. cit., p. 345.
18. Martin O. Heisler and B. Guy Peters, "Comparing Social Policy Across Levels of Government, Countries and Time: Belgium and Sweden Since 1870", in Ashford (ed.), op. cit.
19. Charles W. Anderson, "The Logic of Public Problems: Evaluation in Comparative Policy Research", in Ashford (ed.) op. cit.
20. Henry Teune, op. cit.

International Trade Cooperatives admitted women as full and equal members in the 1860s.⁸ In most other areas women were required to organize separately from men until 1890. Women formed associations based on feminist ideals and there was an attempt to unify these in the Association of Women and Girls of Germany. The trade unions were opposed to such an organization so they opened their doors to women in the early 1890s.

Between 1875 and 1895, the number of women workers in Germany increased from 1,116,695 to 6,578,350. By 1897, fifty-five occupations were organized, but women were only included in nineteen of these. The majority of women workers were employed in occupations that were not unionized. For example, forty percent of employed women were involved in agrarian activities and another large group worked in domestic services, neither of which tended to unionize.⁹

Women who did join unions tended to support a centralist, non-political position, at least in part due to the fact that they were still legally barred from political activities. This situation helped to maintain the male domination within unions and kept women's issues at a low priority. Union leaders argued against feminist proposals for women's educational groups or a women's corner in union papers on the grounds that female independence and autonomy would divide the working class, but the men were generally unwilling to treat women workers as equals. In fact, union wage negotiations usually valued women's labour at sixty to seventy percent of that of an unskilled male worker's. In general, unionized women did earn more than non-unionized women, but due to the assumption that women did not have as many needs as men they did not receive the same benefits. Jean Quataert described the situation:

third ends in 1978, after the introduction of provisions for non-compulsory pension insurance for homemakers and the minimum pension for low income earners, both of which were most beneficial to women. Finally, I will look at the present situation for women in general and women receiving pensions in Germany.

A. THE EARLY PERIOD: 1865 - 1918

The first national pension legislation was developed in Germany under Bismarck in 1889. It was part of a package, including sick payments and accident insurance, for industrial workers. Bismarck's rationale for developing these policies was that such steps were necessary to prevent living conditions from deteriorating to the point that workers would revolt. Bismarck was not in favour of government interference in business, but he was convinced that these policies would help to prevent the development of socialism in Germany. These conflicting interests resulted in policies that were not much of an improvement from the existing poor laws.

As early as 1872, Bismarck met with leaders from Denmark and Austria to discuss the introduction of measures to control the growing labour movement. (The German Trade Union Confederation had been formed in 1868 and in 1871 the Paris Commune led to the development of a unified international trade union movement.) All three leaders began to take action at that time to meet the challenge being presented. In Germany, the result was the social insurance legislation of the 1880s.

At that time, Germany was a pre-democratic constitutional monarchy, in which workers did not have political rights: policies were determined

by the ruling elite and imposed on people down the line. Bismarck's social policies were supported by the heads of large companies who were not accustomed to the personnel management requirements brought on by rapid industrialization. Paternalism in business was an established practice and these new policies were regarded as modifications to proven method, simply moving control from the factory to the State to ensure broader social order. Most industrialists, however, were opposed to the new legislation. Working conditions were generally bad and workers had many grievances, and it was preferable to deal with them at the company level. The free market depended on maintaining the competitive edge, which could be lost if the State got involved in industry. Workers were not consulted at all in the development of the legislation and did not benefit greatly from its introduction.¹

The old age insurance policy was the least liked of the three plans. The age for qualification was initially set at seventy, an age few workers would reach. The policy only applied to industrial workers, leaving domestic staff and rural workers outside the scheme. In 1890, fifty-three percent of the economically active population (twenty-one percent of the total population) were insured through the plan.² Workers were required to contribute to the fund for forty-eight years, based on 300 working days per year, to qualify for full benefits. Most workers who collected payments from the fund received less than the maximum, the average in the early twentieth century being 160 marks per year. Once the worker died, all benefits stopped regardless of the status of his or her dependents. Generally, the plan did not have much to offer.³

The women's movement in Germany during the Bismarck years was devel-

oping in two distinct and often opposing directions. The General German Women's Association, founded in 1865, maintained the liberal traditions in Germany, while socialist women developed their own programme within the Social Democratic Party. Two outside influences fostered growth within the first while constricting the latter; the 1851 Law of Association forbade the involvement of women in politics and the 1876 Exceptional Law against Social Democracy prohibited Party involvement in all areas other than the Social Democratic caucus in the Reichstag. Socialist women continued to be active throughout this period but generally in a manner that kept them out of the public view.

The General German Women's Association represented the middle class liberal women and focused its energies on developing opportunities for women in education and family matters. The ideology supported by these women helped to define their activities:

they accepted almost without question the role which official social morality assigned to women. They accepted too for the most part the stereotype created by official ideology of the 'true German woman', emotional, subordinate and above all motherly. Like most middle-class liberals, they were by the late 1860s no longer independent-minded enough to resist the ideological assault launched by the victorious Prussian ruling class. Instead of arguing that this stereotyped view of women was false, they accepted it as valid and tried to enoble it.⁴

The group believed that girls could only reach 'true womanhood' through comprehensive education. They also placed emphasis on getting women accepted in medical school, as the 'motherly' qualities of women would make them suitable for this field. Additionally, decent women (they believed) would not be comfortable being examined and treated by male doctors.⁵

During the 1870s and 1880s, liberal women's organizations began di-

recting their energy more towards welfare and charitable functions.

These included opening kindergartens and homes for unmarried working girls. These involvements were considered suitable for the traditional motherly role.

In the 1890s, the General German Women's Association became more radical. Women argued that their voluntary work was a service to the Fatherland, just as men served through the military. The Association demanded the right for women to sit on school and welfare boards and to vote in local council elections. However, the liberal women's movement at that time was losing its influence. Membership had risen to 11,000 within the first five years of the Association's existence, but forty years later it had only increased by another 3,000 members. Public controversy was avoided, as was any connection with extreme feminism, and the organization was beginning to stagnate.

In the 1880s, liberal women adopted some feminist ideas and a new structure. The opening of job positions for women in white collar work led to the formation in 1889 of two professional associations for women; the General German Woman Teachers' Association and the Commercial Union of Female Salaried Employees. The liberal women at this time moved slightly to the left on the political spectrum, although they still could not be considered radical. In 1894, the Federation of German Women's Associations was formed, uniting thirty-four women's associations. One year later, membership had reached sixty-five organizations, representing approximately 50,000 women. By 1901, there were 137 member groups with about 70,000 participants.

The Federation began its activities within the established framework:

That is, they continued women's involvement in welfare work and charity, as most of the organizations in the initial membership were the charitable societies. The first political involvements began with the Women's Association 'Reform', with the aim of giving girls the same education as boys rather than the 'separate but equal' policy the women had adopted earlier. The first such school was actually opened in 1893.

Another group, the Women's Welfare Association, took on the task of 'pioneering' new kinds of social work for women. They believed that through the use of propaganda they could make it easier for social reform to follow. Issues included the demand for votes for women, the reform of prostitution, and a public campaign against the provisions of the new Civil Code which were disadvantageous to women. These 'radical' moves, particularly the action taken on the issue of prostitution, led to a split in the Association.

In 1898, the 'radical' wing of the Federation of German Women's Associations made a bid for power. Forewarned, the moderates consolidated their power and easily prevented the takeover. The women whose attempt failed, led by Minna Cauer and Anita Augspurg, formed a rival organization called the Union of Progressive Women's Associations. The Union attracted some other groups but did not receive major support, so in 1907, the Union itself joined the Federation for the advantages of being a part of the larger group.

The Federation was leaning toward feminism over this period: The General Assemblies between 1898 and 1908 often involved heated debates, unlike previous meetings which were characterized by unanimity. In 1902, a motion was passed calling for all member associations to promote the

concept of female suffrage. However, the radical women did not manage to achieve the cooperation with the Social Democratic Party that they desired; the moderates were still the majority. These middle class women did not try to attract or attempt to work with working women, thus leaving socialist women room to organize.

As mentioned previously, socialist women were ~~restricted~~ by legislation over the period from 1851 to 1908. Women had been active in the revolution of 1848, which led to the passing of the Prussian Association Law in 1851. The government determined that it was inappropriate for women to take part in political activities, including holding membership in political parties, and gave the local police the power to determine what constituted a political association. The Law was not enforced in all provinces but did have a major impact on the activities of women throughout the land.⁶ With the additional ban on Social Democrats from 1878 to 1890, the ability to organize was severely limited.

It was easier during this period, though still difficult, to bring women together in unions than in political parties. Workers were often split on their opinions of how women and unions should interact. Ideas ranged from prohibiting women from working altogether, to women forming unions of their own, to full inclusion of women in the general trade unions. The first idea was dropped as workers began to realize that under a capitalist industrial system the number of women in the workforce was more likely to increase than to decrease. Union organizers came to the understanding that by encouraging women to join their movement they could decrease the level of competition brought on by women's lower wages.⁷

In Saxony, an area not affected by the Law of Association, the

International Trade Cooperatives admitted women as full and equal members in the 1860s.⁸ In most other areas women were required to organize separately from men until 1890. Women formed associations based on feminist ideals and there was an attempt to unify these in the Association of Women and Girls of Germany. The trade unions were opposed to such an organization so they opened their doors to women in the early 1890s.

Between 1875 and 1895, the number of women workers in Germany increased from 1,116,695 to 6,578,350. By 1897, fifty-five occupations were organized, but women were only included in nineteen of these. The majority of women workers were employed in occupations that were not unionized. For example, forty percent of employed women were involved in agrarian activities and another large group worked in domestic services, neither of which tended to unionize.⁹

Women who did join unions tended to support a centralist, non-political position, at least in part due to the fact that they were still legally barred from political activities. This situation helped to maintain the male domination within unions and kept women's issues at a low priority. Union leaders argued against feminist proposals for women's educational groups or a women's corner in union papers on the grounds that female independence and autonomy would divide the working class, but the men were generally unwilling to treat women workers as equals. In fact, union wage negotiations usually valued women's labour at sixty to seventy percent of that of an unskilled male worker's. In general, unionized women did earn more than non-unionized women, but due to the assumption that women did not have as many needs as men they did not receive the same benefits. Jean Quataert described the situation:

Women union leaders were unsuccessful in their campaign to raise the union dues paid by female members. . . . The proportionate dues and reduced support monies expressed the Free Trade Union unwillingness to press seriously for equal wages. This posture, in turn, reflected a more complex reality: societal valuation of male and female wage labour. By the late nineteenth century, women's presence in factories and workshops evoked considerable social and personal ambivalence. On the one hand, as the nineteenth century progressed, society came to define the woman primarily as a reproducer. She was held responsible for the home, for cooking, cleaning, child rearing, and other various and sundry domestic tasks. And in the course of time even the working class women came to absorb these ideals. But on the other hand, in a majority of working class families, economic need meant that women had to work for wages - although not as consistently as men.¹⁰

While the Social Democrats and the trade unions had a number of common interests, there were a number of differences. The overall goal of the Party was to fight against capitalism, but the workers were mainly concerned with improving working conditions within the existing order. As the strength of the union wing of the Party grew, the emphasis changed from one of revolution to one of social reform. The approach toward working women that developed within this framework was one in which policies were developed to restrict the involvement of women and children in the workforce in order to protect them.¹¹

Neither socialism nor unions were very popular among women in Germany at the turn of the century. In 1891, with approximately six million women in the workforce, only 4,355 were unionized. (see Table 3.1) Women could not join the SPD until 1905, and they did not make up one fifth of the members until 1910. A number of factors may have influenced working women against unions and the Party. In the late 1880s, the unions focused attention on protectionist policies instead of equality. Through the 1891 Imperial Industrial Code, women were restricted to an eleven hour work

percent. Table 3.1 shows the growth of female representation in unions and the Social Democratic Party over the period between 1891 and 1920.

TABLE 3.1¹⁶

WOMEN IN THE UNIONS AND THE SPD: 1891 - 1920

Year	# of Women in the Workforce	# of Women in Unions	% Female Union Members	# of Women in the SPD	% Female SPD Members
1891		4,355	1.8		
1895	6,578,350	6,697	2.5		
1900		22,844	3.3		
1905	9,492,881*	74,441	5.7	4,000	
1910		189,442		82,642	11.5
1920		1,710,761	27.7	207,000	17.5

* 1907

As these statistics indicate, the potential of the women's movement grew quite dramatically in the first twenty years of the century, but it still did not manage to attract the majority of working women. Werner Thonnessen described the action within the SPD to try to attract more women:

For the purposes of political mobilization it was necessary to concentrate on generally visible abuses which caused particular suffering to proletarian women, but this meant that opposition to the ruling system became fixed on certain concepts, above all in the sphere of social policy, and that the achievement of such goals took the place of the socialist transformation of society. . . . Electoral assistance to the Party . . . became the most important task for the women's movement.¹⁷

It was during this period that the first major changes were introduced to Bismarck's legislation. In 1911, the legislation package was revised by the adoption of the consolidated national insurance code, and

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It was during this period that the first major changes were introduced to Bismarck's legislation. In 1911, the legislation package was revised by the adoption of the consolidated national insurance code, and

the introduction of two new programmes, survivor's pensions and a pension package for salaried employees. The new programmes helped to reinforce the status quo in German society: The salaried workers pension was based on the assumption that the recipients would have a higher pre-retirement income than that of manual workers, so coverage was only up to a certain income level. Additionally, salaried employee's pension plans were given two advantages over manual worker's plans: Their retirement age was set five years lower, sixty-five as opposed to seventy years, and their widows were automatically entitled to a survivor's pension while the widow of a worker had to be disabled to receive a pension.¹³

The role of women was still considered to be primarily that of homemaker. It became a status symbol for a man to be able to state, 'My wife doesn't have to work'. Under these circumstances it is not surprising that the growth of pension plans was in the direction of taking care of 'helpless females' rather than improving the level of living of seniors generally.

Women in Germany had achieved the right to join political parties and take part in political activities only in 1908 and still did not have the right to vote.* The growth of female membership in unions and in the SPD was quite dramatic between 1908 and 1920, and in 1919, the first year in which women were permitted to vote in parliamentary elections, nineteen SPD women were elected.¹⁹ However, the position of women in society had not altered much at all. They were still considered primarily to be homemakers and it was frequently assumed that women who worked did so to earn 'extra' income.

* The SPD broke the law by permitting women to become members in 1905.

B. THE WEIMAR REPUBLIC, THE NAZI YEARS, AND THE POST-WAR PERIOD: 1918 - 1960

As mentioned previously, the next major change to pensions in Germany was not introduced until 1957. An examination of the status of women over the years preceding this change may help to explain why this legislation was not of more benefit to women.

During the Weimar period, women in Germany had more rights and opportunities than ever before, and the number of women workers increased both absolutely and relatively. However, Germany was in the process of rebuilding following World War I so women's rights as workers were curtailed. In an attempt to secure employment for the men returning from the war the government passed a series of measures requiring employers to lay off workers who were not completely dependent on their wages. The priorities for dismissal were as follows: 1. women whose husbands had a job; 2. single women and girls; 3. women and girls who had only one to two people to look after; and 4. all other women and girls.²⁰ By 1921, the legislation was limited to large urban areas with unemployment rates over 1.5 percent and by 1923 it expired altogether, but its impact did not disappear.

Rivalry between male and female workers was increased and antifeminist attitudes gained in strength. Female union membership had peaked at 27.7 percent in 1920 and from there began a steady decline. Female membership in the SPD dropped to 10.3 percent in 1923, from a high of 26.8 percent in 1918. (Numerically, both the unions' and the SPD female membership peaked in 1920.) It was not uncommon for employers to drop women from the payroll and not fill the empty position at all and there appeared

to be little concern over the fate of women left with no income. The Weimar Constitution guaranteed legal and political equality for women, but the words were impotent in the reality of the times. Table 3.2 shows the decline of women's membership in the SPD and the trade unions between 1918 and 1931.

TABLE 3.2²¹

CHANGES IN MEMBERSHIP IN THE SPD AND THE UNIONS: 1918 - 1931

Year	Total SPD Membership	Women	Percent Women	Total Union Membership	Women	Percent Women
1918	249,411	66,000	26.8	1,664,991	442,957	26.6
1919	1,012,299	207,000	20.5	5,479,078	1,192,767	21.8
1920	1,180,208	207,000	17.5	6,179,341	1,718,761	27.7
1921	1,221,059	192,485	14.1	6,049,361	1,518,341	26.1
1922	1,174,105	N/A	N/A	N/A	N/A	N/A
1923	1,261,072	130,000	10.3	5,537,003	1,526,155	27.6
1924	940,073	148,125	15.8	3,643,023	921,140	25.3
1925	344,495	153,693	18.2	3,404,866	751,585	22.1
1926	323,529	165,492	20.1	3,317,816	659,499	19.9
1927	867,671	181,541	20.8	3,735,181	680,508	18.2
1928	937,381	198,771	21.2	4,127,281	739,645	17.9
1929	949,306	201,000	21.2	4,229,663	718,604	17.0
1930	1,037,384	228,278	22.0	4,047,284	669,285	16.5
1931	1,008,953	230,331	23.0	3,564,060	570,836	16.0

Over this same period, the liberal Federation of German Women's Associations was once again gaining in popularity. Its platforms included urging women to marry and have as many children as possible to fulfill their duty to the State, and to develop an 'appropriate' division of labour "within which men and women assume tasks appropriate to their nature."²² By 1931, the Federation claimed a membership of 1.5 million,

who were not considered to be as capable as men of working in old age.

C. WOMEN RISE AGAIN: 1965 - 1978

In the late 1960s, the women's movement began to emerge in Germany once again. Much of the impetus came from female graduate students with children. They found that even with their advantageous position in life, they were required to work a double shift to meet their educational and household commitments. Groups with a socialist feminist perspective were established in universities around 1968. Issues included child care, abortion, and feminist knowledge, and discussion groups began to look at the position of women in German society. Difficulties arose within the groups by 1970, as some women came to realize that socialism alone did not provide any answers to their problems. This caused a split between one group, who believed that women had to fight a battle of their own, and another whose position was that problems should be dealt with through the existing political structure. To this day, feminism in Germany is still considered by people on the left as a bourgeois movement that serves no purpose other than to divide the working class.³⁸ As a result of deep mistrust, the two groups have little contact.

The first national women's conference was held in Frankfurt in 1972. This was followed shortly thereafter by consciousness raising groups, women's centres, and a women's festival. By 1974, courses in women's studies were being offered at universities in both Berlin and Frankfurt, and the first law making abortion available within the first trimester was passed. (Not for long, however. It was declared unconstitutional by

for political reasons prior to the start of World War II.²⁵

Hitler was also ideologically opposed to the philosophy of social insurance. Under his rule, social security policy became a tool with which he punished or rewarded various segments of the population. Pension policy changed only marginally during this period, with extension to include self-employed artisans in 1938 and in 1942 the schemes for manual workers and salaried workers were made identical. However, any benefits outside the established format, such as places in convalescent homes, were based on party loyalty alone.²⁶

Following the War, a new monetary system was established and the country had a low revenue base so many pensioners were left in deplorable conditions. Pensions which had been low to begin with had risen less than half as much as the rise in the cost of living between 1938 and 1946. In 1949, cost adjustments were made to enable the elderly to survive but it was another ten years before major restructuring took place.²⁷

Meanwhile, in 1949 a new German constitution was adopted. Under the Basic Law, women were guaranteed equality with men, beginning in 1953 so that appropriate laws could be written. In 1955, the labour court ruled that wages must be determined by the work performed regardless of whether it was performed by a man or a woman.²⁸ However, once again the statistics indicate that rules on paper do not necessarily mean changes in the workforce. Table 3.3 provides a brief view of the status of German women in the labour force between 1929 and 1960.

The trade union movement that developed in West Germany following the war rejected the political and denominational divisions that had previously segmented the movement. In their place the German Trade Union

TABLE 3.3²⁹

GERMAN WOMEN IN THE WORKFORCE: 1929 - 1961

Year	% of Population in the Work Force		Wages in Non Agriculture Occupations (DM/hour)		
	Male	Female	Male	Female	Average
1929	65.5	34.2	2.39	1.8	N/A
1940+	64.2	36.1	43.05*	23.06*	39.63*
1946	61.5	32.5	38.74*	20.75*	35.71*
1950	63.2	31.4	68.40*	40.54*	61.45*
1955	66.9	34.3	2.00	1.20	1.83
1961	64.0	33.2	2.89	1.89	2.69

+ Wages are for 1936

* DM/week

Federation (Deutscher Gewerkschaftsbund, DGB) was established to function as both a self-help organization and a defender of worker's rights. A programme for women was adopted at the founding conference of the DGB in 1949. It included three major points: 1. women's right to work; 2. the extension of protective legislation; and 3. equal pay for equal work.³⁰ Even so, women were not as likely to become union members and by 1960 they were still less than twenty percent of the members of DGB affiliates.

In the political arena, women were once again becoming active, but here too their numbers were not representative of their share of the population. In the elections of 1949, 1953 and 1957, the percentage of women delegates elected were 7.1, 8.8 and 9.2 percent respectively. Margaret Inglehart reviewed a number of surveys and found that in 1959, only forty-nine percent of German women were interested in politics, compared to eighty percent of German men.³¹

In 1953, the Bundestag reached a consensus to restructure the pension programme in Germany. It was also agreed that the new programme should not be a centralized one and that the division of the system into one programme for manual workers and another for salaried workers should be maintained. Finally, there was agreement that pensions should allow retired workers to maintain their standard of living, with a programme based on pre-retirement earnings.³² In total, the 1957 pension reform was one of the most supported pieces of legislation in German history.

The dominant party in the German government of 1957 was the Christian Democratic Party, and the new legislation reflected their interests over those of opposition parties in five areas: 1. the paternalistic tradition was maintained in that the programme was only compulsory for the weaker (i.e. lower paid) members of society; 2. the benefit formula would provide benefits of approximately fifty percent of pre-retirement income; 3. larger contributions would provide larger benefits, thus maintaining a work incentive; 4. only a small portion would come from general revenues; and 5. there would be no requirement for annual adjustments.³³

Some benefits of the new legislation were obvious and immediate, as pension levels were raised by about sixty percent. More important in the long run were the decisions to make the pensions 'dynamic' and to tie benefit levels to previous earning levels. Under the new formula, pensions were calculated according to the current gross wage levels, meaning that an improvement in the overall economy would be reflected by an increase in pension benefits. The connection between previous earnings and benefit levels was designed to reward workers for extra achievement within the workforce and to maintain the relative social status of German

citizens.³⁴ In 1955, 3,324,472 people were collecting old age and invalidity pensions and 1,700,704 women were receiving widow's pensions.³⁵ Table 3.4 shows the level of benefits before and after the introduction of the pension reform in 1957.

TABLE 3.4³⁶

AVERAGE PENSIONS FOR WAGE EARNERS AND SALARIED EMPLOYEES:

1955 - 1960

	<u>1955</u>	<u>1957</u>	<u>1959</u>	<u>1960</u>
Insured Persons:	89.50	143.40	152.10	159.90
Widow's Benefits:	57.30	95.00	109.60	116.60

The pension formula adopted in 1957 and still in use is:

$$\text{Annual Pension} = \frac{Y \times R}{100} \times \frac{P \times G}{100}$$

Where: Y = the number of credited years

R = 1.5 percent for old age pensions

P = the ratio of the individual's earning base to the general earnings base

G = average earnings of all insured workers in the three years prior to the year of retirement.

Only one change to the retirement programme in 1957 was targeted at women. This was the introduction of a provision which allowed women with at least fifteen years of contributions, ten of which had to be in the preceding twenty years, to retire at age sixty. This programme has been very popular among German women, with 16,134 women taking advantage of it in 1960 and a steady increase through to the mid 1970s.³⁷ This resulted in women receiving lower pensions than they would have had they continued working until age sixty-five, but provided an option for older women. At the same time, it offered an additional form of protectionism for women

who were not considered to be as capable as men of working in old age.

C. WOMEN RISE AGAIN: 1965 - 1978

In the late 1960s, the women's movement began to emerge in Germany once again. Much of the impetus came from female graduate students with children. They found that even with their advantageous position in life, they were required to work a double shift to meet their educational and household commitments. Groups with a socialist feminist perspective were established in universities around 1968. Issues included child care, abortion, and feminist knowledge, and discussion groups began to look at the position of women in German society. Difficulties arose within the groups by 1970, as some women came to realize that socialism alone did not provide any answers to their problems. This caused a split between one group, who believed that women had to fight a battle of their own, and another whose position was that problems should be dealt with through the existing political structure. To this day, feminism in Germany is still considered by people on the left as a bourgeois movement that serves no purpose other than to divide the working class.³⁸ As a result of deep mistrust, the two groups have little contact.

The first national women's conference was held in Frankfurt in 1972. This was followed shortly thereafter by consciousness raising groups, women's centres, and a women's festival. By 1974, courses in women's studies were being offered at universities in both Berlin and Frankfurt, and the first law making abortion available within the first trimester was passed. (Not for long, however. It was declared unconstitutional by

six male judges in 1975.) Courses in women's self-defense became available and a women's newspaper was published in various towns on a rotating basis.³⁹

Three of the four major political parties, the Social Democrats, the Christian Democrats, and the Christian Social Union, have women's sections, but these are primarily discussion and study groups. The Social Democratic Women did manage to get a general section on equality for women added to the Party programme, but the influence of women on the German political scene has generally been minimal. Few women are put forward by the parties as candidates for elected office or for positions on committees.⁴⁰

Women's interest in politics had risen from its 1959 level to the point where in the mid-seventies sixty-seven percent of women were found to be interested. However, the interest developed alongside the continued belief that men had better political judgement. Women still made up less than ten percent of the members of the Bundestag and their ministerial responsibilities were normally limited to family, education and health.⁴¹ Table 3.5 shows the level of involvement of women in various political activities.

TABLE 3.5⁴²

WOMEN IN MAJOR WEST GERMAN POLITICAL PARTIES
(women as percent of total)

	SPD	CDU	FDP	CSU
Membership 1970	17.3	13.6	13.0	10.0
1976	19.9	18.5	19.1	11.1
Parliamentary Delegations 1976	6.6	8.1	7.1	2.1
Leadership of Delegations 1976	13.3	4.7	14.3	
Governing Bodies 1976	8.3	9.1	12.1	6.8

In the labour market, the situation for women did not improve much either. Participation rates for women actually dropped in the 1960s and 1970s from their previous levels. Women in West Germany are not expected to work and about half of the women of working age are still choosing to become full-time homemakers. When the economy took a downturn in 1973-74, women in paid employment were laid off in numbers far out of proportion with their total share of the labour force with a resurgence of a 'back to the kitchen' attitude.⁴³

The German Trade Union Federation stated support for women in the workforce in 1975, but little concrete action was taken to remedy the situation. This may have been in part due to the small percentage of women in the labour force and even smaller proportion of women in unions. Table 3.6 shows the level of women in union activities in 1974.

TABLE 3.6⁴⁴

WOMEN'S PARTICIPATION IN SELECTED DGB ACTIVITIES, 1976

	Total	Women as % of Total
Chairperson, County level	229	1.7
Chairperson, State level	27	3.7
Chairperson, Federal level	9	11.1
Membership	7,751,523	19.1

A number of laws were passed in the 1970s to try to improve the status of women in the labour market and society in general. In 1971, the vocational training act was extended to support training for homemakers who wanted to enter or return to the labour market. In 1973, federal support for day care was increased, providing benefit both to mothers who wanted to work outside the home and for women who wanted to earn an income

by caring for other children in their own home. In 1974, the health insurance plan was improved by allowing for parental leave of up to five days per year for a sick child. The marriage law was finally rewritten in 1975 allowing married women to seek employment without their husband's permission and making both spouses equally responsible for maintenance of the household.⁴⁵ As noted earlier, the Basic Law of 1949 already gave women equal rights under the law, but this did not extend to equal rights in the workforce as that is a matter for private contract. Table 3.7 provides some indication of how effective these measures have been in creating equality for women.

TABLE 3.7⁴⁶

WOMEN IN THE LABOUR FORCE: 1965 - 1973

	<u>1965</u>	<u>1970</u>	<u>1975</u>	<u>1978</u>
% of Women in the workforce	31.4*	29.9	31.1	32.0
% of Women Unemployed	0.42	0.57	5.05	5.11
Women as % of All Unemployed	27.9	37.2	46.2	50.8
Women as % of Total Employed	36.4	35.9	37.0	37.1
Average Wage Men (DM/hr)	4.54	6.49	10.40	12.52
Average Wage Women	3.09	4.49	7.52	9.13
Women's Wage as % of Men's	68.1	69.2	72.3	72.3

* 1966

The situation for pensioners during this period reflected the status of men and women of working age. In 1974, 6.2 million women and 4.6 mil-

lion men of pensionable age were living predominantly on their pensions. Over two thirds of the men, but only four percent of the women, had incomes of 600 DM per month or more. This situation is a direct result of the reliance on workforce participation for pension credits, and the place of women within the workforce.⁴⁷

One means used in Germany to improve the status of women within the household has been recognition within the Courts of housework as an occupation, equal to that of a woman in business for herself. This status has led to court decisions which have been favourable to women:

In two separate decisions, the Federal Constitutional Court in Karlsruhe ruled recently that if the wife does, for instance two-thirds of the housework, she needs to contribute only one-third of her outside earnings, and he two-thirds of his, to the support of the family, thus making housework equal in value to outside employment. In some civil law suits, in cases of accidents involving housewives, West German courts have placed monetary values on housework of up to 2,300 DM per month.⁴⁸

Further recognition came in 1973, with the decision to permit housewives to become voluntary members of the German pension scheme. The plan included provisions for making back payments, covering to 1956, to increase the value of the pension. People nearing retirement age were to receive special assistance in making the back payments, up to 1975. Self-employed persons were also covered by the new provisions.⁴⁹

Other changes to pension legislation in the 1970s have also had an impact. In 1972, the government left its 'strictly earnings based' position by determining a minimum benefit level. Under the new scheme, employees who earned at least forty percent of the average income and who contributed to the plan for at least twenty-five years would be treated as though they had earned seventy-five percent of the average wage. As women are most frequently the workers in low-income positions, this plan

is of most benefit to women.

A third amendment to the legislation was the introduction of early retirement without penalty at age sixty-three for workers who had contributed to the scheme for thirty-five years. People could also increase their pensions by 7.2 percent per year for two years if they continued to work beyond age sixty-five.⁵⁰ All the above pensions are calculated on the same formula, as mentioned previously. Both years of service and level of pay are used in the formula, so a woman who worked at low wages and took advantage of the early retirement provisions would not receive a very large pension. Table 3.8 shows the percent of women retiring at different ages and the reasons between 1965 and 1976.

TABLE 3.8⁵¹

PERCENTAGE OF NEW PENSIONS GRANTED TO WOMEN, BY YEAR AND PROVISION
1965 - 1976

Year	Early Retirement Provision For:				
	Unemployment Age 60 - 64	Long Service Age 63 - 64	Recent Service Age 60 - 64	Normal Age 65	After Age 65
1965	.5		41	49	10
1966	.3		42	49	8
1967	.3		43	49	8
1968	.8		47	46	6
1969	.7		46	44	9
1970	.4		48	43	9
1971	.4		49	43	8
1972	.5		49	43	6
1973	.6	2	48	40	9
1974	.7	3	50	39	8
1975	1.	3	50	39	7
1976	2.	4	44	41	8

As the Table shows, the number of women opting for early retirement increased over this twelve year period; partly due to the increased unemployment in the mid 1970s. In 1976, only 16.4 percent of women aged sixty to sixty-five were still participating in the labour force.⁵²

D. THE PRESENT SITUATION

The 1980s did not bring great changes for German women. Perhaps the most significant difference has been the addition of the Green Party to German politics. This new movement is the furthest on the left of the spectrum of the established parties in Germany, and approximately fifty percent of the membership is female. In the 1983 election, fifty-one of the 520 members elected to the Bundestag were women. For the first time the Green Party won seats, and of their twenty-seven, ten were filled by women.⁵³ The Party is influenced by feminist ideology, but when a female member of the Greens attempted to introduce the term 'sexism' in the Parliament, she was ridiculed by the members of the other parties.

In 1980, a new piece of equality legislation, titled the EEC Adaption Act, was passed. The purpose was to bring the German Labour Law into compliance with directives handed down by the EEC in 1975 and 1976, but the reform did not solve the problems. The Act specifies that discrimination due to sex in hiring, promotion, or dismissal is illegal, as is unequal pay for work of equal or comparable value. The penalties under the Act are minimal and there is little benefit offered to the employee. Additionally, it is left to the employee to provide proof that discrimination has taken place. Few employers have been taken to court under the new

law as yet but women do not expect great results.⁵⁴

The unions have been somewhat more supportive in recent years. With regard to equal pay they have helped a number of women to win individual cases. However, unemployment has become a problem again since 1980, leaving workers in a less stable position. The result of one court case during the crisis was that men's wages were lowered to the level of women's. Under these circumstances, the unions may withdraw their support to some extent.⁵⁵

Women were thirty-eight percent of the labour force and twenty-one percent of the DGB membership in 1982. In the union hierarchy women filled slightly less than eight percent of the management committee positions.⁵⁶ Table 3.9 shows the position of women in the labour force in the 1980s.

TABLE 3.9⁵⁷

WOMEN IN THE LABOUR MARKET 1980 - 1985

	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1984</u>	<u>1985</u>
% of Women in the Labour Force		33.3		35.3	
% of Men in the Labour Force		56.7		60.0	
Average Wage - Women (DM/hr)	10.25		11.38	12.00	12.54
Average Wage - Men (DM/hr)	14.09		15.66	16.59	17.24

For the first time in the 1980s half of all German women of working age are involved in paid employment.

Educationally, men and women show little difference up to but not including the post-secondary level. In 1960, only twenty-four percent of university students were women and by 1982 this had increased to thirty-eight percent. The lower level of education among women is considered to

be the main block to their reaching better paid positions. In 1982, up to forty percent of all working women had received no post-secondary training at all.⁵⁸

The pension scheme has undergone a few changes in the eighties that have had an effect on women. First, the Constitutional Court ordered in 1978 that all sexual differentiation be removed from German social security legislation by 1985. The main impact of this legislation was felt by widows and widowers, who were previously treated differently by the scheme.⁵⁹

A second change was the decision to include years spent at home caring for young children along with years of contributory service for pension coverage. This was brought about mainly due to the fact that the birth rate is declining at a rapid rate, in the hope that more women will be willing to remain at home longer and have more children.⁶⁰ Projections of the German dependency ratio into the twenty-first century suggest that by 1995 the ratio of workers to retirees will be less than two to one and it should continue declining over at least the next forty years.⁶¹

These projections have led to much speculation on the 'pension crisis'. In 1983, old age and survivor's pensions accounted for thirty-nine percent of the total social welfare budget, or 12.6 percent of the gross national product.⁶² Part of the problem is caused by the high level of unemployment (over nine percent since 1983) and the provisions for the long term unemployed in the pension act. Some new measures have been introduced to try to lessen the effects of the economy.

In 1984, a law was passed providing subsidies to companies that would

give early retirement benefits to workers aged fifty-eight and over on a voluntary basis, with the condition that a younger person be hired to fill the position.

The Federal Ministry of Labour believes that some 770,000 persons will be able to take advantage of this system during its first year of application and that the number will rise to 840,000 in 1988. In this way, some 250,000 persons will disappear from the list of the unemployed.⁶³

Workers opting for the early retirement scheme would continue paying into the regular pension fund which would take over the benefit provision once the person turns sixty-three.

Another change introduced in 1982 was a reduction in the number of years of coverage required to be eligible for benefits, from fifteen years down to five. It is believed that this will be of most use to women who choose to remain at home with their children and spend less than fifteen years in the workforce.⁶⁴ However, women still need twenty-five years of contributions to benefit from the minimum level legislation.

In addition to the compulsory pension scheme, approximately half of all employees in the private sector were members of company pension plans in 1982. However, for females alone the rate was only 33.1 percent.⁶⁵

This situation adds to the inequalities between the sexes in later years.

The net result of the various pieces of legislation is that women are not as well off as men following retirement. Table 3.10 shows the average level of pensions for different categories of workers with different years of contributions in 1984.

Add to the statistics the facts that more women work in the paid labour force for fewer years and a large percentage of women have no pension credits at all and it becomes easy to see that women in Germany are

still bound by patriarchal notions in old age, as they are forced to rely on the benefits of their husband's previous earnings for survival.

TABLE 3.10⁶⁶

AVERAGE PENSIONS, 1934

	Years of Insurance:		
	35 - 40	40 - 45	45 - 50
Men: Wage Earners	1,196	1,450	1,697
Salaried Employees	1,643	1,894	2,154
Women: Wage Earners	850	1,014	1,124
Salaried Employees	1,140	1,474	1,644

CONCLUSION

As the preceding data has shown, the themes identified in Chapter II have been present throughout the history of German women's pensions. The following is a brief summary of the findings.

In the early period, up to 1918, women's subordination was most marked. The 1851 Law of Association forbade the involvement of women in any political activities, thus restricting their participation in any organizations that took part in activities of a political nature, including some unions. Only a minority of women worked in occupations that were unionized, and separate pay scales were maintained for women.

The women's movement in Germany developed in two opposing directions. Middle and upper class women accepted the dominant stereotype of women, believing that their primary role was in the home. The General German Women's Association emphasized the 'motherly' qualities of women, and took part in activities promoting health, education, and welfare, which were

seen as appropriate areas for female involvement.

Working class women were more likely to have attachments to unions or the SPD, if not in their own right then through their husbands or fathers. The emphasis for these women was more frequently on obtaining rights for workers. However, women came head to head with the men as interest developed in protectionist policies. Here, working class men and liberal women were in agreement, but for different reasons. Women in the unions did not have the same status as men: They were charged lower fees and they received lower benefits because it was believed that they had other resources to rely on.

The pension policies that were developed fit within this framework. The original plan was only available to industrial workers, meaning that most women who worked outside the home were ineligible for benefits. In 1911, the widow's pension was introduced, recognizing the dependence of women on their husband's income.

In the period from 1918 to 1960, the subordination of women was demonstrated in many ways. Women had won the right to vote in 1918, and the new constitution guaranteed their equal rights, but few changes were seen other than on paper. Following W.W.I, women were forced by law to leave the workforce to make room for men returning from duty. The middle class women's organizations supported this position by urging women to marry and have children and by suggesting that an 'appropriate' division of labour be recognized. When Hitler came to power, even the middle class women's groups were subdued as he felt that women did not belong in public life. Socialist women (and men) were particularly persecuted during the Nazi years.

The establishment of the Federal Republic of Germany brought about a new constitution in 1949. Again, equality for women was written on the paper, but their status remained subordinate. The DGB in the same year gave formal recognition to women's right to work; but little action was taken to improve the position of women in the labour force. Few women became active in politics or the unions.

Pension policies as revised in 1957 maintained the emphasis on labour force participation and reinforced the relationship between level of earnings and level of pension benefits. This in turn reinforced the subordinate status of older women.

In the 1960s and 1970s, the level of women's involvement in political activities increased. However, their subordinate status did not alter much. A majority of women expressed an interest in politics, but most believed that men had better political judgement. Women's sections in the political parties were active, but they were primarily discussion groups and had little influence on party policies. The small percentage of women who managed to get elected were generally given responsibilities in health, education, and welfare matters.

Women in the workforce were not much better off. The majority of women still chose to be homemakers, and those who were employed were earning only 72.3 percent of men's average wage. As the economy slumped in the 1970s, women's representation in the ranks of the unemployed was much higher than their percentage of positions in the labour market. Women were still less likely than men to be unionized, making up less than twenty percent of the DGB membership in 1976.

Socialist feminists became active again in this period. They helped

to raise awareness of issues such as abortion and child care. In the early 1970s a radical feminist group splintered off from the core group, espousing the need for women to take care of their own interests separate from men. This group and others like it have not had a major influence on German society. Most women have remained outside the debate over women's issues all together.

Again, the changes to the pension programme have served to reinforce women's subordinate status. In 1973 an amendment was added allowing homemakers to purchase pension credits on a voluntary basis. Changes to the benefit formula provided a guaranteed minimum for all pensioners who had contributed to the plan for at least twenty-five years. However, women could collect a pension at age sixty with only fifteen years of contributions. In the 1970s, most women opted for early retirement at reduced rates.

The present situation in Germany is showing signs of change. For the first time, over half of the women of working age are active in the paid labour force. Women now make up over a third of the workforce, although their wages are still only 72.6 percent of men's. In 1980, German labour legislation was amended to meet the equality requirements of the EEC, but to date it has not had a major impact.

The political subordination of women is demonstrated by the fact that women still make up less than ten percent of the members elected to the Bundestag. The Green Party, new on the political scene, has a feminist perspective and a membership that is about fifty percent female. However, the other parties are not so advanced.

For the first time, German pension legislation includes opting-out

provisions for women who remain at home for extended periods for child-rearing. It was recognized, however, that this measure was introduced to encourage more women to remain at home and have children.

A few overall conclusions can be drawn from these observations. First, women have never reached a position of strength in Germany's ruling apparatus. Their subordinate status in the political arena has effectively blocked women from creating the type of society that would best meet women's needs.

Second, women have made almost no advances in the labour force in one hundred years. Their share of the positions in the workforce and the unions, their income, and their areas of involvement have remained almost unchanged. There is still a strong belief that women's role is in the home, and that there are 'appropriate' outside interests for women who choose a different lifestyle. This subordinate status has enabled the government to develop policies that provide greater recognition of the male role in society.

This leads to the discussion of pensions. Men have been the chief planners, the primary contributors, and the primary beneficiaries of pension programmes. As a result of the decision to provide pensions strictly through participation in the workforce, the majority of women were prevented from having a pension in their own right until recently. Pension policies in Germany provide a mirror for the differential status of men and women.

The policies that have been developed for women reinforce their subordinate status. The only measure that has been of benefit to women that

is not related to their role as homemakers was the introduction in 1974 of the minimum pension for people with twenty-five years in the labour force. This review supports the notion that policies developed without women's influence will not be responsive to their needs.

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CHAPTER IV

DENMARK

The study of Danish pensions will also be undertaken in four blocks of time. The first will begin with the 1849 Constitution and will cover the beginnings of the women's movement, the labour movement, socialist politics, and social legislation. This initial period will be up to and including the first major changes to the pension legislation in 1922. The second period will be 1925 to 1960, with the focus being on developments leading up to the new social insurance legislation in 1956. The third section will examine the rationale behind the addition of earnings related pensions in 1964 and how they affected women. Finally, I will look at the pension reform of 1976 and any current issues in women's pensions in Denmark.

A. THE EARLY PERIOD: 1849 - 1925

One of the features that separates the Danish history from the German is the constitution of 1849. It was radical for its time, changing

Denmark overnight from one-man rule to a democratically based division of powers. It included provision for universal suffrage and individual rights, and the right to form an association for any legal purpose. In part, this meant the dissolution of the urban guild organizations as masters and workers went their separate ways. By 1870, the first unions were being developed.¹

In Denmark, 1857 marked the beginning of new possibilities for women with the passing of three laws. The Majority Act gave unmarried women the right to control their own affairs, the Trade Act gave widows, deserted wives, divorced, separated and single women, over twenty-five years of age, the right to carry on a business, and the law on inheritance was amended to apply equally to men and women.² It was generally agreed at that time that these changes were necessary and that women would eventually have full legal rights in Denmark.

It was not until 1871 that the first feminist organization, the Danish Women's Society, was formally established. Its constitution stated that its objective was to 'assert the rights of women' in social and economic matters to make women 'more responsible and active' members of the nation.³ One of the first activities of the Society was to establish a school of commerce for women who wanted to work in an office or a shop, and soon after, they opened an employment agency for women.

Women's trade unions were developing over the same period. In 1874, the Woman's Social Union was established to help women form trade unions. At that time women workers were earning about fifty-four percent of an unskilled male's wages. There were very few skilled women workers but it was not uncommon for women to do the same work as men for lower wages.⁴

In 1885, the Danish Women Workers' Union was founded, initially as a union for washing and cleaning women but in 1886 the door was opened to all unskilled women.⁵ This was the only women's union to survive to the turn of the century as others were joining with male unions. By 1897, twenty percent of female workers and seventy-six percent of male workers in Denmark were unionized.⁶

The Danish section of the First International was established in 1871, and for the first eight years it represented both the workers and the political wing of the movement. When they formed two separate units in 1878, the activities were separated as well. Unions were to deal strictly with wages and working conditions and everything else was 'politics'. This meant that women's issues were not considered part of union business even if it had a direct bearing on women's labour force participation. For example, issues of child care and maternity leave were not seen to be matters for union involvement.⁷

It was within this setting that Danish pensions came into being. In 1875, the government established the Workmen's Commission to investigate and report on the circumstances of workers. They reported back in three years, recommending among other things an old age pension fund for the poor. The proposal was for an insurance fund, with the state, the municipality, and the insured contributing equal amounts. The majority of the Commission favoured a voluntary fund. A bill proposing an old age insurance scheme was presented to the Folketing in 1880-81, but did not meet with general approval.⁸

A number of bills were presented over the next ten years with a variety of alterations. The bill that was finally passed in 1891, entitled

'old-age pensions for respectable poor people outside the poor-relief system', was the first legislated plan that did not require any contributions. Pensions were available to men and women at least sixty years of age who had lived in Denmark for the previous five years without applying for poor-law relief. Pensions were needs based and there was no fixed amount. Aid was frequently given in kind (food or fuel) and was meant to be sufficient for maintenance. Each applicant was considered on an individual basis and the amount of support to be provided was determined by the local pension authority.⁹ In 1892, 19.5 percent of the Danish population aged sixty and over were receiving pensions under the plan.¹⁰

In 1899, the Danish Women's Council was formed to bring together various women's organizations to look at topics such as woman suffrage, women's occupations and legal status, moral equality, and arbitration of disputes. Membership included the Danish Women's Society, the Midwives' Union, the Women's Gymnastics Association, and The Women's Home, among others. The name was later changed to the Danish Women's National Council. One of the main functions in the early years was to fight for woman suffrage.¹¹

When parliamentary authority was established in 1901, the Social Democrats joined the campaign for woman suffrage, which was finally won in 1915. By 1925, forty-five percent of Danish women were working for wages and of these sixty-five percent were unionized. Women were still concentrated mostly in low paid occupations such as laundry and cleaning, textiles, clothing, and agriculture, and their wages had only reached sixty percent of an unskilled male's.¹² In 1919, a bill was introduced

to provide equal accessibility to jobs and appointments for men and women in all areas except military, and religious positions. The Act made it illegal to discriminate against women because they were married or had children.¹³

The socialist movement in Denmark was growing rapidly over this same period. In 1884, the first two socialists were elected to the Folketing. By 1895, they had captured 11.2 percent of the votes cast and in the 1913 election they had increased their support to twenty-nine percent.¹⁴ Women were becoming active both as party members and as candidates for office as the opportunity came available. Table 4.1 shows women's share of seats in local councils beginning in 1909 when they were granted political equality at the local level. Table 4.2 provides data on the number of women who ran for and who won seats in the Folketing and the Landsting following the granting of universal suffrage in 1915.

TABLE 4.1¹⁵

WOMEN COUNCILLORS, 1909 - 1925 (5)

Year	Copenhagen	Towns	Rural Councils	Whole Country
1909	15	7	1	1
1913	24	8	1	1
1917	20	7	1	1
1921	22	5	0	1
1925	20	5	0	1

As Table 4.2 indicates, there were three elections in Denmark in 1920. This was a confusing period in Danish political history. With the introduction of a new constitution in 1915, and the problems brought on

TABLE 4.2¹⁶

WOMEN IN POLITICS: 1918 - 1924

Year	Candidates for the Folketing (Lower Chamber)			Members Elected to the Folketing			Members Elected to the Landsting (Upper Chamber)		
	Total	Women	% Women	Total	Women	% Women	Total	Women	% Women
1918	402	37	9	140	4	3	72	5	7
1920	438	18	4	140	3	2	72	8	11
1920	437	17	4	140	3	2			
1920	471	19	4	149	3	2	76	8	11
1924	498	16	3	149	3	2	76	6	8

by the First World War, the electorate began bouncing between the Liberals, the Radical Liberals, and the Socialists. Lafferty described the situation as follows:

The Radical-Socialist alliance continued up to 1920 when there occurred a brief accidental relapse into royal meddling with the Riksdag. Because of the deteriorating post-war economic situation and other war-related difficulties the Zahle government had fallen on difficult times. The king requested his radical prime minister to write out new elections but, when the latter replied that he would do so only after some further minor changes in the election law, the king went ahead anyway and dissolved the government, setting up in its place a non-partisan government of officials which immediately called for new elections. The unanimous negative reaction of all parties soon convinced the king of his delusions, however, and a new ministry was set up with representation from all parties to pass the time until new elections could be held.¹⁷

The Liberals won the third election of 1920 and in 1924 the Socialists received a majority.

It is interesting to note that between 1918 and 1920, the number of women who came forward as candidates was cut in half. This is due at least in part to the method of voting used in Danish elections. In 1918, elections were held in single-member constituencies throughout

Denmark, but in 1920 the system was changed to a proportional method, using lists prepared by the party. Voters could indicate support for either a specific candidate or for a party. Occasionally, a party would not prioritize candidates, but in other cases the party would determine which members from the list would be used to meet the quota. When the system was first put to use the parties were not generally willing to support women for high positions on the party lists. Prior to World War II, women generally held less than ten percent of the positions on party lists in Denmark.¹⁸

In 1917, the government established a Salaries Commission to develop principles for remuneration of public employees. Thora Pedersen represented the Women's Society on the Commission, where she argued for equal pay for equal work. The Public Employees Act introduced in 1919 called for equal pay for women and unmarried men, but allowed a 'breadwinner's' supplement for married men and women who had households of their own and children to support. In some cases women lost their jobs because employers were unwilling to pay them at the higher rate.¹⁹

Another concern the government was faced with at that time was pensions. There was general agreement that the existing system needed to be overhauled, to make it more equitable and to give the government more control over the amount being spent on pensions. Pension expenditures had risen rapidly since 1891, and in 1922 the discretionary scheme was replaced by a plan that provided a fixed-rate benefit based on a means-test stipulated in the legislation. At the same time, the pensionable age was raised from sixty to sixty-five.²⁰

B. THE GROWTH PERIOD: 1925 - 1960

The poor showing of women in the elections led Danish feminists to organize women for action in the political arena in the late 1920s. Political clubs were formed for the purpose of nominating women candidates for elections and to keep women involved in political issues. From 1929 onwards there was less than ten percent difference in the voter turnout of men and women for parliamentary elections. However, as Table 4.3 indicates, women did not make up ten percent of the candidates for the Folketing until 1945 and it took another eight years for women to provide ten percent of the representation. In the Landsting women were elected in larger numbers sooner, but the Landsting did not have as much power and influence as the Folketing.

TABLE 4.3²¹

WOMEN IN POLITICS: 1926 - 1960

Year	Candidates for the Folketing			Members Elected to the Folketing			Members Elected to the Landsting		
	Total	Women	% Women	Total	Women	% Women	Total	Women	% Women
1926	479	16	3	149	3	2	76	6	8
1929	505	16	3	149	4	3			
1932	591	16	3	149	4	3	76	3	4
1935	722	20	3	149	3	2	76	5	7
1939	832	30	4	149	3	2	76	4	5
1943	755	27	4	149	2	1	76	7	9
1945	762	82	11	149	8	5			
1947	767	87	11	150	13	9	76	11	15
1950	684	81	8	151	12	8	76	12	16
1953	745	81	11	151	14	9	76	10	13
1953	743	84	11	179	17	10	Unicameral system introduced.		
1957	757	74	10	179	15	8			
1960	875	104	12	179	17	10			

1928; 1936; 1951.

In 1934, a study of participation on government boards, commissions, committees, and councils found that there were 150 such bodies with no female representation while some men held as many as twenty posts simultaneously. The Maternity Commission was composed of eleven men and eight women.²² In 1936 the Danish Women's Political Council was formed to organize the effort to get more women into positions of authority.

The Danish Women's National Council was also becoming involved in international peace and the development of the League of Nations. Henni Forchhammer, a member of the Danish delegation from 1920 to 1937, was the first woman to speak in the Assembly. When the League decided to examine the social status of women in 1935 - 37 the Danish government sent a leading feminist, recommended by the Women's Council, to be their representative. This type of involvement was maintained over the years and when the United Nations established a Commission on Women in 1947 the first president was Bodil Begtrup from Denmark.²³

The downturn in the economy and rise in unemployment in the 1930s led to intense attacks on the Non-Discrimination Act of 1921. In response, the Danish Women's Occupational Council was established. Their purpose was to intervene in cases where discrimination appeared to be a problem. They found frequently that the discrimination that did exist was of the type that cannot be proven and there was little they could do. For example, the better paid jobs had fewer women, but they were free to apply.²⁴ Table 4.4 shows a comparison of male and female average wages during the period from 1929 to 1960.

TABLE 4.4²⁵AVERAGE WAGES FOR MALES AND FEMALES IN NON-AGRICULTURAL
OCCUPATIONS: 1929 - 1960 (ore/hr)

Year	Skilled Male	Unskilled Male	Female	Average
1929	153	124	83	128
1935	155	129	87	133
1940	194	163	108	163
1945	256	224	155	225
1950	361	304	224	312
1955	485*		319	441
1960	661*		441	603

* skilled and unskilled combined.

Politically, Denmark was under the rule of a coalition government led by the Social Democrats. By 1933, it became obvious that the Party had given up any goals of transformation in favour of a reformist approach.²⁶ Their aim was to improve conditions for society as a whole rather than to work from a class base: Conflict was kept to a minimum and all sides appeared to win something. No serious threat developed on the radical left, allowing the Party to maintain a centralist position. Neither social nor working conditions changed drastically, but there was a steady improvement in both.

The program skillfully blended common needs of small businessmen, peasants and workers with promises of anti-monopoly legislation, more land to small holders, unemployment relief, education and welfare reforms. One of the major tasks of the coalition government was the first new social welfare reform in Danish history. Primarily, the reform entailed an administrative reorganization and rationalization of already existing welfare schemes and only a few new major programs were introduced.²⁷

Part of this reform package affected the pension programme. Under

party women who had devoted much of their lives to developing women's interests within the party structure.⁴⁹ However, women are still active in the parties, as is indicated by Table 4.6.

TABLE 4.6⁵⁰

WOMEN IN DANISH POLITICS

Party	Members		Delegates to Congress		Executive Board	
	Total	% Women	Total	% Women	Total	% Women
Centre Dem.	2,500	44	300	33 c		
Communist	10,000	39	603	35 a	49	16
Progress Party	12,000		1000	25 c	5	20
Conservative	50,000	30	850	30 b	80	18
Christian Peo.	11,031	50	382	19 c	50	22
Rad. Liberal			750	40 b	113	23
Single Tax P.	2,000	35	235	28 c	9	11
Soc. Democrat	110,000		430	18 c	68	19
Soc. People's	6,000	40	184	32 c	42	31
Liberal	97,000	47	1234	42 b	57	19
Left Socialist	2,500	52	134	30 c	21	33

a. 1980; b. 1981; c. 1982.

Since the mid 1950s, the difference in participation rates of men and women has almost disappeared, while the voter turnout has increased in Denmark. In 1975, 88.2 percent of those eligible to vote in Denmark exercised their franchise in the National election.⁵¹

The use of party lists in elections has varying affects on women candidates. In the 1970s, more emphasis was placed on voting for individuals rather than parties. In 1973, women had sixteen percent of the positions on the ballots but only won fifteen percent of the seats in the Folketing. In 1979, twenty-two percent of the candidates were women,

political action.³⁰ Major emphasis was placed on personal, rather than party, voting. This method led to eight women winning seats in the 1945 Parliament, including three Communists and one Radical but no Social Democratic women. In 1947, the number was increased to thirteen women in the Folketing. One of the new members, Fanny Jensen, was also the president of the General Union of Women Workers, which at the time had about 30,000 members. She was appointed Minister without Portfolio, and took primary responsibility for issues pertaining to women and the home. Since her appointment, every Danish government has had at least one woman member.³¹

By 1952, the Women's Labour Union was the fourth largest union in Denmark, and twenty-two percent of all women workers in industry and handicrafts were unionized.³² However, women's income was still less than sixty percent of a skilled male's.

The Danish Women's National Council was still active and worked on a number of reports to the government on issues of concern to women. One of these was the report of a committee set up in 1944 to investigate the situation of widows. They reported back in 1948 with a number of recommendations, but the government did not act on any until their own commission reported back in 1955.³³

The government Commission was set up in 1948 with a mandate to investigate the possibility of turning the existing pension programme into one based on insurance principles. After seven years the Commission rejected the idea of replacing the existing system with an insurance scheme and the thirteen members could not agree on a single recommendation. In the end, the Chairman prepared a report for discussion purposes and seven

other members submitted minority reports. The Chairman made five basic recommendations: 1. the basic amount should be increased by amalgamating all the supplements; 2. simplify the means test; 3. increase benefits gradually over a fixed period to improve the pensioners' living standard; 4. introduce a special tax contribution to pay for the scheme; and 5. raise the pensionable age to sixty-one for women and sixty-six for men.³⁴

In October 1956, the government adopted an amendment to the Social Insurance Act. It followed the above recommendations to a large extent with the exceptions that it did not include plans for a gradual increase in the benefit amount and the pensionable ages were raised to sixty-two for women and sixty-seven for men.³⁵ One other aspect of the new plan was that all the aged (except public servants who had a plan of their own) who met residency and nationality requirements received some funds from the plan. The minimum pension was only equal to about nine percent of the average industrial wage, but it opened the door for universal flat rate subsistence pensions.³⁶

In 1959, new legislation was passed to provide widow's pensions. Prior to that time, women whose husbands died were not eligible for any benefit, and many were not in a position to enter the labour market immediately. The plan was means tested and did require women to be at least forty-five. The pension was disallowed if the woman remarried and it ceased once a woman became a pensioner in her own right. There were also incentives built into the plan to encourage women to go to work. This came in the form of a maintenance allowance to be paid while the woman received suitable training.³⁷

C. THE INTRODUCTION OF WAGE BASED PENSIONS: 1961 - 1970

The 1960s were turbulent years in Denmark as they were elsewhere. Women's rate of success in Parliamentary elections did not improve, but the number of women willing to run for a seat in the Folketing increased from seventy-four in 1957 to 164 in 1968. In 1961, local Social Democratic organizations included 720 women's sections.³⁸ Trade unions finally began to back the fight for equal pay for equal work, resulting in a steady increase in women's wages compared to men's over the decade.³⁹ The increased number of women in the labour force is shown in Table 4.5.

TABLE 4.5⁴⁰

GROWTH OF THE DANISH LABOUR FORCE AND WAGES, BY SEX: 1960 - 1970

	Labour Force		Economically Active Population*		Wages (ore/hr)	
	Total	% Women	Male (%)	Female (%)	Male	Female
1960	2,036,000	33.0	63.7	27.9	661	441
1965	2,232,700	34.0	63.0	31.8	1040	742
1970	2,390,000	39.0	59.8	34.1	1753	1290

* based on total population

During this same period, the structure of Danish politics was shifting. In the late 1950s, the four parties that had dominated the Folketing throughout the century held close to ninety percent of the vote. These were the Conservatives, the Liberals, the Radical Liberals and the Social Democrats. In 1960, new parties began to develop with a measure of success. First was the Socialist People's party, led by the former leader of the Communist Party. By 1966, they had captured 10.9 percent of the vote. Other new parties included the Left Socialist Party (1968), the Liberal Center Party (1966), the Center Democratic Party (1973), the

Christian People's Party (1971), and the Progress Party (1973). (Year in brackets indicates the first year the party ran candidates for office.) Throughout the 1960s and early 1970s, Denmark faced a high level of political instability, reaching peaks in both 1971 and 1973 when approximately forty percent of the population voted for a party they had not previously supported.⁴¹

Two significant changes in the Danish approach to pensions were introduced in this period. The first change was the introduction of a work related pension insurance plan. This followed the Swedish move to institute the ATP pension (see Chapter V). The initial impetus came from the Danish Trade Union Central (LO), but the Danish plan formed in a different fashion and thus had different results. Early in the planning, the LO and the Employers Association reached an agreement on how the system would operate, and soon after, Parliament passed the legislation.⁴²

The features of the plan are quite simple. All employed persons pay an equal contribution, amounting to two-thirds of the total, and the employers pay the other third. Pension income is based on an equal amount for all employees, but only those who contribute for a full forty years receive the full pension. The plan does not increase with the cost of living so inflation cuts the value of the pension after retirement. In total, the plan does not offer a major source of income for pensioners, especially those in the higher income brackets.

Another major difference between this plan and the Swedish ATP is how they use the pension fund. In Sweden, the government collects the fund and uses it to stimulate investment within the nation, thus benefiting the economy as a whole. No such arrangement was made in Denmark.

In fact, the Social Democrats proposed a similar plan a few years after the introduction of the ATP in Denmark, but it did not survive first reading in Parliament.⁴³

The second major change in the Danish pension structure was the passing of a law in May 1964 that allowed progressive relaxation of the means test for pensioners aged sixty-seven or over. By 1970, the full basic pension was available to all senior citizens regardless of their outside income, with the means tested portion retained for those who retired early due to special circumstances such as ill health.⁴⁴

D. THE CURRENT SITUATION: 1971 - PRESENT

In the early 1960s, debate began in Denmark over "sex roles", largely due to the controversy that had sprung up in Sweden. In 1965, a group of Social Democratic women asked the Prime Minister to set up a commission on the Status of Women in Society. The Commission was established with forty eight members, nominated by various women's organizations, trade unions, and political parties, and included economic, social, psychological, medical, and legal experts. The Commission's mandate was to examine the position of women in society and to make recommendations for creating real equality for women in all aspects of life in the community.⁴⁵

The Commission spent nine years at the task before issuing a main report, which dealt with broad issues and recommended the establishment of a women's secretariat to monitor equality issues on an ongoing basis. Additionally, nine smaller reports were issued containing a total of

eighty four recommendations. In 1975, International Women's Year, the government set up the Equal Status Council with responsibility to scrutinize developments in society for their effect on equality, to act as an advisory committee for the authorities (local and national), and to develop proposals and educational materials to foster equality between the sexes.⁴⁶ The Council has eight members representing employees, employers, and women's associations, and nine paid staff members. The Council has become involved in issues such as women's unemployment, tax problems, custody and child maintenance disputes, equal pay, and pensions.

Another development in the 1970s was the emergence of the Redstockings, a left wing feminist organization. The Redstockings are more inclined to use action oriented techniques, such as disrupting beauty pageants, although they do initiate and participate in public education activities. Their motto is "No feminist struggle without class struggle: no class struggle without feminist struggle".⁴⁷ The movement has not received a great deal of support among women in Denmark, being composed mostly of middle class socialist women, but their presence has been felt.

The Danish Women's Council is still active and has a place, albeit a weak one, in the Danish corporate structure. In 1984, the Council had forty-two member organizations, representing a combined total of over half a million women.⁴⁸ Membership crosses the spectrum of ideology and interest, so the Council usually tends to take a centralist position.

Politically, women in Denmark became more of a force in the 1970s. Most of the national parties decided to discontinue their women's sections in the late sixties and early seventies, choosing instead to treat all issues as party issues. This resulted in some bitterness among long-time

party women who had devoted much of their lives to developing women's interests within the party structure.⁴⁹ However, women are still active in the parties, as is indicated by Table 4.6.

TABLE 4.6⁵⁰

WOMEN IN DANISH POLITICS

Party	Members		Delegates to Congress		Executive Board	
	Total	% Women	Total	% Women	Total	% Women
Centre Dem.	2,500	44	300	33 c		
Communist	10,000	39	603	35 a	49	16
Progress Party	12,000		1000	25 c	5	20
Conservative	50,000	30	850	30 b	80	18
Christian Peo.	11,031	50	382	19 c	50	22
Rad. Liberal			750	40 b	113	23
Single Tax P.	2,000	35	235	28 c	9	11
Soc. Democrat	110,000		430	18 c	68	19
Soc. People's	6,000	40	184	32 c	42	31
Liberal	97,000	47	1234	42 b	57	19
Left Socialist	2,500	52	134	30 c	21	33

a. 1980; b. 1981; c. 1982.

Since the mid 1950s, the difference in participation rates of men and women has almost disappeared, while the voter turnout has increased in Denmark. In 1975, 88.2 percent of those eligible to vote in Denmark exercised their franchise in the National election.⁵¹

The use of party lists in elections has varying affects on women candidates. In the 1970s, more emphasis was placed on voting for individuals rather than parties. In 1973, women had sixteen percent of the positions on the ballots but only won fifteen percent of the seats in the Folketing. In 1979, twenty-two percent of the candidates were women,

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they received twenty-eight percent of the personal vote, and they won twenty-four percent of the seats. A review of the election results by the Equal Status Council found that a major problem is the lack of female candidates put up by the parties. "Attention is drawn specifically to the fact that one-fifth of the electorate was prevented from voting for a woman candidate from their party because only men had been nominated in their constituency."⁵² Table 4.7 shows the increase of women in Parliament in Denmark from 1971 to 1984.

TABLE 4.7.⁵³

WOMEN IN PARLIAMENT: 1971 - 1984

<u>Year</u>	Candidates			Elected Representatives		
	<u>Total</u>	<u>Women</u>	<u>% Women</u>	<u>Total</u>	<u>Women</u>	<u>% Women</u>
1971	858	140	16	179	30	17
1973	1128	177	16	179	27	15
1975	1112	198	18	179	28	16
1977	1129	222	20	179	30	17
1979	1087	238	22	179	42	24
1981	1130	287	25	179	42	24
1984	1139	299	26	179	46	26

There has been at least one woman in a senior post in each parliament but here as well most senior positions go to men.

Women have not fared much better at the local level, which is somewhat surprising due to the fact that one of the primary functions of local and county councils is to deal with welfare issues. In 1978, twelve percent of local government standing committees were chaired by women and eighteen percent of council members were women.⁵⁴ A number of studies of

women in politics have shown that in Denmark, female councillors are generally better educated than their male counterparts. Based on this and other resources, Sinkkonen concludes that an assumption exists about woman politicians that is not the same for men:

Only highly educated women with senior professional status and wide organizational background are supposed to be able to apply for and enter the political arena. So women politicians must be even more different from other women than male politicians are from other men. In other words, women politicians are supposed to be less representative of their own sex than their male colleagues are.⁵⁵

Women's status in the labour market has faced mixed trends over the past seventeen years. By 1984, the Women Worker's Union had 90,000 members, making it the fourth largest union in the Danish Federation of Trade Unions. In 1976, equal pay legislation was finally passed and in 1978, the Non-Discrimination Act, requiring equal treatment in hiring, training, promotions, and working conditions, became law.⁵⁶ In 1984, women constituted forty-three percent of the paid labour force and held a majority of white collar positions, but males still dominated in both the trade union organizations and the management positions in the work force. Table 4.8 shows the proportion of males to females in the work force and the average earnings of males and females for 1975 to 1983.

Other issues arising for women in the seventies were unemployment and under employment. Even though women make up less than half the work force, the unemployment rate for women has been consistently higher than that for men in the past decade. In 1978, when unemployment was particularly high, the figures reached 10.7 percent for men and 16.1 percent for women.⁵⁷ By 1985 they had dropped to 7.5 and 11.2 percent respectively.⁵⁸ Women are also found in rising proportions in part time work. In 1984,

TABLE 4.8⁶⁰

MEN AND WOMEN IN THE LABOUR FORCE: 1975 - 1983

	<u>1975</u>	<u>1980</u>	<u>1983</u>
Participation Rate:*			
Women	63.5	71.4	72.5
Men	89.8	89.0	89.2
Average Wages: (Kr/hr)			
Women	30.62	52.12	70.35+
Men	36.82	61.70	83.32+

* Based on working age population, 16 - 64.

+ 1984

women averaged only thirty-one hours per week, or seventy-six percent of the hours worked by men.

The unions have not been very effective in meeting the needs of women workers. In recent years, the General Workers' Union and the Danish Women Workers' Union joined forces to persuade the LO to develop a new wage policy, based on the concept of solidarity, which would see skilled workers hold back on their demands so unskilled workers could raise their relative standard of living.⁶¹ This policy took effect in 1977, and women have been among the chief beneficiaries, but as Table 4.8 shows, women have a way to go yet.

The pension structure has remained basically the same since 1965, but there have been a few amendments to the retirement categories and the age requirements. In 1977, a new category was added allowing early retirement for social and occupational reasons as early as age fifty-five. This was designed primarily as a means to deal with the long-term unemployed.⁶² It is means tested and only given for two years at a time.

Prior to 1973, women who were married to pensioners could begin collecting a flat rate benefit at age sixty-two. This was changed by adding an income tested wife's benefit to the husband's pension in 1973.⁶³

In 1984, the pension legislation was again amended to comply with the principle of equality of treatment for men and women. The previous legislation included ten types of early retirement. These were consolidated into three broad categories in the new plan: 1. a maximum disability pension, for people aged sixty and over whose earning capacity was almost totally diminished by physical or mental disability; 2. a general disability pension for persons of any age whose earning capacity is reduced by at least two-thirds, available on a means tested basis; and 3. a general early retirement pension for a) persons aged eighteen to sixty-seven whose earning capacity is reduced by one half as a result of mental or physical disability, and b) persons aged fifty to sixty-seven whose social or health circumstances meet certain requirements.⁶⁴ The early pensions are equal to the old age pension and subject to a means test. Other income is allowed in all categories up to certain amounts, and partial pensions may be allowed.

Another change introduced with the new legislation was the removal of the widow's pension. Women over the age of fifty who become widows may be eligible for the early retirement pension under the social requirements if they have been absent from the work force for a long period.⁶⁵ Table 4.9 shows the number of pensioners in different categories since 1970. As the Table shows, the number of women receiving ATP pensions is increasing at a rapid rate, but most receive only a partial benefit.

TABLE 4.9⁶⁶

DANISH PENSIONS: 1970 - 1984

	1970/71	1973/74	1979/80	1983/84
Total Expenditures (mil. krl):				
Old Age Pensions	5,018.1	7,253.1	16,126.9	24,341.0
Widow's Pensions	191.3	251.3	402.9	502.0
Number of Pensioners:				
Women Aged 60 - 66	66,212	39,959	35,386a	52,404
Men Aged 60 - 66	14,423	14,504	9,773a	7,292
Women Aged 67+	278,749	301,406	368,822	359,633
Men Aged 67+	214,928	227,200	263,326	259,034
Recipients of Widow's Pension:				
Aged 45 - 54	1,245	1,963	1,562	Discon-
Aged 55 - 61	16,545	16,178	14,683	tinued
Recipients of ATP Pension:				
Women, Maximum	8,163	12,152	20,982	N/A
Men, Maximum	41,621	58,549	90,091	N/A
Women, Partial	7,212	15,195	76,543	N/A
Men, Partial	10,958	18,987	58,346	N/A

a. Ages 55 - 66.

Women in Denmark have now had over a century during which they have organized to look out for their own interests as women. The result has been the development of a structure in which 'equality of opportunity' has been developed to a greater extent than in most other countries. At the same time, the lack of a driving force from the left may have set a limit upon the benefits that women can reap from the social system. However, the pensions that women receive are within reach of the level of men's.

E. CONCLUSION

Circumstances for Danish women were unlike those of women elsewhere beginning in the mid-nineteenth century. The structure of Danish society was one in which moderation was the rule. Associations were formed to deal with issues as they arose and there is little evidence to show that any problems resulted in excessive reactions. Class was never a major issue, and there was a level of acceptance for equality in general.

However, the subordinate status of women in Denmark is clearly demonstrated by the data. The early history gave the impression that women would have good opportunities to achieve equality: Women's rights were being recognized by legislative changes as early as 1857, feminists were organizing in 1871, women's unions were established by 1874, and an umbrella organization for women's groups was formed in 1899. With these beginnings, it would seem reasonable to expect that women's position in society would have been closer to that of men. The reality proved otherwise.

Almost half the women of working age were employed by 1925 and sixty-five percent of them were unionized. In 1919 legislation was introduced to guarantee access to employment for women and opposing discrimination against women in hiring and promotion. Equal pay legislation was brought in for public employees. However, these measures did nothing to alter the fact that most women worked in job ghettos. In 1925, women's average wage was only sixty percent of men's.

In the political arena, women won the right to vote in 1915, and in 1919 they were elected to nine percent of the seats in the Folketing. However, by 1924 the rate dropped to three percent. The voting system in Den-

mark was a party list system, requiring the parties to put forward the names of candidates in a pre-determined order. While it was possible for people to vote for an individual rather than a party, the system was not likely to work in favour of women's equality as long as women were not placed equally on the lists.

Within this setting it is not surprising that the initial pension programme treated men and women more or less equally. Danish legislation in most areas was more progressive than the actual circumstances of the population.

In the 1930s, discrimination against women in the workforce rose as unemployment became a problem. The legislation passed earlier had not altered the fact that women were still basically subordinate, so as men were losing jobs, women were subject to negative attitudes and mistreatment. In response, the Women's Occupational Council was formed to handle complaints.

In the 1950s women were becoming more active in politics through the development of clubs which discussed issues and encouraged more participation. However, their positions in the Folketing did not rise above ten percent of the total until the 1960s.

Widow's pensions were first introduced in Denmark in 1959. These were means-tested and incentives were built in to encourage women to join the workforce rather than remain on the pension. It was also in this period that the basic pension was introduced, guaranteeing a basic minimum level for all pensioners in Denmark.

In the 1960s the position of women in the workforce and in politics was still subordinate to that of men. The gap did not appear to close

much, but women were becoming more active in demanding change.

The pension programme underwent major change, however, with the introduction of the ATP. This plan helped to create disparities between men and women as the pension was based on the number of years of contributions.

The 1970s brought more changes as women's activity began to pay off. In 1975 the Equal Status Council was established, in 1976 equal pay legislation was passed, and in 1977 the unions adopted a wage solidarity programme. At the same time, male control in the unions was still firmly in place and women were more likely to be in the ranks of the unemployed.

Women's involvement in politics has increased over the years, but the further one looks in the party hierarchy, the less likely one is to find women. In the corporate structure, most powerful positions are held by men.

Recent changes to the pension legislation have been designed to bring about greater equality between men and women. One such change was the cancellation of widow's pensions: Women may receive an early pension on the basis of need, but widowhood alone does not establish that need.

The overall circumstances of older women in Denmark is in reality quite similar to that of older men. The various pieces of equality legislation over the years have culminated in a situation in which all Danes sixty-seven and older receive the same Basic Pension and workers receive an additional supplement but none of them receive a large amount.

Two suggestions can be made based on this data. First, the fact that equality legislation was introduced over the years without women having to fight for it may have worked against women in the long run. Women formed associations with large memberships, but they never had to show

strength to achieve change. Had this not been the case, women might have come closer to achieving true equality.

Second, the general approach to pension development in Denmark may have worked similarly to prevent the achievement of a more generous system. Almost from the start, proposals were made and accepted with little opposition. More discussion and negotiating may have resulted in a more comprehensive approach. The problem with the Danish system was demonstrated by the introduction of the ATP: Everyone agreed early on how the system should look, and it never achieved the major impact felt by the introduction of the Swedish ATP on which it was based.

As I mentioned earlier, Danish society appears to be intent on maintaining a moderate position. Therefore, while Danish women over retirement age are likely to be receiving an adequate pension for survival, it is not likely that they will receive more than the absolute basics in the near future.

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CHAPTER V

SWEDEN

In Sweden, the government took longer than that in either Germany or Denmark to devise a pension programme. Through a series of proposals, the Swedish legislators rejected the approaches elsewhere and developed a plan that was the first of its kind. The first section of this review will briefly look at the processes that led to the initial legislation, examine its effects, and follow through to the first changes in 1935. The second will cover the period leading to the introduction of the demogrant pension in 1946 and the improvements to the plan in the early 1950s. The third section deals with the development and implementation of the ATP pension in Sweden, and the final section looks at the developments over the past twenty years.

A. THE EARLY PERIOD: 1884 - 1935

The nineteenth century saw Sweden pass through a series of approaches to the poor. The economy was unstable and industrialization was slowly

developing. The population was growing rapidly but there was not enough agricultural property or alternative employment to meet the increasing need. By 1847, the government had developed a Poor Law that recognized these difficulties through measures such as a guarantee of the right to appeal if a request for relief was not met. At the same time primary education became compulsory and women were granted legal rights.

In the 1860s, the economy took a downturn, resulting in a new Poor Law in 1871. Relief was reduced and in some areas the poor had to be licenced to beg. As industrialization began to spread, there was a ready pool of cheap labour. This same group provided the bulk of the support for the Social Democratic Party, founded in 1889, and the growing trade union movement.¹

In 1884, a committee was established to look at the possibility of social insurance in Sweden. Five years later they recommended the introduction of universal compulsory pension insurance, but there was no support for the plan and it was not even debated in the Riksdag. In the 1890s, two more proposals based on the Bismarck model were introduced, but these were not supported either. The strongest interest group in Sweden at that time was the farmers, who were opposed to work-based social legislation.²

Pensions finally gained support in 1913 in a format unlike any of those in existence. It was a two part programme available to all persons aged sixty-seven and over. The first part was an insurance scheme funded totally through employee contributions and it was compulsory for all workers. Both contributions and benefits were small and the amounts were tied to earning levels so poor workers remained poor in old age. The

second part of the plan was means-tested assistance which was available to any citizens who were unable to work. It provided a block pension and a housing allowance to qualified citizens. The supplementary pension was administered at the local level but coordinated nationally by a pension board.³ In 1914, 3,240,000 people were contributing to the plan and 73,216 people were receiving benefits from the plan.⁴

The women's movement that developed in Sweden during this period, like Germany's, was divided along class lines. However, the situation for women was different in Sweden so the results were not the same. As the Swedish economy began changing from an agrarian base to an industrial one and the growing population began to urbanize, new measures were introduced. By 1842 girls were admitted to the elementary school system on a nationwide basis, in 1845 women gained equal inheritance rights, and in 1846 women were given the right to practice industrial professions and operate a business.⁵

By the late 1880s, there were three types of women's organizations operating in Sweden. Middle class women were busy advocating for women's rights, primarily for married and propertied women. In 1874 married women gained the right to control their own assets but until 1920 they still needed their husbands' permission to seek employment. Rights seekers also sought the franchise, but not for all women.

Working class and rural women were not generally part of the rights movement. The opportunities for employment were quite limited so survival was a more important issue. There were thousands of single women, many with illegitimate children, and widespread poverty and prostitution led

to the development of a women's aid movement, spearheaded mostly by upper middle class women. They organized work groups for unemployed women, established shelters, homes, and hospitals, and ran charitable projects to raise support for the poor.⁶

The third type of organization for women to rise during this period was the trade union. Here too, women were divided along class lines. Beginning in the 1860s, middle and upper class women found employment in schools, hospitals, public service offices, and administrative support services. These women faced sex discrimination in pay, promotion, and influence, and many organized collectively. By the turn of the century there were a number of national trade unions for professional women.

Unskilled women workers were also joining unions during this period, but most of their unions were quickly absorbed by the male workers' unions. In these unions, women's interests lost their place to class interests and, as elsewhere, negotiations frequently included lower pay scales for women.

In 1898, several of the worker's unions joined forces in the Swedish Confederation of Labour (LO). From the start there was close collaboration between the LO and the Social Democratic Party (SDP), and the emphasis of both in the early years was on a Marxist transformation of the state. Within this movement, feminism was seen as a threat to worker solidarity, so even women who supported feminist principles were frequently forced to deny them, at least in public.⁷

As the twentieth century got underway, universal suffrage became more of an issue for Swedish women. Both the Social Democrats and the newly formed Liberals took up the cause and in 1919 their coalition

government passed the necessary legislation. The first election in which women were eligible to vote and to run for office was in 1922: Out of a total of 230 positions in the Riksdag, women were elected to four.⁸

The electoral system in Sweden requires parties to support women as candidates on the list in order for them to be elected. The party determines the order of precedence on the list and voters do not have the option of voting for a particular person. Data is not available on the position of women on the lists or their proportion of the nominations, but in the 1922 election, of ninety-five Social Democrats elected, only two were women.⁹ Throughout the 1920s and 1930s, women continued to be active in politics, and by 1933 the four major parties, Social Democratic, Liberal, Conservative, and Center, all had women's sections.¹⁰

Women were also organizing in other sectors. In 1919 the Swedish Housewives' Association was formed to provide support for women who decided to remain in the home following the war. (Housework was no longer considered to be the only natural field for women and girls were no longer being prepared for full-time housework by their mothers.) However, most women who remained at home were isolated and they never became a major political force.¹¹

Women were joining the labour force at a steady rate in the 1920s and 1930s and fewer women were staying home and having children. The birth rate declined to an unprecedented level, causing a fear among the government members for the future of the nation. In the twenties, women constituted ten percent of the LO and by the thirties the level had risen to over fifteen percent. Women were also finding more positions in white collar work, and some became members of the newly formed Central Organi-

zation for the Employed (De Anstalldas Central Org, DACO). Competition between the two organizations for members led to increased action, including support for women's issues.¹² However, the LO as a central organization did not yet have enough power and influence to improve the situation for women in the workforce.

During the Depression, a debate began in the LO over the position of married women in the labour force. Congress was directed to send a motion to Parliament requesting that married women be denied positions in the public sector on the grounds that their economic security was provided by their husbands and other people needed the jobs more. The LO Secretariate convinced Congress not to follow through with the plan, but the discussion highlighted the conflict between the principles of the need and the right to work. Congress was not prepared to go so far as to work toward a guarantee of the right to work, nor would they intervene in cases of discrimination, but they did not prevent women from working.¹³

Over the 1930s, the Social Democrats were beginning to develop a stronger base of support. Part of their platform included a plan to increase the pension and supplement levels, and this helped to get them elected. The average monthly benefit under the Pension Act in 1930 was only equivalent to seven U.S. dollars, and the added economic pressures of the Depression resulted in support for the plan.¹⁴ In 1933, the Social Democrats won enough seats in the Riksdag to become the governing party, and in 1935 the pension benefit levels were increased.

There was also a new direction added to the plan at that point, with the decision to fund the increase through general revenues instead of increased contributions. This change was given official recognition through

dropping the term 'insurance' and calling the plan a Folkpension. The pension was still subject to a means-test and the levels were not high enough to meet all needs but it did provide a basic level of support.¹⁵

B. THE INTRODUCTION OF THE DEMOGRANT: 1940 - 1955

By the 1940s, the Social Democrats were firmly in place in the Swedish government. As this was the party that professed support for the notion of equality between the sexes, their reign should have brought advances for women in general. However, their concept of equality did not initially reach far enough to create real change.

In 1944, the Social Democrats adopted a policy of equal pay for equal work, but at that time they were still concerned about the birth rate, so there were conflicting policies to encourage women to remain at home and have children. It was not until 1947, after the birth rate had increased, that married women were once again welcomed in the workforce.¹⁶ The government had adopted a full employment policy and the unemployment problems of the thirties had lessened during and after World War II.

A major influence on Swedish labour issues was the Basic Agreement of 1938. The LO and the Swedish Confederation of Employer's Organizations (Svenska arbetsgivareföringen, SAF) began meeting in 1936 to determine how labour and management could arrive at mutually acceptable conclusions in negotiations. The result was the Basic Agreement, which "resembles in many ways a mutual treaty of non-aggression, which makes mandatory an obligation to negotiate disputes and which sets out in detail the procedures to be followed."¹⁷ The Agreement established a procedure for negotiations, set the atmosphere for further collaboration, and determined that contracts

arrived at would be legally binding on both sides. This process also led to a strengthening of the LO by giving it the power to negotiate on behalf of all workers.

When it came to women, the situation in unions was more confused. In 1943, the LO appointed a committee on equal pay which recommended both equal pay for equal work and raising the overall salaries of women to the level of men's. The proposals were accepted, but it did not occur to the people in power at that time to do away with separate pay scales for women.¹⁸

Other new measures adopted following the committee's report were the creating of a Council of Women and a Women's Ombudsman within the LO. While these positions looked good and women were in a better position to formulate and present policies to the LO's governing bodies, few women were admitted to the power structures of the organization and men made most of the final decisions.

In 1948 a labour shortage led to the development of the Joint Women's Labour Council. The LO and the SAF once again joined forces to determine ways to attract more women to the paid labour force. The Council supported higher wages for women, increased day care spaces, and more part-time opportunities, but little was accomplished for the first number of years.¹⁹

In 1951, the LO adopted a stronger position on equal pay. The goal became one of equalizing income at a moderate level, and this concept was included in all wage negotiations from then on. However, it was not until after the separate wage scales were abolished that the differentials between male and female wages began to disappear. During the 1950s, the economic situation allowed all wages to increase and the proportions remained relatively stable.²⁰

In 1944 a new organization called the Central Organization of Salaried Employees (Tjänstemännens Centralorganisation, TCO) was established. Like the LO, it was formed to represent a variety of associations, but of white collar rather than blue collar workers. Another difference was that the TCO did not develop ties with a particular political party. The TCO had a higher portion of women than the LO and they were generally better educated so they were in a better position to make demands. Equal pay and equal employment opportunities were put forward as goals almost immediately.²¹

By 1950, 26.3 percent of the Swedish workforce was female²² and approximately sixty percent of the total workforce was unionized. Table 5.1 shows the changes in labour force participation and wages for males and females from 1929 - 1955.

TABLE 5.1²³

ECONOMICALLY ACTIVE POPULATION AND AVERAGE WAGES: 1929 - 1955

	Economically Active Population (%)		Average Wage (Kr/hr)	
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>
1929	66.1	28.7	1.25	.74
1940	69.3	25.2	1.53	.93
1950	65.2	23.2	2.85	1.93
1955			4.83	3.21

Politically, women in Sweden tripled the proportion of their representation in Parliament between 1937 and 1953, as indicated in Table 5.2, but they could hardly be considered a major force even then.

During the 1940s, pensions again became a major issue. The number of elderly people in Sweden was increasing, causing politicians to recog-

TABLE 5.2²⁴

WOMEN IN POLITICS: 1937 - 1953

	Lower Chamber			Upper Chamber		
	<u>Total</u>	<u>Women</u>	<u>% Women</u>	<u>Total</u>	<u>Women</u>	<u>% Women</u>
1937	230	10	4	150	0	
1941	230	17	7	150	0	
1945	230	18	8	150	2	1
1949	230	22	10	150	6	4
1953	230	28	12	150	6	4

nize them as a possible political force.²⁵ The pension programme was not providing an adequate amount for survival. In 1945, 6.2 percent of the total population was receiving social assistance, but the rate for men and women aged sixty-seven and over was 17.8 percent.²⁶ This led the government to revise the pension structure, in the form of the National Pension Act of 1946. Through this act the value of the pension was almost tripled. It also provided for the first time a pension benefit available to all citizens on the basis of age alone, regardless of other income.

The plan provided 1000 Kronor for a single aged person and 1600 Kronor for an aged couple. For those with little or no other income, the housing allowance and other supplements were still available on a means-tested basis. The new programme also made available survivor's benefits for the spouse or young children on the basis of need.

Post-war inflation caused a decrease in the value of the folkpension in the late 1940s. To deal with this the government passed a bill in 1950 indexing the pension to the consumer price index. In 1952, further legislation was passed to increase pensions by the level of the real increase in wages since 1946, and in 1954 a decision was made to do this on a reg-

ular basis. New means-tested housing and wives' supplements were also introduced at that time, with the total package adding up to a pension programme that maintained Swedish elders at a decent standard of living.²⁷ Up to that point men and women were receiving the same benefits under the Swedish pension legislation.

C. THE INTRODUCTION OF THE ATP: 1955 - 1965

This period brought many changes to Swedish society and brought an improvement to the status of women. The 1950s did not give the appearance of progress because numerically little was altered, but the wheels had begun to turn. Thus, by 1960, forty percent of women were in the paid labour force,²⁸ the government had signed the ILO Convention on Equal Pay and the Convention on Discrimination in Employment and Occupation,²⁹ and the LO/SAF agreement included plans for the abolition of separate wage scales for men and women.³⁰

A labour shortage in the 1960s resulted in a concerted effort to attract women for non-traditional jobs, including bus and taxi driving, welding, and drilling. A study conducted by the National Labour Market Board found that in the five years from 1960 to 1965, women had been hired into almost 100 job categories that had previously been held exclusively by men.³¹ However, by 1965 women still earned an average of only 71.7 percent of men's wages.³²

In the political arena, women's share of the seats in Parliament remained at the twelve to fourteen percent level throughout this period. Their party involvement was much higher as is indicated by Table 5.3.

which shows membership in the women's sections in 1964.

TABLE 5.3³³

WOMEN'S SECTIONS IN SWEDISH POLITICAL PARTIES: 1964

<u>Party</u>	<u>Total Membership</u>	<u>Membership in Women's Sections</u>
Left Party Communists	22,987	no women's section
Social Democrats	867,613	66,000
Center	116,113	62,000
Liberals	89,489	15,000
Moderate Unity	196,352	62,000

Another change was occurring over this period. Between 1950 and 1964, eighty percent of the growth of the labour force was due to an increase in the number of married women seeking employment. Partly as a result of this situation, the need for day care space increased but the supply was not available. In Stockholm in the mid 1960s, there were two thirds as many people on waiting lists for day care as the total number of spaces available. This resulted in a plan to add 500 spaces per year from 1966 to 1975, doubling the availability.³⁴

It was during this period that the supplementary pension debate came to a head. In 1946, about the same time that the demogrant pension was introduced, the Swedish government established a committee to investigate the possibility of initiating a compulsory, contributory, income-related pension insurance programme. The Commission reported back in 1950, outlining the principles such a programme should follow. A second Commission was established to work these principles into a detailed plan, and finally a third was appointed to do the final research. The result of this process was a report outlining three proposals, each of which had a different

base of support:

1. Compulsory supplementary pensions for all employees, financed by the employers and administered by Government authorities. This position was taken by the representatives of the Social Democratic Party and the Federation of Labour.
2. A government-administered supplementary pension of a maximum of 3000 Kronor, which should be voluntary. This position was taken by the representative of the Center Party.
3. A voluntary pension system administered by a private institution with a board chosen by employers and employees. Further rules about the pensions were to be laid down through collective bargaining between the Federation of Labour and the Employers' Association. This position was taken by the representatives of the Conservative and Liberal parties and by the representative of the Employers' Association.

The representative of the TCO partly supported the first proposition, but as many of the white collar workers already had pension agreements with their employers they felt the new plan should be voluntary.

The three proposals were put to a national referendum in 1957. The result was 45.8 percent in favour of the first option, 15.0 percent in favour of the second, and 35.3 percent in favour of the third. In 1958, the Social Democrats proposed a bill based on the first proposal, which was defeated. They called a special election following the defeat which increased their percentage of seats, but only by the amount given up by the Communists in support of the SDP position, resulting in 115 seats on each side of the issue. When the supplementary pension bill was again introduced on May 14, 1959, a Liberal who had previously been a Social Democrat was persuaded to abstain from voting and the bill passed by a count of 115 to 114. The regular election in 1960 saw an increase in support for the SDP, as the TCO had discovered that the new plan improved their situation and they offered their support. The Conservatives had

promised that a bourgeois victory would be interpreted as a mandate to rescind the motion.³⁶

The ATP soon accumulated a massive fund, which both the SAF and the LO agreed should be used to stimulate investment in Sweden.

In 1968, in response to such demands, the SDP government established a state owned financial institution to promote industrial reorganization and development, and to invest risk capital in socially beneficial projects which conventional private credit institutions considered unprofitable. By 1974 the state began to use the pension funds for direct purchase of common stock in privately owned companies to the amount of 500 million Kronor. Nevertheless, the predominant use of pension fund capital has been to finance goals in other areas of social and economic policy, most notably in the housing sector. Thus about 50 percent of pension fund investments have been allocated to non-profit housing construction companies and, as a result, the housing sector's finance has largely come under state control.³⁷

Another change to pensions during this period was the passing in 1962 of the National Insurance Act. This piece of legislation brought together health and maternity insurance, basic pensions, and supplementary pensions in a coordinated social insurance scheme, covering childbearing, illness, disability, old age, and death of a breadwinner in one package. The only special allowances maintained on a needs-tested basis were the housing allowance and the wives' supplement, available automatically to anyone on the Basic Pension with a total income below a certain level.³⁸

Finally, in 1964 flexibility was introduced into the system by the introduction of provisions for early or postponed retirement. Reduced pensions were made available at age sixty-three and delayed pensions up to the age of seventy provided an increase upon receipt of the pension of .6 percent for each month of delay.

D. THE LAST TWENTY YEARS

During the sixties, the LO and the Social Democrats developed a concept for a labour market policy designed to increase productivity and provide full employment. The three partners in the strategy, the LO, the TCO, and the SAF, formulated a number of programmes including improved vocational training, retraining, and an improved public employment service for more efficient matching of supply and demand. Part of the plan included decreasing the vast wage differentials that existed at the time. As a study had shown that two-thirds of the lowest paid workers were women, one of the first steps taken was an agreement to abolish separate female wage rates. The wage gap for men and women in manufacturing, within the LO-SAF bargaining unit, was narrowed from thirty percent in 1959 to seven percent in 1981.³⁹

During the period from 1965 to 1979, the number of men in the labour force remained unchanged while the number of women increased by thirty-nine percent. Women's share of the labour force rose from thirty-seven to forty-five percent and the participation rate increased from 40.5 percent to 63.5 percent.⁴⁰ While full equality was not achieved, the movement toward it in the labour force was steady, as is indicated by Table 5.4.

In 1969, the Social Democratic Party adopted an eight point programme for women:

- the goal is a society where rights, obligations and work are no longer allocated according to sex;
- a prerequisite for equality between men and women is that they have equal status in working life;

- sex discrimination in recruitment, promotion and wages must be eliminated;
- the economic independence of married partners is a basic condition for equality;
 - the family with two wage earners should become the standard model in the planning of long-range changes in the social insurance system;
 - the tax system should be the same for everyone regardless of sex, civil status, or form of cohabitation;
 - the right to paid leave from work after the birth of a child should be shared between the parents, since they should share the supervision and upbringing of the child; and
 - the struggle for equality should guide national planning.⁴¹

TABLE 5.4⁴²

WOMEN IN THE LABOUR FORCE: 1965 - 1980

<u>Year</u>	<u>Participation Rate^a</u>		<u>Average Wage^b</u>	
	<u>Men</u>	<u>Women</u>	<u>Men</u>	<u>Women</u>
1965	83.9	48.7	9.45	7.08
1970	80.6	52.8	14.28	11.43
1975	80.0	59.2	24.84	21.26
1980	78.4	64.6	40.45	36.38

In 1972, the Prime Minister established an Advisory Council on Equality Between Men and Women, made up of Party members, to investigate the possibility of developing special legislation to create equality. The Council reported back a year later, taking the position that special legislation could work against equality in the long run. Instead, they believed that a new view of society's social and economic development was necessary in the creation of reforms.⁴³

This Social Democrat position prevented the introduction of legislation until a Conservative government was elected in 1976. On July 1, 1980,

the Act on Equality Between Men and Women in Working Life became effective. The LO, SAF, and TCO were all opposed to the legislation. This opposition led to the stipulation that private sector employer-union contracts could include their own sections on equality. An Equal Opportunity Commission was established to ensure compliance.⁴⁴ In the first eighteen months, 146 complaints were received and three cases ended in the Labour Court. However, in the first case settled the decision was in favour of the woman and the employer had to pay a fine but the less qualified man who was hired over her kept the job.⁴⁵

Women's status within the unions themselves is a problem. Union leaders take the position that for men and women to be equal they should be treated equally, so both the LO and the TCO abolished their women's committees and established family committees to encourage men to take more responsibility at home. The difficulty is that women are not in an equal position to begin with, even in the unions, as is indicated by Table 5.5.

TABLE 5.5⁴⁶

WOMEN AS PERCENTAGES OF MEMBERS AND ELECTED OFFICIALS IN
SWEDISH TRADE UNION CONFEDERATIONS, 1977

	<u>LO</u>	<u>TCO</u>	<u>SACO/SR</u>
Members	36	46	32
Convention Delegates	18	20	24
General Council	9	16	15
Executive Board	0	20	20
National Union Presidents	0	8	8

There are some advances being made, for example both the LO and the TCO have paid staff members to work on equality issues, but there is still a

long way to go.

In the broader view, the Fredrika Bremer Association has been agitating for women's rights in Sweden for over ninety years. At the present time it has over 9,000 members active in a campaign for more women in public office and attempting to change people's attitudes through consciousness raising and other methods.⁴⁷

However, while there is a good deal of support for 'women's equality' in Sweden, there is a level of hostility toward 'feminism'. It has been argued that women have been able to achieve a higher level of equality in Sweden through collective action, so they do not need a strong feminist movement to reach their goals. Others, including Lovenduski and Scott, believe that women in Sweden have not been able to change attitudes as effectively as women elsewhere:

the women's rights programme in Sweden is defined according to male notions of equality. The apparent attitude of Swedish men is that women there are relatively well-off by comparison to women in other countries and have no right to ask for more of what are seen to be favours but which feminists would describe as demands for basic rights.⁴⁸

There is one feminist organization, Group 8, that was established in 1968 with a socialist feminist framework. They hold small local meetings and are concerned with issues ranging from the labour market to sexuality. In 1979 they began to organize on a national basis.⁴⁹

Where women have organized in strength in Sweden is in the political parties. All the major parties have women's sections with membership in the thousands. The independent women's section of the Social Democratic Party has developed its own positions on issues such as disarmament and nuclear power along with issues specific to women. The group has had a strong impact on party policy, such as the eight point programme for women

mentioned earlier. Table 5.6 shows the data on women's sections for the four major parties in 1984.

TABLE 5.6⁵⁰

WOMEN'S ORGANIZATIONS IN FOUR PARTIES, 1984

	<u>Year Founded</u>	<u>Membership</u>	<u>No. of Local Branches</u>
National Federation of Social Democratic Women	1886	45,000	807
Conservative Women's Federation	1920	67,000	150
Center Party Women's Federation	1933	71,000	1691
Liberal Party Women's Section	1935	29,000	N/A

Activities of the women's sections include encouraging women to vote or to run for office, train women for top posts in the party, and to deal with policy issues. They have enjoyed some success. In the 1970s women voted at a rate of ninety percent.⁵¹ In parliamentary elections women vote more frequently than men, although they are less likely to be a member of a political party.⁵² Table 5.7 shows the participation rate of women in various party activities in 1982.

TABLE 5.7⁵³

WOMEN IN PARTY ACTIVITIES, 1982

Party	Members			Congress			Executive Board		
	<u>Total</u>	<u>Women</u>	<u>%</u>	<u>Total</u>	<u>Women</u>	<u>%</u>	<u>Total</u>	<u>Women</u>	<u>%</u>
Center	140,941	10,993	8	285	91	32	17	4	24
Liberal	47,556	21,532	45	220	95	43	27	12	44
Moderate	155,500	63,000	41	200	70	35	30	9	30
Soc. Dem	1,205,064	363,706	30	350	119	34	27	8	30
Communist	17,793	6,714	38	313	112	36	35	12	34

In elections, Swedish women are still controlled by the party list. There was an attempt made by the Fredrika Bremer Society in 1980 to have a requirement that every second name be a woman's, but it did not receive approval. Some parties have begun to move toward this practice on their own, and in 1982, ninety six women were elected to parliament. Table 5.8 shows the election statistics for Sweden, 1965 to 1982.

TABLE 5.8⁵⁴

WOMEN ELECTED TO PARLIAMENT: 1965 - 1982

<u>Year</u>	<u>Total</u>	<u>Women</u>	<u>% Women</u>
1965	233	31	13
1969	233	36	15
1971	350	49	14
1973	350	74	21
1976	349	75	21
1979	349	92	26
1982	349	96	28

There has been at least one woman minister in each cabinet since 1954, and for the past eleven years, every parliament has appointed a woman to work with the social affairs portfolio.⁵⁵ Issues they have addressed have included, among other things, widow's pensions and homemaker's pensions (the latter not being very popular).

One last area in which Swedish women are trying to find a foothold is the corporate structure. Powerful interests in Sweden are most commonly represented by membership on boards, committees, and councils and these have a well developed structure. Only fifteen to twenty percent of the membership is nominated by politicians or political parties, while others represent various interests and associations. Due to women's lower

position in the labour market, the unions, and elsewhere, they have not achieved much strength within the corporate system. In 1982, women accounted for only sixteen percent of the positions on public boards, councils, and committees.⁵⁶ The highest proportion of female representation was in social affairs, while committees dealing with civil service affairs and finance had no women at all.

The pension structure in Sweden has remained basically the same in Sweden since 1962. In 1976 the official retirement age was lowered from sixty-seven to sixty-five. In 1976 a plan was introduced for partial pension. Under the plan people aged sixty to sixty-four can reduce their hours to work part-time, at least seventeen hours per week, and replace fifty percent of the lost wages with a pension. In 1981, approximately thirty percent of the eligible population took this option.⁵⁷

The pension level in Sweden is quite high and replaces more of pre-retirement income than that in most other countries. In 1981, a single pensioner with the Basic Pension and housing allowance alone received 33,920 Kronor, and there were no taxes and few medical costs.⁵⁸ While many women would fit this category an ever increasing number are eligible for the ATP, and as women's wages are coming closer to reaching the levels of men's, women are increasingly retiring on decent pensions in Sweden.

E. CONCLUSION

Women in Sweden, like those in Denmark, were granted certain rights before they became recognized as a strong movement in society. However, this did not stop women from organizing for their own purposes. The women's movement was split according to class, with upper and middle class

women lobbying for political rights and working class women joining the male worker's struggle in class issues. Even the unions were split by class as women in white collar positions formed their own organizations.

The subordinate status of women was clear, as it took until the 1960s for separate wage scales for women to be abolished. The situation in Sweden was quite confused for a number of years as the government developed legislation to support equality but at the same time wanted to encourage women to stay home and have more children. Women's role in the labour market was subject to varying attitudes, depending on the level of unemployment or on labour shortages. This helped to reinforce subordinate status as women were expected to band with the needs of society.

Politically, women were active, but they did not receive a lot of support. Even more so than in Denmark, women in Sweden had to have support of the party hierarchy to get elected. The list system used in Sweden did not allow any personal voting, so women were dependent on the will of persons who established the order of priority.

In the 1960s, labour shortages resulted in women being recruited for non-traditional jobs. A decision to support wage solidarity on a broad level resulted in the wage gap between men and women shrinking from thirty percent in 1959 to seven percent in 1981. However, women are still subordinate as is demonstrated by the fact that in its first eighteen months of existence, the Equal Opportunity Commission received 149 complaints. Women are still paid less, are less likely to be found in top positions in the unions or in politics, and women are not well represented in the corporate structure.

Many Swedish citizens have negative attitudes about feminism, believing

that equality can only be achieved by treating all people equally. The difficulty with this position is that women are not beginning from an equal status. Both the Social Democratic Party and the LO have been moving away from policies directed at creating equality for women, and toward policies that encourage men to take more responsibility at home. These moves have been quite recent, so their impact cannot yet be judged. However, the theory cited in Chapter II would suggest that women may suffer in the long run if they are not given more opportunity to improve their status now.

The approach to pensions that is followed in Sweden did provide equal benefits to women until the ATP was introduced to meet the goal of income replacement. As women have always earned less than men in Sweden, their pensions cannot reach the same level. Women's incomes and participation rates have increased over the years, but equality is still a dream.

NOTES

1. Dorothy Wilson, *THE WELFARE STATE IN SWEDEN*, (London: Heinemann, 1979) pp. 4 - 5.
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CHAPTER VI

CANADA

The format for the Canadian study is like the others. The first section deals with women in Canada from Confederation to the Depression. As Canada was a relatively young country and people were so spread out, the surprising thing is that there were a number of well organized women's groups. The second section looks at the World War II and the post war periods. The impact of these times on women was to have a lasting effect. The third period, 1956 to 1970, was a period of expansion in Canada and this was reflected by a number of changes in pension policy and the development of an organized women's movement. Finally, I will look at the current situation, to see how far women have progressed over the years.

A. WOMEN IN CANADA, 1867 - 1931

In many ways, the history of women in Canada does not compare with that of women in Europe. The people who chose to settle in Canada usually did so because of the opportunities available (or those they thought were

available) or because they were dissatisfied with some aspect of their lives in their homelands. As such, there was not necessarily a cross-section of people arriving in Canada, and different issues took focus.

One of the chief differences was the size of the land itself. Many people came to Canada to settle and work the farmland. Well into the twentieth century, the majority of Canadians still lived in rural areas. A side effect of this situation, particularly in the days before modern transportation was introduced, was the isolation felt by many women on the farms and in small towns.

Women in Canada in the late nineteenth century were likely to be working very hard, but in occupations that do not show up in the statistics: That is, primarily as farmers' wives. Life was not easy and mortality rates were very high, especially in the child bearing years. Girls and women aged one through forty-two faced a higher risk of death than males every year. However, if they survived that long they could generally count on outliving their husbands.¹

In 1891, women made up only 12.2 percent of the paid workforce in Canada.² Occupations were primarily in domestic work, sales, office work, teaching, and nursing, all of which were considered to be acceptable for young women if they had to work, but the preferred role was marriage. In 1909, the Royal Commission to Inquire into Industrial Disputes in the Cotton Factories of the Province of Quebec found that 42.3 percent of the workers were women, 26.6 percent were persons under the age of eighteen, and that they were working eleven hours per day. This was not acceptable:

In determining what the maximum number of working hours should be, economic considerations alone demand that a full regard should be had for the effects of long and continuous employment, whatever its nature, upon the constitution of women, and their

place in the social economy of a nation. Excessive work bequeaths a legacy of weakness or disability to those who directly or indirectly are affected by it. In the upbuilding of a nation this is a factor which cannot be too constantly kept in mind.

If Canada is to have a hardy and intelligent body of producers, on which primarily her industrial position among the nations of the world will depend, she cannot view with too much caution all those factors which go to the making of a nation's manhood, and of these none are of like importance to the health and well being of the mother and the child . . . ³

Women who survived all the hazards of youth and middle age faced new difficulties as they got older. Women who had never married were not likely to have been making more than a subsistence wage in the workforce, so if they had to retire they were likely to become dependent on charity, unless they had other family who were willing to care for them.

Women who had depended on their husbands for support were no better off if, as was likely, they became widows. One study found that less than one in four of the wills left by husbands in Peel County gave the wife any property or fortune in her own right, leaving her dependent on her son or an executor. In the period around the turn of the century, widows were the chief recipients of charity. ⁴

Women began organizing in Canada on a large scale as early as the 1870s, primarily due to the efforts of women such as Lady Ishbel Aberdeen, the wife of the Governor General. Women's groups were mostly middle class organizations with social goals, although some were concerned with women's rights. Many of the first groups had a religious base, such as the Woman's Missionary Societies, at least six of which developed among different denominations between 1876 and 1886. Many of these groups quickly got involved in charitable work in Canada and abroad. ⁵

The Woman's Christian Temperance Union (WCTU) and the Young Women's

Christian Association (YWCA) also developed in this period. The WCTU put most of its energy initially on prohibition issues and defense of the home but it also later supported woman suffrage. The YWCA had similar concerns, but moved further toward protection of young women by ensuring that they had proper religious education and 'womanly' skills and helped to place them with moral employers.⁶ Other similar groups, but neither as large nor as strong, developed as well.

In 1890, Lady Aberdeen travelled to the prairies where she 'discovered' the isolation women faced. She encouraged the development of the Aberdeen Association, through which women distributed literature which "reminded recipients of national and religious loyalties"⁷ to women in isolated regions.

In 1888, Canada was one of eight countries to send women to the founding meeting of the International Council of Women (ICW) in Washington D.C. At the 1893 ICW meeting in Chicago, Lady Aberdeen became the international president. This led to the development of the National Council of Women of Canada (NCWC), also presided over by Lady Aberdeen. The wives of the Prime Minister and the Leader of the Opposition were made honorary vice-presidents-at-large to maintain a non-partisan balance within the organization. Twenty-three local women's organizations from across Canada had joined the NCWC by 1899.⁸

The NCWC was a middle class organization, representing mostly middle class women. Women's labour groups did not become members for a number of years, and very few ever joined at all. The purpose of the organization was to put a feminine influence over all aspects of Canadian life through strengthening the family, which they believed was being weakened

by the increasing urbanization and industrialization.⁹

The suffrage movement in Canada had its first formal base in 1877, in the form of the Women's Literary Society. This was followed by the Dominion Women's Enfranchisement Association, which joined the NCWC in 1894 with the hope of gaining support for the cause. However, many women were afraid of the possible implications of enfranchisement, so it took sixteen years to persuade the Council to adopt a motion in support of woman suffrage.¹⁰

Suffrage was never a major issue for most Canadian women. The largest base of support was reached in 1914, with twenty-two suffrage societies and a total membership of 10,000, or 0.2 percent of the adult population in Canada.¹¹ Most suffragists were well educated and active in other reform issues as well.

The main force behind the movement was less one of rights than one of elitism: Canadian society could be better preserved, if women could exert their maternal influence on the public sphere.

Women like Stowe and Denison demanded complete economic independence for women and their right to a choice of career both before and after marriage. But the majority were social reformers first and this made them staunch supporters of the traditional family. They were social conservatives who advocated votes for women because they wanted good Christian womanhood to help restrain the pace of social change and tame social deviants.¹²

Women were granted the vote in 1918 in national elections. It was believed that women would be likely to support the war effort because their sons, husbands, and brothers were overseas, and the government needed that support. Provincially the date of enfranchisement ranged from January 1916 in Manitoba to 1940 for women in Quebec. The first woman elected to a provincial legislature was Louise McKinney of Claresholm, Alberta, in

1917, with a small number of others following within the next few years. However, it was not until the 1960s that women began to be felt as a major force. Agnes MacPhail was elected to the House of Commons in 1921, where she remained the only woman until 1935.¹³

After gaining the franchise there was still one major hurdle for Canadian women. Under the BNA Act, women were "persons in the matter of pains and penalties, but not in the matter of rights and privilges." This matter was taken to court time and again to determine whether women could have dower rights, sit as judges, or even be called to the bar, and finally came to a head when Prime Minister Robert Borden said he could not appoint Emily Murphy to the Senate because she was not a 'qualified person'. The Supreme Court, after a five week debate, concurred with the ruling. In 1929, the case was taken to the final level, the Judicial Committee of the Privy Council in London, where the decision was reversed, settling the matter once and for all.

In the labour market, women were moving away from domestic service and more into clerical, sales, and service positions. Their status as workers was questionable. In 1914, the Trades and Labour Congress of Canada passed a resolution calling for equal pay for equal work, but it was generally assumed that women would stop working when they married. In 1921, the federal government passed a regulation requiring women to resign from the civil service when they married.¹⁴ Table 6.1 shows the proportions of men and women in the workforce from 1891 to 1931.

Throughout most of the period under discussion, pensions were a major issue in Parliament. As mentioned previously, many elderly women were living in poverty and there were many men whose circumstances were not

TABLE 6.1¹⁵WOMEN AND MEN AS A PERCENT OF THE
LABOUR FORCE: 1891 - 1931

<u>Year</u>	<u>Women</u>	<u>Men</u>
1891	12.2	87.8
1901	13.4	86.6
1911	13.5	86.5
1921	15.4	84.6
1931	17.0	83.0

much better. In 1891, an Ontario Royal Commission found that many older people were ending up in jail for vagrancy, and recommended that poor houses be established in each county to meet the needs of the homeless. Trade unions were also beginning to gain strength at that time, and one of their requests was for a system of pensions.¹⁶

In 1905, Parliament approved a pension plan for cabinet ministers who had held their post for at least five years. At the same time, they were telling average citizens that they should be purchasing pensions through private insurance companies, because other approaches would be experiments in socialism.¹⁷ A compromise was entered in 1908, through the Government Annuities Act. This was a programme designed to encourage thrift through the purchase of annuities for old age. It was to be administered by the government and had an upper limit, originally set at \$600 per year, to prevent the rich from exploiting the system. It did not take long, however, to discover that only the rich could take advantage of the programme, because the general working population simply did not earn enough to have money left over to save. The programme remained in place with few modifications until 1967, when new regulations took it from

sight, although service was maintained for existing annuities.¹⁸

Between 1906 and 1914, two special committees were established by the government to investigate the need for pensions. However, it was not until MacKenzie King was elected Prime Minister and introduced the concept of 'positive' liberalism that further action was taken,¹⁹ and even then outside influence was required.

J.S. Woodsworth had been working in a mission in Winnipeg where he realized that the virtues of self-reliance and individualism were not enough to ensure survival in modern society, and that charity alone could not meet the need for aid.²⁰

In 1919, the Winnipeg General Strike helped to spur the labour movement, and in 1921, twenty-nine Labour representatives contested seats in Parliament. Of these, only two, Woodsworth and William Irvine, got elected. Woodsworth was a reformer and offered support to whichever party presented policies which he favoured. The 1925 election brought back a minority government, and in order to gain support from the Labour and Progressive Members of Parliament, the Liberals introduced a bill on pensions.²¹

The Old Age Pensions Act, first introduced in 1926, made pensions available to British subjects or widows of British subjects, who were seventy years of age or over, who had lived in Canada for twenty years, and who had not transferred property to become eligible for the pension. It was means-tested and provided a maximum pension of \$240 per year to pensioners who had no more than \$125 per year of outside income. The bill was passed in the House of Commons but defeated in the Senate. Following another election in 1926, the bill was reintroduced and passed in both

Houses by March 1927.²²

B. THE WAR AND POST WAR PERIOD: 1939 - 1955

The Depression in Canada resulted in a quarter of the workforce being listed as unemployed, but World War II turned the situation around. As jobs opened up women were recruited to fill them, resulting in an increase from a total of 638,000 employed women in 1939 to an estimated 1,077,000 by October of 1944. This was never intended to be a permanent situation, and for as long as possible government recruitment programmes avoided encouraging married women with children into the workforce.

By June 1943, 255,000 women were employed in the industrial war effort and several thousand others had joined the Women's Divisions of the Armed Forces. As the need for workers continued to grow it became necessary to recruit married women. Day care centres were provided for women with children who were employed in war-related industries. An amendment to the Income Tax Act also added an economic incentive by allowing married women to earn up to \$750 without their husbands losing the right to claim the full married status exemption.²³

When the war ended these inducements ended as well, and the young unmarried women were once again encouraged to return to the traditionally female occupations. Women had moved from a total of 19.8 percent of the workforce in 1941, to 31.4 percent in 1945, and by 1946 were back down to 22.7 percent of the total.²⁴

Between 1939 and 1955, a total of eight women had seats in the House of Commons. They represented four different parties, Liberal, Conservative, Unity, and Cooperative Commonwealth Federation, and none were given

a ministerial post prior to 1957. Six women were appointed to the Senate between 1930 and 1955, and five of these were Liberals. Provincially, women were no better off. Alberta and British Columbia citizens were more willing to elect women to their legislatures, but in eastern Canada most provinces saw their first women elected in the 1960s.

Generally, throughout this period women were not considered to have much of a role outside the family. Women were expected to depend on their husbands for an income, and if they became widows they were to live on their husbands' estates. The reality of the situation in 1951 is shown in Table 6.2.

TABLE 6.2²⁵

ECONOMIC STATUS OF MEN AND WOMEN, 1951

	<u>Women</u>	<u>Men</u>
a. Percent economically active	17.8	60.7
b. Percent of the labour force	22.9	77.1
c. Percent of the population	49.4	50.6
d. Total population aged 65 + (000s)	535	551
e. Percent aged 65 + with incomes less than \$1000 per year	88.0	52.0

The system of old age pensions in Canada had been under attack for many years because of its inadequate provisions. By 1950, over forty percent of Canadians over the age of seventy were receiving the income tested benefits, and another significant portion were living on incomes too high for them to be eligible for the pension but too low to provide decent levels of housing and nutrition.²⁶ Parliament assigned another committee to assess the needs of the aged in 1950 and in 1951 the Old Age Security Act was introduced.

Under the new legislation, all Canadians who met the residency requirements became eligible for a pension of forty dollars per month when they turned seventy. There were no income tests and a new tax was levied on personal incomes, corporate incomes, and sales of manufacturers to pay for the programme.

At the same time, the Old Age Assistance Act was introduced to provide a means-tested income to poor people aged sixty-five to sixty-nine. The maximum for this pension was also set at forty dollars per month. Wives of pensioners were not eligible for assistance under this plan, and had to wait until they turned seventy to receive their own pension.

C. THE EXPANSION YEARS; 1956 - 1970

In Canada, the period following the war was marked by affluence and political conservatism. However, the demographics of Canadian society were beginning an irreversible change. Life expectancies were increasing, fewer children were being born to each family, young couples were moving across the country putting an end to extended family patterns, and divorce rates were increasing. More women were beginning to find that homemaking was not satisfying all their personal needs.

Once again, women served the need for a cheap pool of labour as offices and the service sector were expanding. By 1960, approximately thirty percent of all women were working in paid employment and they made up approximately twenty-seven percent of the total labour force. Women's incomes were consistently lower than men's, but their segregation into particular job categories made it difficult to pinpoint as discrimination.

One of the issues that brought Canadian women together in the 1960s

was birth control. Although birth control was available, it was technically illegal according to the Criminal Code. Planned Parenthood Canada was established in Toronto in 1961 with one of the chief purposes being to get the law changed. The group received much public support and little interference. The government revised the Criminal Code in 1968 and in the process simply removed contraception from the list of offences.²⁸

Another issue that women became active in was peace. When the Summit Talks between the U.S. and the Soviet Union broke down in 1960, the Voice of Women was established. Within two years they had a national membership of about 10,000 women, they organized two international women's peace conferences, and they helped to bring about the partial Test Ban of 1963.²⁹

Over the years a number of women's groups from across the country had established the practice of travelling to Ottawa on an annual basis to present their concerns to the government. Many of the issues and resolutions were similar but groups frequently had different solutions in mind, making it easy for the government to do nothing other than set the groups against each other.

In 1966, Laura Sabia, as president of the Canadian Federation of University Women, invited thirty-five national women's organizations to Toronto to develop a joint package of resolutions. They called themselves the Committee for the Equality of Women, and in the fall of 1966 they met with the federal cabinet. The group included representatives of labour, professional associations, the three major political parties, and the National Council of Women, and it presented the same brief in both French and English. Chief among their demands was a call for the establishment of a Royal Commission on the Status of Women.

The government took two to three weeks to respond, finally choosing not to have the commission. When a Globe and Mail reporter asked Sabia how she would respond she did not have a plan prepared: To get him off her back she said she could get two million women to march to Ottawa, and the next day that was the headline. Cabinet reconsidered their position and the Royal Commission was created.

The Commission, chaired by Florence Bird, issued their report in September 1970. They had received 468 briefs and more than 1000 letters, and heard presentations from over 890 witnesses in fourteen Canadian cities. The report contained 167 recommendations covering issues from birth to old age and all aspects of life.³⁰ Table 6.3 provides some general information on the status of women in Canada in 1970/71.

TABLE 6.3³¹

WOMEN AND MEN IN CANADA, SELECTED STATISTICS: 1970/71

	<u>Women</u>	<u>Men</u>
a. Percent of the population	50.0	50.0
b. Percent of the labour force	34.3	65.7
c. Share of total income	22.1	77.9
d. Participation in the labour force (%)	39.4	77.3
e. Unemployment rate	6.6	6.0
f. Average annual earnings (full-time)	\$5,232	\$8,770
g. Average annual earnings (all)	\$3,307	\$7,056
h. Population aged 65 + (000s)	962	782
i. Percent of population 65 + living with family	40.7	66.6
j. Percent of population 65 + living alone	24.2	11.1

Women were still under represented in politics. A total of thirteen women held seats in the House of Commons between 1955 and 1970 and Ellen

Fairclough became the first woman Cabinet Minister when she was appointed as Secretary of State in 1957. (In 1958 she also became Acting Prime Minister for two days.) Overall, the statistics were not impressive. There were a total of 134 federal and provincial elections between 1919 and June 1970. Out of 12,262 candidates, only 300 were women. Of 6,845 legislators who were elected, only sixty-seven were women.³²

A number of changes were introduced to the Canadian pension structure throughout this period. In 1956, the benefit payable through the Old Age Security Act was increased by fifteen percent, and in 1957 it was increased again to fifty-five dollars per month. In 1960, the programme was extended to cover alien residents who had lived in Canada for at least twenty-five years of their adult lives. In 1962, the plan was again increased, by ten dollars per month.

Since the 1930s, various groups had been campaigning for supplemental work-based benefits. People who entered retirement wanted some means to maintain their standard of living, but the majority of workers did not earn enough to save large amounts for retirement. Therefore, employment based pensions became the goal of organized labour.

Government members also recognized the need for a pension that provided better benefits with some assurance of cost control. Private pensions were not adequate, and some people hoped that competition through the public sector would force them to improve their services. A government plan would automatically be vested and portable, providing certain guarantees that people could not find elsewhere.³³

In 1963, the Liberals won the federal election with a promise to act quickly on a number of issues, including pensions. They were opposed by

the insurance companies and the Chamber of Commerce. The campaign was aided by organized labour, primarily the Canadian Labour Congress, who began a postcard and letter campaign, and by business and welfare support groups.

The Canada/Quebec Pension Plan finally became a reality in 1965. It covered all employees between eighteen and seventy years of age who earned at least \$600 per year and all self-employed persons who earned at least \$800 per year. Contributions were made by both employers and employees, amounting to 3.6 percent of the income up to a maximum of \$5000 per year insurable earnings. The intention was to adjust the ceiling annually according to the Consumer Price Index, but not more than two percent per year. The pension was to equal twenty-five percent of the person's average lifetime pensionable earnings, but only after it had been phased in over a ten year period.

Another change introduced in 1965 was a plan to reduce the retirement age for Old Age Security pensions. Beginning in 1966, the age was reduced by one year every year through to 1970, with the final age being sixty-five. At the same time it was decided to index pensions annually. By 1970, the pension rate was \$79.58 per month.

One other change was introduced in the 1960s, intended as a temporary measure but eventually becoming one of the staples of the programme. This was the Guaranteed Income Supplement. The Liberal government was in the process of developing the C/QPP, but pressure was building for an increase in the OAS as well. Concern was developing for two reasons: First, there were many people who were too close to retirement to benefit from the new work related pension, and second, universal increases did nothing to reduce

the relative differential between those who received only a universal plan and those who also received a work based pension.

The GIS was introduced in 1967 as a means-tested benefit for people whose incomes fell below a certain point. The intention was to provide the benefit for the ten years while the C/QPP was being phased in. However, the programme filled such a large need that by 1970 the end date was removed and the GIS became a permanent part of the Old Age Security Act. Table 6.4 shows the results of the changes to pension legislation in the 1960s.

TABLE 6.4³⁴

PENSION INCOME IN CANADA, 1971

a. Maximum Benefits	
Old Age Security	\$80.00
Guaranteed Income Supplement	55.00
C/QPP	52.51
b. Incidence of Low Income (%) for Elderly Families and Individuals	
Male head families	12.9
Female head families	24.7
Unattached males	48.4
Unattached females	62.2
c. Percent of People Aged 20 - 64 Contributing to C/QPP	
Male	97.4
Female	53.1

As these statistics indicate, the improvements to the pension structure did not guarantee a decent living standard for Canadian people over sixty-five, and being old, female and alone meant the chance of living in poverty was better than six out of ten.

D. THE CURRENT SITUATION

One result of the work to get the Royal Commission on the Status of Women established was the permanent formation of a national lobby group for women, the National Action Committee on the Status of Women (NAC). In 1972, 500 women representing forty-one organizations got together in Toronto. Laura Sabia was elected to chair the organization, which adopted dozens of resolutions on issues including abortion, women's studies, sex role stereotyping, day care, and a guaranteed annual income. They also passed a resolution calling for the creation of Status of Women Councils in the federal and all provincial governments to monitor equality issues on an ongoing basis.

Later that year, the Liberal government appointed the first ever Minister Responsible for the Status of Women, and the Canadian Advisory Council on the Status of Women (CACSW) was established. Some provinces have also formed councils with varying degrees of success.

The Royal Commission on the Status of Women studied the issue of women in politics. They found that women had better luck winning an election than they did winning the nomination. The problem appeared to be concern among local constituents that a woman could not win the seat. Women were more likely to be nominated in a riding which the party had already determined was a lost cause.³⁵

Following the show of strength in the late 1960s and early 1970s, more women began to show up on the political scene. Between 1970 and 1984, forty-one women were elected to the Canadian Parliament, more than twice the total number seen in the previous fifty years.

Women's studies programmes have been introduced in campuses across

Canada since the mid 1970s. Programmes have also been developed in public schools to encourage both girls and boys to take non-traditional courses. Sex education and family life education have also been included in the curricula of some schools.

Child care has been an ongoing concern for women in Canada and in 1986 a Parliamentary Task Force was appointed to look into the issue. In 1987, the Task Force reported back and both the Liberals and the New Democrats issued their own minority reports. Each party has a different solution to offer for the child care crisis, and this promises to be a major issue in the next federal election.

The status of women in the labour market has changed somewhat over this last period. By 1986, 65.2 percent of the women in Canada aged twenty to sixty-four were active participants in the labour force, making up 42.9 percent of the total.³⁶ Women are also more likely than men to be unemployed but generally for shorter periods. Almost half of all employed women in 1986 worked in clerical and service positions, and most others worked in sales, managerial and administrative positions, medicine, teaching, and fabrications. Only 12.2 percent of women worked in all other occupations combined. Table 6.5 shows the growth of income for men and women from 1971 - 1984.

While women in Canada are not likely to be members of unions, this area too has shown growth in the 1970s and 1980s. Many women work in sectors of the workforce that have never been unionized. In 1972, a group of women workers in Vancouver founded the Service, Office and Retail Workers Union of Canada (SORWUC) and in 1977 they won a Canada Labour Relations Board decision that bank employees could organize branch by branch instead

TABLE 6.5³⁷

AVERAGE ANNUAL EARNINGS BY SEX: 1971 - 1984

Year	Full-Time		All Workers	
	Women	Men	Women	Men
1971	\$ 5,232	\$ 8,770	\$ 3,307	\$ 7,056
1973	6,184	10,434	3,887	8,402
1975	8,231	13,674	5,200	10,815
1977	9,790	15,777	6,442	12,690
1979	11,743	18,537	7,673	14,981
1982	16,056	25,096	10,472	19,164
1984	18,136	27,675	11,949	20,935

of nationally. However, SORWUC was unable to organize on a large scale.

Some of the larger national unions, including the Canadian Union of Postal Workers and the Canadian Union of Public Employees, have become more active in fighting for issues of concern to women, such as maternity leave.³⁸

Table 6.6 shows the level of unionization of women workers in selected industries.

TABLE 6.6³⁹

UNIONIZATION AMONG CANADIAN WOMEN IN SELECTED INDUSTRIES, 1982

Industry	No. of members	% Unionized	Women as % of Unionized Workers
Agriculture	20,454	0.2	2.5
Manufacturing	779,397	44.3	19.3
Construction	271,243	6.8	0.7
Transportation	446,570	54.0	21.0
Trade	147,953	9.0	38.3
Finance	16,582	3.0	62.3
Services	758,398	26.3	64.0
Public Administration	508,600	68.7	35.8

Another issue for women in the 1980s was the development of the Charter of Rights and Freedoms in the Constitution. At first, the Charter was not going to include protection for equality on the basis of sex. This was changed after a battle led by CACSW, NAC and the National Association of Women and the Law. However, in negotiations with the provinces, an 'opting out' clause was added to allow provinces to use their own human rights legislation if it conflicted with certain sections of the Charter. Section 28, the guarantee of women's equality, was included in the deal. Another battle began, first at the federal level and then within each province, ending when all premiers agreed that Section 28 could remain a paramount section of the Charter.⁴⁰

Women of the eighties face a new threat in the form of R.E.A.L. Women (Realistic Equal and Active for Life). This right-wing, anti-feminist group has been lobbying the federal government to ignore NAC on the grounds that NAC does not represent the majority of Canadian women. R.E.A.L. Women is pro-family and pro-life, and has policies opposing equal pay for work of equal value, equal rights for homosexuals, nationally funded day care, and abortion. They have managed to find support among some Conservative politicians, and at present the funding available through the Women's Program is threatened.

One area that has been discussed by women's groups, politicians, Royal Commissions, and the public, has been women's pensions. As mentioned earlier, older unattached women in Canada have a very high poverty rate, and many people consider this unacceptable. In her 1981 report, Louise Dulude stated:

Generally, our pension system is a disaster for women because it reproduces all the economic injustices they suffered throughout their lives. If they lived a life of poverty because they were taught to rely on a man who subsequently failed them, their pensions will almost certainly also be under the poverty line. If they worked full-time outside the home all their lives at dirty and exhausting jobs that paid little because they were done by women, they will get very low pensions as a result.⁴¹

One study of the incomes of people who retired in 1980 found that over seventy-two percent of women had annual pre-retirement incomes of less than \$9,999, while just over thirty-seven percent of men were within this range.⁴² This has a direct bearing on retirement income, as poor elders are much more dependent on government transfers for survival. The percentage of women in the workforce is increasing, meaning they have a greater likelihood of receiving work related pensions, but as long as women's income remains below the level of men's the pensions will be lower as well.

Many solutions to the 'pension crisis' have been suggested over the years. Organized labour has recommended that the provisions under the C/QPP be increased to a maximum of fifty percent of insurable earnings (up from twenty-five) to ensure earnings replacement, and that both the OAS and the GIS be increased to twenty percent of the average industrial wage. They also recommend that all pension plans be required to pay a survivor's benefit of at least fifty percent of the pension in the case of a covered worker's death. The CLC believes that this would provide a fair and equitable pension to all Canadians.⁴³

The federal Green Paper on pension reform recommends expansion of the C/QPP and leaving OAS and GIS as they are. The plan would increase the drop-out provisions for women at home with children and improve survivor's benefits.⁴⁴

In 1977, a Quebec special committee on pensions, Cofirentes, recommended increasing OAS and GIS to provide pensions at least at the poverty level for Canadians with no other income. They also suggested that QPP should be increased to provide the basic pension for working people, and that survivor's benefits should be increased but available for a shorter period following the death of the insured.⁴⁵

The Economic Council of Canada recommended in 1979 that OAS be phased out entirely and replaced by an expanded version of GIS. They also suggested that homemakers be included in the C/QPP with an average retirement benefit equal to the average benefit received by women in the labour force.⁴⁶

The Canadian Advisory Council on the Status of Women recommended expansion of C/QPP under a new formula that would provide higher benefits to low income earners and extension of the drop-out provisions. They also concluded that homemakers should be included in the plan, with contributions paid through a general increase in the contributions of workers or through taxes for women caring for young children or disabled family members, and by their spouses if the women had only their husbands or school aged children to look after. The final recommendation in the CACSW report was that all C/QPP pension credits earned by spouses living together should be shared equally upon retirement, showing recognition of their equal value in running the household.⁴⁷

Monica Townson, a consultant who has been advocating for pension reform, takes the position that what is most needed is reform that would help the current poor seniors, as the majority of women now participate in the labour force and earn pensions of their own. Her suggestion is that OAS and GIS should be increased to provide a decent minimum. She also

recommends credit-splitting and further investigation into the issues surrounding survivor's benefits.⁴⁸

With all these and many other suggestions to work with, it is not surprising that the federal government is having trouble pleasing people. Their immediate response is that there is not enough money available for major reform at the federal level. However, a number of changes have been introduced. In 1975, the Spouse's Allowance was added to OAS, providing income tested benefits to people aged sixty to sixty-four whose spouses were receiving the OAS pension. The benefit amount payable through GIS has been increased at least three times since 1979, not including the regular quarterly indexing. In 1984, the Old Age Security Act was amended to guarantee the same basic minimum pension received by Canadians would be paid to immigrants who had previously only qualified for partial pensions.⁴⁹

A bill introduced in Parliament in 1984 was aimed at improving the pension benefits available through private pension plans. The issues covered by the bill included portability, vesting, pensions for part-time workers, and equal treatment for men and women.⁵⁰

Finally, amendments to the OAS in 1985 provided for spouse's benefits to be available to all widows and widowers aged sixty to sixty-four who met the income and residence requirements. Under the new provisions, it would not make any difference how old the deceased spouse was when he or she died. The widowed person must remain single, however, to benefit from the plan.⁵¹

The following tables show the number of beneficiaries and average amounts received from OAS, GIS and Spouse's Allowance in 1985, and the gross amounts paid, number of beneficiaries, and maximum benefits available

under OAS, GIS, Spouse's Allowance and C/QPP in 1987.

TABLE 6.7⁵²

PUBLIC PENSION BENEFICIARIES AND AMOUNTS, 1985

	<u>OAS</u>	<u>GIS</u>	<u>Spouse's Allowance</u>
Number of recipients			
Male	1,083,683	490,229	8,573
Female	1,486,904	789,951	80,488
Average Benefits	\$3,197.48	\$2,277.53	\$2,671.80

TABLE 6.8⁵³

PENSION BENEFICIARIES AND AMOUNTS, March 1987

Canada/Quebec Pension Plan:

Gross amount paid for retirement pensions	\$366,221,200
Gross amount paid for survivor's pensions	80,586,600
Average monthly retirement pension	269.37
Average monthly survivor's pension	179.51
Average new retirement pension	290.76
Average new survivor's pension	195.64
Maximum new retirement pension (Dec. 1986)	486.11

Old Age Security:

Gross amount paid for basic pension	\$813,028,275
Number of recipients	2,748,504
Monthly benefit (April 1, 1987)	300.34

Guaranteed Income Supplement:

Gross amount paid	\$295,312,239
Number of recipients	1,345,391
Maximum monthly benefit (April 1, 1987) Single	356.94
Married	232.47

Spouse's Allowance:

Gross amount paid	\$ 41,196,159
Number of recipients	143,764
Maximum monthly benefit	532.81

The campaign for improved pensions in Canada is ongoing. According to Health and Welfare Canada statistics, at least one-third of all Canadians living below the poverty line in 1984 were over the age of sixty-five, and the majority of these were women. Until this situation is rectified, the struggle will continue.

E. CONCLUSION

Women's history in Canada shows a lesser degree of involvement in labour force and political activities than that of the European women. In the late nineteenth century, women were less than fifteen percent of the paid labour force and many who did not have a husband's income to rely on were forced to accept charity or to live in poor houses. The subordination of women in Canadian society was highlighted by the fact that until 1929, women were not given legal recognition as persons.

The early women's movement in Canada was primarily a middle class movement with the goal of strengthening society by adding a feminine influence. Many of the first organizations had a religious base and they sought to improve the moral standards of the people around them. Much of the focus was on training young women to fulfil their womanly roles. The maternal feminists fully accepted and reinforced the dominant perspective of the family and women's place in it, but they felt that society could be improved by allowing women to exert some control over moral standards. The WCTU and the YWCA had a wide base of support, indicating a level of acceptance for these ideas among the public.

Working class women were more likely to be the recipients of services

offered by women's groups than members of the groups. Labour unions were slow to develop in Canada and have not achieved the same level of significance as those in parts of Europe. There was the additional complication here that most people lived in rural areas and many were quite isolated: Women did not have the same opportunities for communicating and organizing.

As the twentieth century got underway and Canada shifted to an urban industrial base, the role of women began to change as well. The process has been slow but more or less steady over the years. However, it has been a process involving two steps forward and one step back. In 1914, the Trades and Labour Congress adopted a policy of equal pay for equal work, and in 1918 women were given the right to vote, but in 1921 the government passed a resolution requiring women to withdraw from the civil service when they married. Agnes McPhail was elected to the House of Commons in 1921, but she was the only woman in the House for fourteen years.

The Canadian government was also slow in developing a pension programme. The 1927 plan was brought in largely due to a left influence. While there is no evidence to show that women were involved in getting the programme started, it is reasonable to assume that the fact that there were many poor older women would have helped to influence government members to vote in favour of the bill. The pension was available to all poor citizens who met age and income requirements, regardless of workforce participation or sex.

During World War II, women's value as workers was recognized as it never had been before. The government instituted programmes with the sole purpose of encouraging more women to enter the labour force. Day care and tax incentives were provided as further inducements when it appeared that

not enough women would come forward to fill the positions. However, as soon as the War ended and the men came home all incentives were removed and women were encouraged to return home. Federal support for day care was withdrawn, emphasizing the dominant ideology that supported women's role in the home.

The affluence of the post war period in Canada enabled the government to respond to the needs of the population in new ways. Two of these are of particular relevance here; Family Allowance and Old Age Security. By providing the Family Allowance, the government was putting a regular, though small, income in the hands of women with children. This helped to replace the wages lost when women were pushed out of the paid labour force by returning soldiers and helped to reinforce their position in the home. The OAS was a direct response to the fact that close to half of all people aged seventy and over qualified for means-tested pension benefits. The government finally recognized the difficulties associated with trying to save for old age.

In the 1960s, Canada's 'second wave' of feminism began. More women were active in the workforce and women's organizations were forming around a number of issues. Politically women were still a minor influence, and when a coalition of thirty five national women's groups asked for a royal commission they were turned down. It was only after women made a show of strength that the demand was met.

During this period the majority of Canadian women were still outside the paid labour force, and those who did work were found mostly in job ghettos, working in poor conditions for low pay. The subordinate status of women was particularly highlighted by the fact that in 1971, sixty per-

cent of single women aged sixty-five and over lived on incomes below the poverty line, even though the Guaranteed Income Supplement had been available for five years. The introduction of the C/QPP offered little benefit to anyone in the early years, but the fact that most older women at that time had not been part of the paid labour force meant that they received none of it at all.

It has only been in the last fifteen years that women in Canada have begun to see major changes in their status. The representation of women in politics has risen dramatically, but is still less than ten percent federally. Two-thirds of Canadian women of working age are now in the paid labour force, and they make up over forty percent of the total working population. Women's pay has actually decreased in relation to men's on the average, due mostly to the fact that many women are still found in job ghettos. Few women belong to unions and many of the 'female' occupations have no unions at all.

A number of legislative changes have been introduced in the past few years in an attempt to raise the status of women. Equal pay legislation, maternity leave, subsidies for day care, and affirmative action programmes have all been provided, but their success is questionable. Women's pay will not raise to the level of men's under the current conditions; there are not enough affordable, accessible, quality day care spaces available; only women can take paid leave to be home with children; and affirmative action programmes will take many years to create a major change in numbers.

The position of older women in Canada has improved somewhat over the years as people across the spectrum have agreed that it is inappropriate for older people to have to live on very low incomes. The increases to

the OAS and GIS over the years, the tax breaks for people sixty-five and over, and various provincial plans have combined to provide an overall programme that ensures that people will have the resources to meet basic living requirements.

The difficulty is that these benefits do not provide enough for people with little or no other income to meet more than the basic requirements. Combined benefits from the OAS and GIS leave people on an income well below the poverty line and reliant on outside sources for any 'extras'. As a result of their subordination throughout life, women are far over-represented among this low income group.

A few general statements can be made to conclude this review of the status of women in Canada and the pensions they receive. First, like Germany, women in Canada have never been a strong political force. The number of women elected in the various levels of government have not reached a point where they can force decisions in favour of women's equality. Therefore, all the changes that have been achieved have required women to convince men to provide support. Many men offer this support gladly (just as many women oppose the changes) but women alone do not have the power to create the changes required to achieve full equality.

In the labour force, the subordination of women is still clearly an issue. Legislation requiring equal pay and affirmative action generally does not have the support of regulatory bodies to ensure compliance so little change has occurred.

While much work has been accomplished to rid legislation of a sexist bias, many people still believe that women belong in the home. There has been some support for this view among politicians, resulting in the tabling

of regressive bills in the House of Commons. To date these have not received much support, as most politicians have stated support for women's equality.

Finally is the issue of class. Canadians have always preferred to think of themselves as classless, and therefore there has been little effort to organize along class lines. Not all women face the same difficulties in Canadian life, but there is seldom any distinction made between issues on the basis of class. However, the fact of the matter is that women who are of the working class are the ones primarily locked into the job ghettos, and as a result they are the ones who are the least provided for. It is primarily middle class women who ask for the introduction of a homemaker's pension, because few working class women can afford the luxury of staying at home with their children. As some unions appear to be gaining strength, perhaps issues like these will be more clearly addressed as class issues.

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CHAPTER VII

THE COMPARISON

As the four preceding chapters have shown, women in all four of the countries covered by this study are in a subordinate position as compared to that of men when it comes to employment, income, and representation in various aspects of society. However, the study has also shown that women's experiences have not been the same in all four countries; that the history of the society as a whole helps to influence the directions of future actions.

In this chapter, I will compare women and their pensions in the four countries in three stages. First, I will look at the status of the women prior to the implementation of the first national pension policies. The second phase will cover the years between the introduction of pensions and 1975, looking at the growth of women's involvement in various aspects of society and the simultaneous growth of pensions. Finally, I will look at the present situation, comparing the status of women in society generally to the status of women over retirement age.

There is very little information available, particularly for the European countries, on how women have directly tried to influence the legislators who have developed pension plans. However, as the data will show, there does appear to be a correlation between the participation of women in political and labour force activities and the level of benefits women receive from public pension policies. This chapter will examine that correlation.

A. THE ORIGINS

Each of the four countries examined in this study introduced its first pension legislation in part because of pressure from a growing labour movement and the involvement of left-wing politicians in the political process. The timing varied, as did the perceived level of threat from the left.

Bismarck began the process in 1889. He had already 'banned' socialism with his Exceptional Law on Social Democracy and the introduction of social legislation was intended to appease workers so they would not revolt over their conditions. Estrup in Denmark followed suit two years later, but while the goal was the same the proposed solution was different. In Sweden, unions were well developed and the Social Democratic Party was a major force in Parliament when pensions were first introduced. These two groups worked together and both favoured the introduction of a pension scheme. Finally, in 1927, Canada developed a pension policy. The pressure had been building for years and the Prime Minister needed the support of J. S. Woodsworth and the other Labour and Progressive M. P.s

to maintain his position in the House of Commons.

While Bismarck's legislation was only available to workers, the plans in each of the other three countries were available on a means-tested basis to anyone who met age and residency requirements. Thus, all introductory pensions were designed for specific categories of people, that is, either workers or the poor. Pensions were not yet considered by any of the governments to be a right due to all the elderly in recognition of their previous service to society.

At the time pensions were first introduced, women in all four countries were relatively unorganized and had little power in the political arena. Only in Canada were pensions provided later than woman suffrage, but there was only one woman in the House of Commons for the first fourteen years. Table 7.1 shows the status of women in various respects around the time pensions were introduced.

TABLE 7.1

STATUS OF WOMEN WHEN PENSIONS WERE INTRODUCED

	<u>West Germany</u>	<u>Denmark</u>	<u>Sweden</u>	<u>Canada</u>
Year of first pension policy	1889	1891	1913	1927
Women as % of union members	2.8 (1897)	20.0 (1897)	5.1 (1912)	N/A
Year of extension of the franchise	1919	1915	1919	1918
Not of women elected in first parliamentary election after obtaining the franchise	36/421	4/140	4/230	1/245

Women were not in a powerful position in any of these countries when pensions were first introduced. Women were working, but it was mostly

lower class women, who had to work for survival. Data on these groups was not generally collected.

Although there is reference in the literature to the fact that many older women in all four countries were poor, there are few statistics available. It can probably be surmised that while poor older women were part of the overall problem, they were not part of the driving force to get pensions implemented.

This may help to explain why the pensions that were introduced offered little benefit for women. Bismarck expressed little concern for the workers his legislation was aimed at. His plan was to curb the potential for conflict, not to provide a minimum standard for retired citizens. Bismarck also had the Law of Association in place at the time which was designed to prevent women from taking part in political activities. Therefore, as far as he was concerned, the threat posed by women was already taken care of. The fact that his plan offered such low benefits to workers and no benefits to people outside the workforce demonstrates the lack of concern quite clearly.

In each of the other three countries, women were eligible to receive means-tested benefits through the initial legislation package. However, there were stipulations. In Denmark, the pension was only available to persons who were sixty or over and had not applied for poor-law relief in the previous five years. The purpose was to give recognition to those people who had worked hard but had not earned enough to be able to save for their own future. Such a plan would discriminate against women who had been homemakers and had the bad luck to become widows prior to their sixtieth birthday: If they were forced to rely on poor-law relief at

that point they would be ineligible to receive an old age pension. Women in Denmark did have the right to receive an inheritance, but the husband had to have something to leave before this right had any value.

In Sweden, the pension structure from the start was two tiered. The first tier was payable to any persons who met age and residency requirements and who could satisfy the means-test. The second tier was a wage based pension insurance plan, available only to workers, so it provided more benefit to males as they made up the majority of the workforce. Women who had remained outside the workforce were not automatically entitled to a pension.

In Canada the first pensions were payable to both men and women with no outside conditions other than a residency requirement, old age, and destitution. This may be in part due to the fact that pensions had already been in existence elsewhere for a number of years, giving the government the opportunity to judge various aspects. It may also have been a result of a growing acceptance of government measures to provide assistance to worthy recipients. Regardless of the rationale, the plan offered minimal benefits and was only available to persons aged seventy and over, so it did not provide a solution to all the problems.

B. THE DEVELOPMENTAL YEARS

Once women became active in the labour force and in politics, there was a slow but generally continual increase in their level of involvement. Again Germany provides the exception. The percent of women in the German workforce has remained between 31.1 percent and 36.1 percent steadily

since 1929, and the proportion of women in the Bundestag has remained under ten percent every year except 1957, when it reached 10.7 percent.¹ Table 7.2 shows the growth of women in the labour force in all four countries from 1929 to the present. As the Table indicates, Canada has shown the greatest overall increase, and while Sweden saw a steady decline during the war and post-war years it has reached approximately the same level as Denmark and Canada since then.

TABLE 7.2²

PERCENT OF ALL WOMEN ACTIVE IN THE WORKFORCE				
<u>Year</u>	<u>West Germany</u>	<u>Denmark</u>	<u>Sweden</u>	<u>Canada</u>
1929	34.2	26.9	28.7	13.3
1940	36.1	35.2	25.2	14.9
1950	31.4	32.2	23.2	16.9 a
1955	34.8	33.9	N/A	16.7
1960	33.2 a	27.9	25.9	19.7 a
1965	31.4 a	31.8	29.8	22.3 a
1970	29.9	34.1	29.9	28.4 a
1976	31.1	40.9	43.1	33.8
1980	33.3 a	45.7 a	46.5	37.6
1985	35.3 b	47.6 b	N/A	49.8

a. one year later; b. 1984

As the case studies indicated, women in the Nordic countries have had much more success in the political sphere than have women in either, Germany or Canada, and even there it has only been since 1979 that women have won close to one quarter of the seats in Parliament. There is consistent evidence to show that in all four countries, where a position involves the use of power, fewer women will be found in it. This holds true in the workplace and in unions as well as in politics.

There were basically three periods throughout these years during which women gained strength. The first was the period generally referred to as the 'first wave' of feminism, when women joined forces to campaign for women's rights. The second period was during and immediately following World War II. The impact of the war was different in each of the four countries, but it had a definite affect on women. Finally, there was the rise of feminism once again in the late 1960s. This third thrust has involved a broader base of women, and it appears that the fight for equality will not slow down in the near future.

The 'first wave' in Germany began sometime around 1848. Louise Otto-Peters founded a women's journal which included demands for full equality between men and women.³ The Law of Association prevented feminists from taking any political action in most of Germany until 1908, allowing the liberal moderates to become the recognized voice of women. For the most part, these women had the same fears of socialism that were expressed by the government. As a result, there were two distinct arms to the women's movement that developed in Germany.

By the time World War I began, the SPD women's section had close to 175,000 members while the bourgeois movement counted 250,000 women among its member organizations.⁴ This made Germany one of the most organized nations when it came to women. Women on the left agitated for the vote, but received little support in the campaign from the moderate group. When at the end of the War the SPD helped to form a coalition government, one of their first reforms was to grant women the right to vote. However, women did not repay their generosity: The election of 1920 saw the defeat of the SPD and a return to bourgeois politics. The women's movement began

to lose strength, and by the time Hitler arrived he had little difficulty forcing it out of sight all together.

In Denmark, the women's movement, the labour movement, and socialist politics developed together and with little opposition. By 1915 women had the right to vote and anti-discrimination legislation was passed not long afterward. A pattern had been established of forming committees and coalitions to deal with issues as they arose, but generally in more of a reactive than a proactive manner.

The Swedish women's movement at the turn of the century was also formed in two different directions. The middle and upper class women campaigned for limited political rights while working class women joined with working class men in the fight for rights for the working class as a whole. As the Social Democrats gained strength they picked up the campaign for woman suffrage, and in 1919 their coalition government with the Liberals extended the franchise. The women's movement continued to grow until the 1930s, when the government realized that the population was beginning to decline and they began a 'back to the home' campaign, to encourage women to have more children.

In Canada, 'first wave' feminists never gained much momentum. Women who were active in the women's movement were more likely to fit into the category that became known as 'maternal feminism':⁵ They supported the advancement of women so that women could exert their maternal influence on the running of the country. Women were finally granted the franchise in 1919 when the government needed their support for the war effort. Women of Canada maintained an activist role throughout the 1920s to fight the 'persons' issue, but, as elsewhere, little was heard from women in

the next few years.

Each of the four countries introduced their pension legislation during this 'first wave' period. Both of these phenomena were part of the general social change movement that started to become a force in Europe around the middle of the nineteenth century. It would be difficult to determine exactly what, if any, impact women had on pensions or vice versa, but a few points are worth noting. First, the involvement of women in German unions had more than doubled and their membership in the SPD had multiplied over twenty times between 1905 and 1910 (see Table 3.1). In 1911, the German government introduced survivor's pensions. Second, in Denmark where the women's movement and the labour movement had developed together, the pensions that were provided treated men and women more or less equally. Third, in Sweden, the women's movement was divided between socialist and bourgeois ideals. The pensions that were provided were also divided; one programme for workers and another to 'take care of' the poor. Finally, in Canada where the women's movement was weakest (as indicated by participation in the labour force and involvement in organizations), pensions were slowest to develop and offered very little benefit.

Obviously, there were other factors at work in all four countries. For example, in Germany the growth of the Social Democratic Party after 1890 may have been partially responsible for both the changes to pension legislation and the increased interest in the women's movement. In Canada the concept of 'classlessness' which was part of the national identity as the country was being settled may have impeded the development of both the women's movement and social legislation. However, the beginnings of

a pattern can be seen in each of the four countries on the basis of the factors presented.

The second swell in the women's movement occurred during and following World War II. In Germany, the women's movement had been basically destroyed by Hitler's rise to power during the 1930s, so it is somewhat remarkable that following the War women's issues were considered important on a number of fronts. The Basic Law under the new constitution in 1949 guaranteed equal rights under the law for men and women. Also in 1949, the German Trade Union Federation came out in support of women's right to work and equal pay for equal work. In 1955, the labour court ruled in favour of equal pay for equal work on a national basis. Between 1949 and 1957 the number of women elected to the Bundestag increased with each election. The majority of German women still remained in the home but the options and opportunities were improved, at least on paper.

In Denmark, the lack of progress for women between 1925 and 1943 spurred women into action. In the 1945 election the number of women candidates was triple the previous high, and the number of women elected, which had previously ranged from two to four, rose to eight. The percent of women in the workforce actually declined following the War, but by 1952, the Women's Labour Union was the fourth largest union in Denmark.

Women in Sweden were gaining concessions from organized labour by 1943 when the LO appointed a committee on equal pay. This was followed by a Women's Ombudsman and a Women's Council to monitor and to help improve the status of women in the Swedish labour market. Between 1937 and 1953, the number of women in the Swedish Parliament increased from ten to twenty eight.

In Canada, the government took measures to attract women to the workforce during the War, and then equally strong measures to encourage them to return to the home following the War. However, other than the spurt and drop in the mid 1940s, the level of women's activity in the workforce steadily increased following the Depression. Politically, Canadian women were not well represented.

Again, developments in women's activities occurred around the same time as developments in pension plans. In Germany the decision to undertake pension reform was reached in 1953. However, the structure was kept relatively unchanged, and the vast majority of women who remained outside the paid labour force were not eligible for a pension in their own right until they received widow's benefits.

In Denmark, where women were much more active in labour unions and women's organizations, the amendments to the pension legislation in 1956 provided a basic level of benefit to all seniors who met the residency requirements, regardless of previous attachment to the labour force or level of income.

Sweden as well introduced a demogrant pension following the War, and the benefit levels were greatly increased. Soon thereafter, indexing of pensions began and a new housing supplement was added on a means-tested basis. Together, this provided Swedish pensioners with a basic standard of living that was considered to be adequate for all needs at that time.

In Canada, the pension legislation presented in 1951 also provided a benefit to all senior citizens aged seventy and over. However, in Canada there was never any intention that a person should live on Old Age Security alone. Citizens were supposed to provide for their own futures

and the government would top it off with forty dollars per month.

As this data briefly indicates, the patterns which began in the first two decades of the century were continuing. In Germany and Canada, where the women's movement did not have much strength, the pension reform introduced following the War did little to alter the status quo. In Denmark and Sweden on the other hand, where the women's movement had gained momentum, the new legislation provided equal benefits to men and women on the basis of age alone and both provided additional benefits on the basis of need.

The period of time following these changes but prior to the next major increase in the strength of the women's movement, basically from 1955 to 1965, was a period of prosperity in all four countries. It was also during this period that Denmark, Sweden and Canada introduced compulsory work related pensions. These pensions were developed partly in response to the demands of labour, and became one of the causes of disparities between the pensions received by women and by men from that time on. Basic pensions were increased as well in all three countries, but the structure remained the same.

In the late 1960s, women in all four countries began to gain strength once more. In Germany, female students were organizing and women's sections in the political parties were beginning to have an influence on party policies. The majority of German women continued to maintain their role as primarily that of homemaker, and in recognition of the needs of women the courts were beginning to assign a monetary value to the role.

The governments of Denmark, Sweden and Canada each began an investi-

gation into the 'women question' during this period, and by 1975 all three had established advisory councils on the status of women. The councils have been more active in Denmark and Canada than the one in Sweden, but all three have had some influence. Also, between 1965 and 1975 the number of women in the workforce rose sharply in all three countries.

There were few major changes to the pension structure over this period, but there were some amendments that had an impact on women. First, Germany expanded the eligibility requirements for the work based pension to allow homemakers to purchase pension credits on a voluntary basis. This development was totally in keeping with the established structures in Germany, offering no challenge whatsoever to the status quo between men and women.

In Denmark, the spouse's allowance was cancelled in 1973 and replaced by an income tested supplement to the pensioner's cheque. While this change was negative in that it removed the control of the money from the wife's hands into her husband's, it managed at the same time to support the position that women do not stop being useful five years earlier than men. A new programme introduced in 1977 made it possible for members of either sex to collect early retirement benefits for social reasons, which included women who were unattached from the work force for a number of years and would have difficulty entering it at age fifty-five or over.

Canada, always a step behind, first introduced the Spouse's Allowance in 1975. However, considering the fact that there was still less than thirty-five percent of Canadian women in the paid labour force and that men's pensions did not generally pay enough to live on, the need could not be denied. Like Germany, the change did little to alter the status quo.

In all four countries, pensions in general became a major issue during this period. Population studies were indicating that the dependency ratio in Western countries was shifting, as more people were living to an older age and families were having fewer children. A fear developed that it would become too costly to maintain benefit levels for senior citizens through public pension schemes and studies began to emphasize the possibility of meeting future demand through private insurance plans. This helped to block major developments in pension legislation but also spurred planners into action.

It was over this period that concern developed over pensions for women. Statistics indicated that women were more likely than men to be poor in old age and that private pensions served to increase the disparities. Women's organizations began to campaign for pension plans that recognized the fact that women did play an important role in society, even if they were not part of the paid labour force.

In Denmark and Sweden, where women generally were more active in the labour market, in politics, and in interest groups, emphasis was placed on providing a basic minimum level as a right through the public purse. A decision was made to increase the level of taxes paid to ensure that all citizens would be provided with the basic needs.

In Germany and Canada, where women were less well organized and less likely to be involved in paid labour, women's groups and other organizations began to pressure their respective governments to include a homemaker's pension in the public work-based scheme. As mentioned previously, such a plan was introduced in Germany on a voluntary basis. In Canada, the issue has not yet been settled.

C. THE PRESENT SITUATION

In all four countries, women have come a long way in the past one hundred years. In the 1980s, women have expanded their influence in politics, in the labour market, and in other aspects of life, to an extent never reached before. However, as the figures in Table 7.3 help to demonstrate, in no case has full equality been achieved.

TABLE 7.3⁶

STATISTICAL INDICATORS OF WOMEN'S INVOLVEMENT

	<u>West Germany</u>	<u>Denmark</u>	<u>Sweden</u>	<u>Canada</u>
a. Number of women elected to Parliament	51/520 (1983)	46/179 (1984)	96/349 (1982)	27/282 (1984)
b. Percent of working age women in the labour force (1983)	49.6	72.5	76.6	60.3
c. Women as a percent of the labour force (1982)	38.2	44.4	46.2	40.9
d. Women's average income as a percent of men's	72.6 (1985)	83.8 (1985)	90.0 (1984)	65.5 (1984)
e. Percent of working women in unions	18.8 (1977)	45 (1980)	33 (1977)	27 (1977)
f. Percent of women among university entrants	45.2 (1981)	40.7 (1980)	48.4 (1981)	47.9 (1976)

In 1973, the West German Parliament established a commission to investigate means by which women could achieve full legal and social equality. A number of legislative changes followed the work of the commission, but the effect has not yet been felt extensively. The family law in Germany prior to 1977 required women to forego outside employment if their husbands felt that it interfered with household responsibilities, but on the other hand, a husband could insist that his wife seek employment if the household needed additional income. A new family law was introduced in 1977, but by 1980 one-quarter of girls and one-third of boys aged four-

teen to sixteen believed that a woman's primary responsibility was to take care of the home.⁷

In 1976, women made up twenty percent of the membership in German political parties, but only seven to twelve percent of the leadership. Women interviewed by Harry Shaffer complained that when they became involved with political parties, they were channelled into roles that were generally considered women's roles; that is, planning parties and doing secretarial work.⁸

The position of women in the German workforce has been subject to a number of influences. Beginning in the public school system, the opportunities for women are reduced by the fact that more females than males leave school as soon as they complete the compulsory years of education. This leads to the present situation, in which seventy percent of unskilled workers are women.⁹ Women with children face an additional handicap as there are only enough spaces in day care for one out of fifteen children under three and after school spaces for one child out of thirty-three.¹⁰

The German Council of Women in the 1980s has over 100 member organizations with a combined membership of approximately ten million women. They are not generally political, but work to further the cause of women by trying to change the image of women in the media, encouraging girls to stay in school longer, and encouraging women to become more active participants in the political arena, among other things.

Shaffer describes the situation for women in Germany in the eighties as follows:

In West Germany, after more than three decades of law reforms, equal rights still exist to a considerable extent on paper only. Official West German government publications readily admit that

"equality under the law is one side of the coin, reality the other. Women are still suffering under deep-rooted prejudices which prevent them from taking full advantage of the equal opportunities guaranteed them." . . . Women are still less well educated than men, they do not have equal opportunity to embark on the career of their choice, they constitute one third of the labour force and one half of the unemployed, they earn, on the average, one third less than male workers and employees, and their social standing is still well below that of men.¹¹

In Denmark the Equal Status Council was established in 1975 in recognition of a need to take action to enable women to achieve full equality. As the available data shows, there too there is still a long way to go. Twice as many girls as boys drop out of school as soon as they are able to. In 1978, the unemployment rate for men was 10.7 percent, but for women it was 16.1 percent.¹² Close to half of the women in the workforce belong to unions, but in 1981 women only made up seventeen percent of the LO executive.¹³

Politically, Danish women in the eighties have more representation than ever before. Over a quarter of the members of the Bundestag are women and five of the twenty-seven ministerial posts are held by women. In the 1970s, the Socialist People's Party elected a woman to be group leader and in the 1980s the Social Democrats followed suit. However, as recently as 1981, only ten percent of the positions on public boards and committees were held by women.¹⁴

Sweden is recognized as being a leader in equality issues. In the 1984 election campaign, all parties except the Conservatives supported legislative reforms favourable to women.¹⁵ Almost thirty percent of the elected delegates were women and one-quarter of the ministers appointed to the cabinet were women. Women's sections in the political parties are generally well organized and do have some influence on party policies.

However, even with the higher level of involvement (as compared to that of women in other countries), the inequalities are vast. In 1981, approximately fifteen percent of the positions in the Swedish corporate structure were held by women. In the private sector, 99.5 percent of the top positions are held by men.¹⁶

Girls tend to take educational programmes of a shorter duration than boys, and in occupational areas most frequently associated with women, thus helping to maintain female job 'ghettos'. One study which examined the position of men and women in 300 occupations found that three-quarters of the women were in thirty job categories. In 1983, forty-five percent of working women worked part-time and approximately two-thirds of all wages were paid to men.¹⁷ Statistics reveal that 40.1 percent of women who worked full-time in 1980 fell into the category of low or extremely low paid, as compared to 14.6 percent of men.¹⁸

Until recently, the assumption in Sweden was that labour market issues were best handled through the union/management bargaining structure, an area in which women have had a difficult time gaining power. Women made up 33.0 percent of SACO/SR in 1979, 40.9 percent of the LO in 1982, and 58.1 percent of the TCO in 1983.¹⁹ However, their percent of positions on the union executives in 1981 were twenty, zero, and fourteen percent respectively.²⁰ These disparities led the government to introduce equality legislation for the workforce in the 1980s.

As the data in the case studies helped to indicate, of these four countries, women in Canada had the furthest way to go in the creation of equality in the past 100 years. At the turn of the century Canada was still a developing country and the majority of the population was involved

in agrarian activities. Very few women were active in the paid labour force, women did not have the vote, and women were not well organized. Considering these beginnings, Canadian women have made a lot of progress.

In 1986, sixty-five percent of women between the ages of sixteen and sixty-five were in the paid labour force.²¹ Approximately twenty-five percent of Canadian women are only working part-time, and a quarter of these would prefer to work full-time, but the proportion of women working has been increasing steadily for the past fifteen years.²² Although men are slightly more likely than women to have at least some university education, women on the average are better educated than men. In 1981, only 10.7 percent of women, as compared to 15.6 percent of men, had dropped out of school prior to completing their high school education.²³

In the political arena, it is a little more difficult to determine what the participation level of women is. Brodie and Vickers estimated that between one-fifth and one-third of all party activists are women, but they found that no accurate statistics on the involvement of women were available.²⁴ In the 1984 election, fifteen percent of the candidates were women and almost twenty-one percent of the total were elected. Numerically, female candidates had increased from seventy in 1980 to 131 in 1984. Of the four countries in this study, Canada has always had the lowest percentage of female members of parliament, but if the 1984 election can be taken as an indicator, change is coming.

In 1979, the Feminist Party of Canada estimated it would be 842 years before half the MPs would be women; in 1984, the estimate was revised to only 333 years. Other feminists are more hopeful. The Committee for '94 intends to cut the timetable down to ten years. The parties' attitudes have changed so much that there is a very real possibility that Canada may see a Madame Prime Minister by 1995.²⁵

In examining the current situation with regard to women's pensions, it is necessary to look at a number of areas individually before trying to see the total picture. First is the universal pension, available in Denmark, Sweden and Canada.

In Denmark, the flat rate folkpension provides the bulk of retirement income. The plan is quite complex, offering a basic amount plus a series of supplements based on marital status, health status or other need, and includes substantial rent subsidies. The basic pension in 1984 paid 2684 kroner per month to all pensioners who took normal retirement at age sixty-seven. With the supplements, the average pension was 3060 kroner for men and 3045 kroner for women. The average rent subsidy, received by 200,851 pensioners as of December 31, 1983, was 737 kroner per month. The combined income resulted in a pension approximately equal to forty percent of the average income earned by women working full-time in the paid labour force in 1984.²⁶ Additionally, 3939 seniors were receiving public assistance in 1983, although for most it was of a temporary nature.

The basic folkpension in Sweden is determined annually by the use of a base amount which is adjusted according to the Consumer Price Index. The base amount was initially designated by the pension act of 1959 to be 400 kronor per year, which was approximately equal to one-third of the average wage.²⁷ In 1986, the base amount was 23,300 SEK (Swedish Krona). A single pensioner who takes normal retirement at age sixty-five is automatically entitled to ninety-six percent of the base amount. If this is the only source of income, or if outside sources provide a low level of support, the person may obtain a pension supplement equal to forty-eight percent of the base amount. For a married couple, both of whom are pen-

sioners, the folkpension is equal to 157 percent of the base amount.²⁸

The basic pension plus supplement amounted to 33,552 SEK per single recipient in 1986, an amount well below that considered to be necessary for subsistence by the Swedish government. However, additional supplements are paid for housing, dependents, and special needs, on a means-tested basis. The folkpension is not taxed if it is the only source of income, health care is covered by national insurance, and many other services, such as home care and transportation, are subsidized by the government. Together, the package guarantees all senior citizens that their basic needs will be met.

In 1983, the average industrial wage in Sweden was 88,000 SEK, and even the lowest paid blue collar workers had an average income of 68,600 SEK. However, the tax structure in Sweden is such that net pay ranged from a low around 46,100 SEK for a dressmaker to approximately 81,600 SEK for a physician.²⁹ Using the lower figure, one can see that the pension income is not as bad as it might first appear.

In Canada, the basic Old Age Security Pension paid \$300.34 per month as of April 1, 1987, and the Guaranteed Income Supplement provided up to \$356.94 additional income for a single person or \$232.47 each for a married couple. The combined total guarantees to all Canadians over age sixty-five a minimum annual income of \$7884.96, an amount well below the poverty line for 1986, which was estimated by the National Council of Welfare to be \$10,673 for an individual in a large city. In March 1987, 1,345,391 Canadians were receiving at least partial GIS, which automatically indicates that they were living on incomes below the poverty line.³⁰

In 1985, 41.8 percent of all income received by women aged sixty-five

and over came from OAS and GIS, as compared to 31.0 percent for men. At the same time, single women aged sixty-five and over made up three percent of the population, but 15.4 percent of the low income (ie. income below the Statistics Canada low income cut-off) population.³¹

TABLE 7.4³²

BASIC PENSION COVERAGE

	Denmark ^a	Sweden ^b	Canada ^c
Retirement Age	67	65	65
Average income			
Women age 65 +	53,648 kr ⁱ	40,200 SEK ⁱ	\$11,597 ⁱ
Men age 65 +	82,557 kr ⁱ	65,200 SEK ⁱ	\$14,419 ⁱ
Basic pension + supplements (ie. guaranteed minimum) single pensioner	37,064 kr ⁱⁱ 1984	33,552 SEK ⁱⁱ Jan. 1/86	\$ 7,885 ⁱⁱ Apr. 1/87
Average national income	97,059 kr ⁱ 1983	88,000 SEK ⁱⁱⁱ 1983	\$17,744 ⁱ 1985
Guaranteed minimum pension as a percent of average income	38.2	38.1	44.4

The second pension category, found in all four countries, is the work based retirement pension. In Germany, workforce pensions are the only legislated pensions and there is no minimum guaranteed income for senior citizens. The formula used to calculate the pension level is the same for all workers and takes into consideration the amount of wages earned, number of years in the paid labour force, and growth in the national economy. The fact that women usually earn less pay and work for shorter periods has resulted in the average pension for women being consistently around sixty-eight percent of the average pension received by men.³³

The pension formula includes both a minimum and a maximum earnings level. Thus, people who work at least twenty-five years in the paid

labour force on a full-time basis will be assessed for pension entitlements as though they had earned at least seventy-five percent of the average earnings of all those covered by the plan. This provision helps to ensure that working women will have adequate pension coverage. However, the large percentage of women in Germany who remain outside the paid labour force, over fifty percent of all women until the past two years, have no guaranteed income. They may become voluntary members of the insurance programme or they remain totally dependent on either their husband's income, survivor's benefits, or social assistance in their old age.

Denmark has consistently had a higher level of female participation in the labour force than Germany for the past twenty years, and at the present time well over half of all Danish women of working age are active participants. In 1979, 24.1 percent of retired women were receiving an ATP pension in addition to the folkpension and this percentage is steadily increasing. The corresponding rate for men was 54.3 percent.³⁴

The majority of women currently receiving the ATP pension receive only a portion of the maximum due to their generally shorter working life: The pension formula pays maximum amounts to all workers who have forty years of coverage, regardless of the income earned during those years, but is decreased for years spent out of the labour force. The ATP does not have a major impact on pension income, due to the fact that it was not initially set at a substantial level and no provisions were made for indexing. However, in what it does provide, women are not further penalized for the fact that they have lower incomes than men.

The Swedish ATP was developed following a lengthy struggle by labour

to have the pension structure redesigned to allow workers to maintain their pre-retirement standard of living. The maximum benefit only requires thirty years in the paid labour force, but it is income graduated. As a result, Swedish pensions also pay a smaller average benefit to women. In 1980, a single income earner with the average income would have received a pension replacing approximately sixty percent of his or her income.³⁵ For most women, the amount would be lower because of their lower income, but the universal pension serves to increase the replacement rate. Therefore, a person with pre-retirement earnings of half the national average would receive a pension equal to seventy percent of his or her income.

The ATP covers a maximum income of 7.5 times the base amount each year. Retirement income provides sixty percent of the average income earned during the best paid fifteen years of the person's work history, and is reduced by 1/30 for every year less than thirty that the person worked. The full cost of the ATP comes from the employer by way of a payroll tax. The reduction in income taxes paid by pensioners helps to ensure that the standard of living for workers is maintained.

The Canada/Quebec Pension Plan is determined by a formula which takes into consideration years of contributions, level of earnings, and the average industrial wage. The pension is equal to twenty-five percent of the person's average lifetime earnings, adjusted for inflation, up to the maximum. In 1986, the maximum C/QPP pension was \$486.11 per month, but the average was only a little over half of that.³⁶

Women, with their lower incomes and shorter worklives are penalized by the C/QPP, and a higher percentage of women than men receive no work

based pension whatsoever. In 1985, women aged sixty-five and over received an average of only 11.1 percent of their income from C/QPP.³⁷

Additional income is provided in each of the four countries in the form of survivor's pensions, spouse's allowances, private pensions, and a variety of supplements, subsidies, and tax breaks. Both Sweden and Canada provide a wife's supplement to the wives of pensioners who have reached the age of sixty, on a means-tested basis. In Sweden, the amount will bring the total pension up to the basic level paid to a married couple both aged sixty-five or over. In Canada, the Spouse's Allowance pays a maximum of \$532.81 per month to either a man or a woman aged sixty to sixty-four.

In Germany, Sweden and Canada, the work based pensions all include a survivor's pension. In Sweden, again, it is limited to wives, but the other two apply equally to members of either sex. Thus, a pensioner may receive a pension in his or her own right, and when the spouse dies he or she will receive sixty percent of the deceased partner's pension. This arrangement helps to recognize that the economic needs of a single person are not simply half that of a married couple. In Denmark, the survivor's pension was discontinued in 1984, but an early pension is available on the basis of need for persons whose social circumstances are such that they cannot provide for their own needs.

Both Germany and Canada have arrangements for splitting pension credits evenly when a couple decides to divorce. As these two countries have a higher percentage of women who historically remained outside the paid work force than Sweden and Denmark, the need for recognition of the value of homemaker's contributions to the family has perhaps had more

economic significance.

Private pension plans are available in all four countries, but these are only purchased by a small percentage of people, and more frequently by men than by women. Therefore, they serve to increase the disparities between the pensions of men and women.

Pensions have been a major issue in recent years and women in all four countries have advocated for change. As the data indicates, women in Denmark, Sweden and Canada have gained strength in the past twenty years and their governments are taking more notice of their concerns. In all three cases, the status of older women has begun to show signs of improvement.

Germany is again the exception. The level of subordination of German women has remained relatively stable over the years, as is indicated by their level of involvement in politics, the labour force, and organizations. Germany is also the only one of the four countries that does not guarantee a basic minimum level of security for all the aged population. The dominant ideology still supports the concept of women as wife, mother, and homemaker first and foremost. It is assumed that women will be provided for by their husbands throughout their lives. The homemaker's pension is a continuation of this perspective, as the husband may choose whether he will purchase pension credits for his wife or provide for them both through his own pension plan.

D. CONCLUSION

The data provided in this summary helps to substantiate the themes outlined in Chapter II. The subordination of women in all four countries

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is clearly demonstrated by the analysis of their lack of power in the labour force, in the political arena, and in the broader society. Women are less likely to be employed than men, and those who do have paid employment are more likely to be found in low paid or part-time work. Fewer women belong to unions and a very small percentage enter the ranks of the union hierarchy. Politically, women are clearly a minority group and as long as public attitudes support women's subordination this is not likely to undergo major change.

The development of equal status councils and government ministries responsible for the status of women has been a positive feature in each of these countries in recent years, but there is much work to be done before equality can be a reality. One of the tasks these groups have undertaken has been to remove the biases from legislation that have been reinforcing the subordinate status of women. These have varied between countries but each of them has experienced some changes in recent years. Most significant for this study have been the changes with regard to widows' benefits and wives' supplements.

In Denmark and Sweden, the populations have generally been more inclined to support the changing status of women. This was demonstrated in Sweden by the 1969 Social Democratic eight point programme for women. The programme publicly acknowledged and accepted the fact that working women were or would be the norm and that both partners in a marriage had equal responsibility for the household. Similar concepts have been expressed in Denmark. Such acceptance has helped women to move beyond the point from which their actions were reinforcing their subordinate status.

In West Germany and Canada women are a step behind in this regard.

Women are still actively pursuing government initiatives that would provide recognition of their value within the home, thus supporting their status as homemakers. Germany has implemented a homemaker's pension and in Canada both the National Action Committee and the Canadian Advisory Council on the Status of Women have been asking for a homemaker's pension for a number of years. There has also been discussion in recent years of wages for housework. The recent proposal by the Conservative government to provide tax credits to parents to meet the need for improved day care is in part a response to the demands of some mothers that caring for children at home should be recognized. These measures help to reinforce the subordinate status of women.

The double jeopardy position of working class women has not changed much over the years. Women in unions are still required to give up their own concerns in favour of broader employment issues.

The political struggle for equality has been carried out mostly by middle class women in all four countries. There has been some frustration among these groups because they have been unable to get more women to rally for the cause, but at the same time there has been a lack of awareness that their programmes fail to address some of the more basic issues that plague the working class.

In the area of pensions the class issues are quite simple: people who are poor throughout their working lives will remain poor in old age. Low income usually correlates with poor health and shorter life expectancies, thus suggesting that the quality of life will be reduced for older working class people. Finally, the combination of low income and low status will help to ensure that this group does not achieve the power

necessary to improve their conditions.

The above analysis provides some answers to the questions posed in Chapter II. First was the question of whether women's needs were considered in the initial development of pension policies. The socialist feminist theory suggests that in a capitalist patriarchal society, the ruling classes will take measures to maintain their control. Historically, this has included specific measures to reinforce the subordinate status of women. Women's needs were defined in state policy based on their role within the home, rather than as equal members of society.

The history of Women's pensions in these four countries lends support to the theory. The data from Germany clearly establishes the fact that women were not considered at all in the initial programme planning. Women were assumed to be taken care of by their husbands, so there was no provision made within the pension structure to address the needs of women. This was compounded by the fact that women were denied all political rights at that point in German history and were therefore limited in their ability to influence the decision making bodies.

In Denmark, Sweden and Canada, pensions were initially only available to people on the basis of need, but again the subordinate status of women was reinforced by the pension structure. All three governments designed programmes that provided low benefits to very poor people over a certain age. The fact that fewer women worked outside the home than men meant that fewer women were in a position to save for their own retirement. It was also assumed in these countries that most women would have a man to depend on. In these three countries, there was equality of opportunity for pensioners, as anyone who met the age, citizenship, and need require-

ments was eligible to receive benefits. However, as was pointed out earlier, the fact that women were not starting from an equal position meant they would not end in an equal position.

The second question was whether pensions were initially considered to be a right. Clearly the income tested programmes in Denmark, Sweden and Canada had strict eligibility requirements, but all citizens who met them could have the pension. The work based plans introduced in Germany and Sweden were restricted to workers, but once they had bought into a plan they were entitled to receive benefits. These programmes, however, were introduced to respond to the societal conditions of the time and not because of a belief that people had a right to a basic minimum standard of living. The socialist feminist literature suggests that the patriarchy of state rule results in state policies designed to maintain the class and gender structure of the society. The data presented in this thesis supports this theory.

The third question was whether an increase in women's involvement in the labour force and unions would result in an improvement in income related pensions for women. The theory outlined in Chapter II indicates that women are likely to be part of the 'Reserve Army of Labour' in capitalist patriarchal societies, resulting in fewer women in the higher paid, skilled, unionized positions. The data from all four countries supports this position. In fact, the analysis provides evidence to suggest that this may be the major factor in keeping women's pensions at a lower average level than men's.

In Germany, there has been little change over the past fifty years in the level of involvement of women in the workforce and unions. There

has also been very little change in the basic pension structure. Denmark has generally had a higher percentage of women in the labour force and in unions. The work related pensions that developed in Denmark were based on length of service rather than rate of pay, thus helping to keep the differences between men's and women's pensions within a narrower range than the other three, which are based on both length of service and rate of pay. In Sweden, women have come closest to achieving equality in the workforce. The Swedish pension is also the one that comes closest to maintaining the pre-retirement standard of living of workers. The involvement of women in unions in Sweden has helped to ensure that women have benefitted from the wage solidarity programme. In Canada, women have made gains in the level of participation but they are still far behind men in union representation. The income gap for Canadian women is much wider than that between men and women in Denmark and Sweden. These facts help to explain why Canadian women are retiring on much lower pensions than men.

The last question was whether women's involvement in politics and lobbying has had an impact on pension planning and if any patterns for dealing with similar issues have developed. The theory suggests that women need to develop their own power base in order to create a society in which women are fully equal. It also points out the difficulties raised by the fact that women of different classes do not perceive their situations in the same manner. It is therefore problematic for women to arrive at solutions to equality issues that are mutually satisfactory.

This has not prevented women from attempting to resolve the problems faced by older women. Women in all four of these countries have actively campaigned for improvements in pensions. There has been a particular

concern in each case for the needs of single older women as this group has the lowest level of economic security due to the status of women in earlier years.

Women's groups in Germany and Canada that have been active in the pension debate have focused much of their efforts on establishing pension programmes for homemakers. These two countries have maintained a stronger emphasis on the role of women in the home and thus have a larger base of support for this approach. The fact that the organized women's movement in both these countries is primarily a middle class movement with few connections to the working class provides further support (or less opposition) for this position.

In Denmark and Sweden, the emphasis has been more on maintaining the pre-retirement standard of living for all citizens, and as both these countries have a wage solidarity programme the incomes of all the elderly are closer together. Women have supported measures to improve survivor's benefits, but have focused on creating equality for women in the workforce so that women will earn better pensions for themselves. The goal in all cases is for equality, but the varying histories and levels of involvement of the women in these four countries have led them to select different methods and objectives.

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CHAPTER VIII

CONCLUSION

The purpose of this chapter is to identify those factors that have been most effective in leading to a good pension programme for women. These will be discussed in relation to the current situation in Canada.

On an individual basis, Germany, Denmark and Sweden have provided different responses to the question. In Germany, there is a single approach to pensions based on the liberal market ideology. There has been no move to implement a universal flat-rate benefit or even to provide supplementary means-tested pensions for the poor. However, within their structure, two changes introduced in the 1970s have helped to ensure that women will have adequate pensions.

The homemaker's pension may be considered beneficial by some people, but in reality it works to maintain the dependence of women upon men, particularly in a model such as that adopted in Germany in which the husband's income is used to purchase the pension credits. More important, in my opinion, was the decision to provide a minimum pension level for anyone

with, at least twenty-five years in the paid labour force. This move helped to ensure that the many women forced by their subordinate status to work in job ghettos would not be further penalized after retirement.

There is little evidence to show how women in Germany were involved in bringing about these changes. It is likely that the major impetus behind both policies was the basic patriarchal nature of German society.

In Denmark, the government has relied primarily on the folkpension structure to meet the needs of the elderly. Only a small percent of the retirement income is received through the ATP, resulting in an income that has quite a narrow range, thus ensuring that elderly women have closer to the same income as elderly men. In an unequal society, an approach such as this one goes furthest in leveling inequalities in old age. The difficulty with the Danish system is that the overall benefit levels are not very high.

Of these countries, Sweden has come furthest in providing decent pension levels for all citizens. The basic pension is not in itself very high, but the tax structure in Sweden is such that the folkpension provides approximately half of the average after-tax income. This combined with the facts that most women in Sweden work and that their incomes have reached ninety percent of men's help to ensure that Swedish women on average receive good pensions.

Another feature of the Swedish pension that benefits women is the guarantee that all citizens have pension credits for work, regardless of their previous status in the workforce. In this way, homemakers are ensured a decent pension without the need for a specific 'homemaker's pension'.

Overall, the analysis presented in this thesis clearly indicates that women have the best pensions where they have come closest to reaching equality with men in the work force. In Sweden, women are more likely to be found in non-traditional occupations, a large percentage of working women belong to unions, and women's wages on average are closer to the same as men's. The fact that these circumstances have provided women with better ATP pensions is in itself favourable. However, there is a deeper significance.

The improved status of women in the Swedish work force could not have been achieved without changing some of the previously held beliefs in society. As is the case elsewhere, Swedish women have experienced many changes in the past one hundred years as they organized to rise above their subordinate status. The difference for women in Sweden as compared to women elsewhere has been in the higher level of success they have achieved.

The Swedish government began instituting equality legislation in the mid-nineteenth century. At that time, women in Germany were legally barred from any political involvement. Canada had not yet achieved nationhood and the status of women was not generally a topic of discussion. Women in Denmark began the struggle in similar circumstances as those for women in Sweden, but their pension structures did not evolve in a similar manner.

A higher level of organization in itself does not appear to have a major impact on the level of pension benefits. In Germany, the Council of Women represents a total of approximately ten million women, and the National Action Committee on the Status of Women in Canada has over five hundred member organizations. Even so, women in these two countries are

likely to retire into a life of poverty. The fact that there are less than ten percent women in the national legislatures in Germany and Canada may be more significant than the number of women active in other areas. Swedish women have been more successful in politics in recent years, as is demonstrated by the fact that twenty-eight percent of the federally elected representatives are women.

The fact that both Sweden and Denmark have had Social Democratic governments or coalition governments with Social Democratic involvement for most of this century has also had an impact on women's pensions. The ideology of the Social Democrats has been and remains generally more supportive of equality for women than that of parties more to the right on the political spectrum. In recent years, most political parties have declared their support for women's issues, but this has not always been the case.

In Canada, women are far from reaching real equality with men, in the labour force, in politics, or in broader societal relations. Women are still confined to job ghettos and the average income of women is only sixty-five percent of what men earn. This situation must change before women will receive pension benefits at a decent level. Legislative changes in the past few years have not created the kind of equality that is necessary for better pensions; that is, equality of outcome. The ideology in Canada at present is more prepared to stretch toward equality of opportunity, but as long as women are not starting from the same position equal opportunities cannot provide equal results.

Part of the difficulty in Canada is the fact that a significant minority of women still support the traditional view of women within the

The lobbying efforts of right-wing women's groups have provided fuel for the efforts of conservative politicians in the House of Commons, in their attempts to bring in legislative changes that would be detrimental to women's equality. However, the recent recommendation by a government committee to provide further funding to women's groups only if they are working toward greater equality for women shows that there is a stronger base of support for women's rights.

The analysis provided in this thesis leads me to the conclusion that pensions for women in Canada will not be likely to reach a level at which women can live in comfort until more women are working, for longer periods, at higher income levels, in unionized jobs. Additionally, the disparities between the incomes of men and women and between various occupational categories must decrease if we hope to see all older Canadians living on a decent income.

These changes are not likely to come about until such time as unions become more of a force in Canada and more women join them. Hand in hand with this we need to have more women active in politics and running for political office. The other major factor would be the election of a government in Canada that is more supportive of women's equality. Together, these changes would create an environment in which women's pensions can build to an appropriate level for retirement with dignity.

To provide more definitive solutions to the status of women in Canada, it would be helpful to do further research into the types of policies implemented elsewhere, particularly in countries such as Sweden, that have helped women to achieve a level of equality in the work force. Further examination of the status of elder citizens in Denmark and Sweden could

also help to identify what approaches create the most satisfaction among the population. It may be that older people in Denmark are more content because their incomes are closer together. These types of research, however, would need to be done in the countries in question because the data necessary to provide the answers is not available in the literature.

Research such as that described above would have a narrower scope and thus be able to avoid some of the broad generalizations contained in this thesis. A more detailed study of one country would not have provided the answers I was looking for in this research, but would provide more specific detail on women's direct involvement in creating better pensions, or on other activities women have been involved in that had an impact on pension planning.

Looking specifically at the Canadian situation, further work needs to be done to determine what the blocks are that prevent equality legislation from providing adequate results. Further work is also necessary to find ways to change the belief system that supports the subordinate status of women. Only after these problems are solved will we be able to achieve equality.

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