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**RETIREMENT AGE POLICIES
AND THE EXCLUSION OF WOMEN**

by

VALERIE I. MILDENBERGER, B.A.

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

Department of Social Work

Carleton University

Ottawa, Ontario

February 28, 1990

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ISBN 0-315-59057-2

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and Research acceptance of the thesis

"RETIREMENT AGE POLICIES AND THE EXCLUSION OF WOMEN"

submitted by Valerie I. Mildenberger, B.A.

in partial fulfillment of the requirements for
the degree of Master of Social Work

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May 10, 1990

Abstract

This thesis reveals retirement as an androcentric construct which has excluded women, resulting in inaccurate and inequitable retirement age policies.

The analysis, which starts from the standpoint of women, takes retirement as problematic. It shows that the development and underlying ideologies of the theories and perspectives of analysis of retirement which influence policy makers, are based on ageist notions of productivity and efficiency in the workforce and traditional gender roles and divisions of labour.

A historical examination of retirement and the policies in the United Kingdom reveals that they are part of the national political economy, used to address changes in the mode and location of production and fluctuations in the labour market, rather than concerns for the older worker. Further, the exclusion of women's realities from the process and the resulting inequities, are part of the oppression of women, yet knowledge of this is hidden by the same androcentrism from which the construct of retirement emerged.

Acknowledgements

I would like to thank Professor Frances Abele for being my supervisor and for her contributions to this thesis. I also want to thank Professor Allan Moscovitch for assuming the responsibility of being my second advisor late into this work, and for his time and suggestions. In addition I am most grateful to the Birmingham Law Society and it's library staff for their willing help.

This thesis would not have been possible without the support, time and energy of one person who was at once my typist, proofreader, editor, friend and husband, Steve, for whom mere thanks are inadequate. Last but by no means least I would like to thank my children Kaine and Fern for their patience and understanding throughout this learning experience, and my friend Margaret Sheahan for being there when needed.

Table Of Contents

Acceptance Sheet	ii
Abstract	iii
Acknowledgements	iv
Table of Contents	v
List of Tables and Charts	vii
<u>CHAPTER ONE INTRODUCTION</u>	1
RETIREMENT DEFINED	1
HISTORICAL CONTEXT OF RETIREMENT RESEARCH AND WOMEN	5
METHODOLOGY AND THEORY	7
STRUCTURE OF THE THESIS	21
<u>CHAPTER TWO MICRO LEVEL THEORIES AND PERSPECTIVES OF ANALYSIS</u>	23
WEAR AND TEAR THEORY	26
ROLE THEORY	27
LABELLING THEORY	32
ACTIVITY THEORY	34
DISENGAGEMENT THEORY	36
CONTINUITY THEORY	40
EXCHANGE THEORY	41
AGE STRATIFICATION THEORY	43
CONCLUSION	48
<u>CHAPTER THREE MACRO LEVEL THEORIES AND PERSPECTIVES OF ANALYSIS</u>	50
MODERNIZATION THEORY	53
FUNCTIONALISM	64
LEISURE THEORY	67
SCIENTIFIC MANAGEMENT	69
DEMOGRAPHICS	72
SOCIAL CLASS	78
POLITICAL ECONOMY	83
ECONOMICS THEORIES	86
CLASSICAL ECONOMICS	87
NEOCLASSICAL ECONOMICS	94
MARXIST ECONOMIC THEORY	99
ECONOMIC FORCES SHAPING THE	104
DUAL ECONOMY AND RESERVE ARMY OF LABOUR THEORIES .	108
CONCLUSION	114
<u>CHAPTER FOUR RETIREMENT AGE POLICIES</u>	116
RETIREMENT AGE	120
PENSIONS	140
MANDATORY RETIREMENT	153
EARLY RETIREMENT	166
FLEXIBLE RETIREMENT	179
CONCLUSION	188

<u>CHAPTER FIVE</u>	<u>THE UNITED KINGDOM - 1700 TO 1970</u>	191
BEFORE THE INDUSTRIAL REVOLUTION		193
THE INDUSTRIAL REVOLUTION TO 1850		196
1850 - 1900		205
1900 - 1914		216
1914 - 1939		223
1939 - 1970		231
CONCLUSION		240
<u>CHAPTER SIX</u>	<u>THE UNITED KINGDOM: 1970'S AND 1980'S</u>	242
SUPPORT FOR THE ELDERLY		243
THE PRIVATIZATION OF SUPPORT		247
WOMEN AS BURDENS		251
ADJUSTING THE RETIREMENT AGE		258
Early Retirement		258
Flexible Retirement		265
Retirement Age		266
LEGISLATION		282
A HIDDEN AGENDA?		291
CONCLUSION		304
<u>CONCLUSION</u>		308
RECOMMENDATIONS		315
FURTHER RESEARCH		317
<u>APPENDIX 1</u>	<u>INTERNATIONAL RETIREMENT AGE SURVEY</u>	319
METHOD		319
RESULTS		320
<u>APPENDIX 2</u>	<u>LETTER TO GOVERNMENT AGENCIES</u>	324
<u>APPENDIX 3</u>	<u>LETTER TO WOMEN'S GROUPS</u>	326
<u>BIBLIOGRAPHY</u>		328

List of Tables And Charts

TABLE 3-1		60
TABLE 3-2		60
TABLE 4-1		121
TABLE 4-2		121
CHART 4-1		125
CHART 4-2		126
CHART 4-3		127
TABLE 4-3		128
TABLE 4-4		135
TABLE 4.5		147
TABLE 4.5 (continued)		148
TABLE 4.6		149
TABLE 5-1		221
TABLE 6-1		260
TABLE A1-1		322
TABLE A1-1 (continued)		323

CHAPTER ONE

INTRODUCTION

Women work, age, retire and are poor. Part of the responsibility for this poverty lies in the fact that retirement age policies and the premises on which they are based, do not reflect the realities of women as active players within the surrounding social and economic structures. As a consequence, the policies implemented to address retirement are exclusionary, inaccurate and inequitable to women. This thesis examines the process of this exclusion and the implications of the practice for women. It is an exploration which is necessarily fairly wide-ranging; intending to open up issues and display connections, rather than to demonstrate conclusively the superiority of a tightly organized new approach. I do this by examining the development and underlying ideologies of the theories and perspectives of analysis of retirement; retirement age policies; and by a historical examination of the evolution of retirement and the policies in the United Kingdom.

RETIREMENT DEFINED

In order to understand retirement age policies and women's exclusion, it is important first to define retirement. In looking at various definitions of retirement, I show that it is yet another word which does

not encompass the lived experience of women: it excludes us by definition.

Retirement has been viewed in a number of ways; as a process, an event, a role, a phase, an objective or subjective experience, a natural part of the life cycle or a socially constructed phenomenon. It has been used to refer to any withdrawal, either temporarily or permanently from any sphere of activity, interest or commitment [Kaplan 1979 quoted in Parker 1982 p.32], but generally it is taken to refer in some way to separation or withdrawal from paid employment which has had the character of an occupation or career over a period of time [Donnahue et al 1960 p.330, Foner and Schwab 1981 p.32; Parker 1982 p.33, Victor 1987 p.163, Clark 1980 p.9].

Retirement is distinguished from working by a significant reduction in work hours, not working full time all year, or not having worked at all during the past year [Clark 1980 p.9; Foner and Schwab 1981 p.32; Parker 1982 p.33]. This presents difficulties in the question of what then is retirement and what is part-time or casual employment and unemployment. Reduced work hours and less than full-time employment are patterns of work for many women throughout their working lives: therefore are they retired?

This dilemma in part is dispelled by an additional criterion for retirement, that of eligibility for a pension

[Clark 1980 p.9; Victor 1987 p.163]. Parker saw retirement as originally simply giving up work, but a second condition of 'financial entitlement' was added upon the introduction of a pension [Parker 1982 p.19]. Whilst some see pensions and retirement as correlating variables, others see receipt of a pension as a prerequisite for defining retirement. Atchley sees retirement as a condition into which an individual may be forced, or "allowed to be", but consisting of two conditions which must be met for an individual to be retired. First he (sic) is employed less than full-time and second his (sic) income is derived at least in part from a pension earned through prior years as a job holder [Atchley 1976 p.2; Blank 1982 p.16]. Many women however are in work which does not provide them with a pension; therefore by these criteria many women would be excluded from the classification of 'retired'.

Retirement has been referred to as "a many faceted social process" [Victor 1987 p.177] in "which he (sic) relinquishes his job for a life of greater freedom and leisure" [Moore and Streib 1959 quoted in Parker 1982 p.31], and which is characterized by changes in the economic, social and psychological status of men and women. How these changes differ across culture, class and gender is not discussed, yet as will be seen later, these changes differentially affect men and women and affect how much freedom and leisure they have and can afford.

Still other definitions place emphasis on the roles which the concept of retirement affects. Retirement is seen as withdrawal from a lifelong economic role to an economically non-productive role [Cowgill 1986 p.123; Blank 1982 p.116]. Lifelong participation in an economic role is not typical of older women. For Atchley retirement as a social role means "focusing on the rights, duties and relationships associated with the position of a retired person" [1976 p.2]. Lest we forget, these are based on and consist of language, traditions, expectations and knowledge which are bound by cultures defined by men, and which have disadvantaged women. Emphasis on payment for labour as productive and contributory to the larger economic order, infers that those unpaid and non-productive are not contributing. Most women for some part of their adult life work in the economically non-productive sphere, therefore they are not seen as contributing. The work women do therefore only has value when it is paid, yet retirement ensures that they are no longer in a position to work for payment. The retirement role is different from the work role. There are few supporting structures, it lacks any clear definition, and it involves the loss of income, self esteem, status and power [Foner and Schwab 1983 p.76]. The female worker cannot afford these losses, either financially or as a person who already occupies a marginal position in society.

It can be seen that retirement is a socially constructed phenomenon. The various meanings of retirement are based on patterns of life long, full time, paid employment and the leaving of it. These notions are androcentric; they are most applicable to the male worker; they exclude women by definition and deny for many the reality of their work and lives.

HISTORICAL CONTEXT OF RETIREMENT RESEARCH AND WOMEN

Retirement has been one of the most researched aspects of ageing. Women work and thus they retire, yet knowledge regarding this has until recently been absent from the vast array of research and literature. Thus we know much about many aspects of men and retirement, but little about women and retirement. This omission will be seen in my review of the retirement theories and perspectives of analysis, and in the retirement age policies. When women have been present in the literature, it was in relation to how she might make her partner's retirement easier: little was said on how she might feel on her partner's retirement or how she might be helped in her own retirement. Three main assumptions are generally seen as having contributed to this. One is that women and retirement has not been considered a salient research issue due to women's traditional work history of discontinuous work patterns. Another is that paid work has historically been considered a key source of self-identity

for men, whilst for women the family has been considered to be our major source of self worth. Lastly, significant life transitions for women have been seen as having children and widowhood, whilst for men, retirement has been seen as most significant.

In the relatively sparse literature that has come out in the last few years on women and retirement, most has been written about adjustment to retirement. Some research suggests that women adjust better to retirement than do men, because women have had to adjust to many changes in their lives: for example work, marriage, motherhood, work and widowhood. They have had to remain flexible and the experience facilitates their adjustment. Other studies show that women have a more negative attitude than do men towards retiring, perhaps due to the prevalence of ageism and sexism in youth oriented societies. Some work has been done on how the decision to retire was reached. However, how retirement age policies affect women specifically, other than via examination of the pension system, has not been reported.

This is an important and significant omission. I believe that there is a close connection between old age and retirement policy, a close unseen connection between retirement policies and women, and a close unseen connection between retirement policies and the poverty of elderly women. Retirement age policies mark a boundary between independent and dependent status, representing a loss of

control over one's life at a specific chronological age. They create a state of dependency which has other effects than the need to receive a social security allowance, which in itself rewards forced dependency and forces older workers into reliance on the young. This perpetuates the cycle of dependency of women on men, as fathers, husbands, and a male dominated state; and on children due to women aging, longevity, past state policies and socialization. What power women had acquired as paid workers is removed and women are rendered powerless once again.

I argue that while retirement policies are important to women, they have excluded women. We have been peripheral, affected by association and implication, not by definition. This thesis examines the process of that exclusion and the implications of the practice for women.

METHODOLOGY AND THEORY

Retirement age policies are inequitable to women. However, it is important not only to uncover the inequities within the policies but also the origins of them and the process. This demonstrates that they not only contribute to the economic poverty of older women, but to the lack of value placed on women and their work. Policies do not develop in isolation: they are the result of the interaction between the dominant ideology and empirical observation within the existing social and economic milieu. To

understand why retirement age policies which address work and retirement are inequitable to women who work and retire, we have to first look behind the policies.

This thesis consists of two main sections. In the first section I start from what is, that being the concept of retirement that we have today, and explore the theoretical concepts and perspectives of analysis which have contributed to retirement and to which retirement has contributed. Whilst I have grouped the retirement theories and perspectives of analysis into two groups, there is an interactive evolvement between them. The first is the micro theories, which stress an individual approach to of retirement. These range from the biological Wear and Tear theory of the 19th Century, to more recent social theories including Cumming and Henry's Disengagement theory and the exchange theory of Dowd. In the second group are macro theories, which stress a structural, societal approach to retirement. These include Taylor's Scientific Management, Parson's Functionalism, and Walker's Political Economy. A number of economic theories are also examined, including the Classical Economics of Smith, the Neoclassical economics of Marshall and Marxist Economic theory. It will be seen that these ideas and their development underlie the other macro theories and perspectives. Although each of the theories and perspectives in both groups takes a different approach to retirement, they are all based on androcentric

assumptions of who workers are, the importance of work and retirement to them, traditional divisions of labour, location of that labour, and power differentials, which have excluded women's realities. These theories and perspectives of analysis are important, for they influence the creation and interpretation of data, policy formulation, implementation and maintenance. I examine the theories and perspectives themselves, the ideological and empirical basis for their assumptions, who the workers are, and where they are; to situate women and our experiences within them. For I argue, that if women are absent from the theories and perspectives of analysis, we will be absent from the policies.

I then look at the policies themselves. I have grouped the diversity of retirement age policies into four categories; pensions, mandatory retirement, early retirement and flexible retirement. Numerous countries, governments and legislators have contributed to the development of these policies, which all have their roots in industrial development. A number of aspects are explored: the stated rationale and objectives for implementation; the macro and micro effects; the impact of these policies on women; whether the policies address women's realities as workers and their poverty in old age, and if not, what they do address. Further, I show that in the development of these policies, fiscal economics rather than the well being of the

elderly was the prime motivator, a fact which further disadvantaged women. In the process we have moved from what is, to understanding the interactive evolvement between the theories, the perspectives of analysis, and the retirement age policies.

In the second section I start from the other end of the process and look at what was, via a historical exploration of the evolution of the institutionalization of retirement and retirement age policies, moving to what is now. This is done in a case study of the United Kingdom. I arrived at this approach by a circuitous route. Initially, the thesis was to have focused on the responses to an international survey of retirement age policies, and on five case studies.¹ Information was solicited from government agencies regarding timing and rationale for implementation of the policies, an assessment of the policies, and planned changes. Letters were also sent to women's groups in most of the countries asking their opinions on the policies, whether they perceived them as equitable, the timing and rationale for implementation from their perspective, and what changes they would like implemented. Most of those who responded from both groups only provided information regarding pensions: very few attempted to provide information about retirement. This posed a number of

¹ For details of this study, letters, countries and results, please see Appendix 1.

questions. Were the questions not understood, and if not, why? Was retirement not seen as important, and if not, why? Why when asked about retirement did people respond with pension information? Women's groups had taken up pensions as an issue but not addressed retirement. It seems that the needs for, and the security perceived in pensions, obscures the reality that social security is a response to the construct of retirement imposed upon older workers, and not vice versa.

I believe that the lack of response to the survey was part of the invisibility of women in the concept of retirement and the lack of importance attached to women and retirement. This reinforced my argument that retirement age policies, which are part of the larger social and economic process, are inequitable and exclusionary to women. There is a need to look beyond social security for answers to questions within social security. There is a need to examine retirement age policies with an analysis which starts from the standpoint of women.

The results of the survey changed the focus of this thesis, to concentrate more on the theoretical concepts of retirement, retirement age policy development, and the process of women's exclusion as much as on the inequities inherent in the policies. I chose a case study as the best vehicle to explore this and to explicate the theory and the practice. The second part of this thesis therefore consists

of a large case study of the United Kingdom. This country was selected because I argue that the institutionalization of retirement has its roots in the dynamics of industrial development, and it was the United Kingdom which first industrialized. The case study is necessarily large as it explores a wide range of issues to show in practice the institutionalization of retirement; the development of retirement age policies; that women worked, aged and retired; the process of the exclusion of women's realities; the resulting inequalities; and that the exclusion of women, although often subtle or hidden, is real.

My analysis does not seek to compare or modify the theories and policies to better meet the needs of women, although some recommendations are provided in the conclusion. Rather I seek to expose their inherent inequities in addressing women, a situation which is hidden from the awareness of women, from the theorists and from the policy makers. The analyses of the theories and the policies, as well as the case study, are long, and to some extent unstructured. This is necessary for two reasons. Firstly the theories and policies, and their implementation as demonstrated in the case study, are numerous and differ significantly in their approaches to retirement. Because they do not fall into neat, bounded categories, a thorough analysis requires a broad approach. Secondly, and more importantly, the nature of women's exclusion is often subtle

and complex. It cannot be revealed by a simple and structured analysis. Instead it requires a broad and sometimes elaborate investigation, with each policy or theory approached from its own perspective to reveal the inherent androcentrism and to demonstrate the exclusion of women.

The theoretical base for my thesis is a composite of Charles Lockhart's schema for explaining social policy differences among advanced industrial nations; the political economy perspective to the study of ageing advanced by Allan Walker; and elements of Dorothy Smith's approach to investigating the social world called 'institutional ethnography'.

A number of investigations have attempted to explain why, whilst social policies in advanced industrial nations exhibit some broad similarities, the timing of programme adoption and implementation is different. For example, whilst Germany and the United States are both seen as being middle² industrializers, Germany implemented a national pension scheme forty years before the United States.

² A distinction is drawn between early, middle and late industrializers. For example early (first) was the United Kingdom: middle (next) was the United States, France, Prussia/Germany, and late (last) was Sweden [Jones 1985 p.58].

Amongst those who look at the development of social policies and cross-national differences are Jones, Wilensky, Helco and Lockhart. In his schema for explaining cross national differences in social policies, Lockhart distinguishes three social policy aspects: decisions to initiate social programmes, ie. their timing and rationale; incremental changes that occur in programmes across time; and the extent of national effort³ devoted to social programmes. Lockhart argues that decisions to initiate social programmes in advanced societies frequently arise from crises that create problems for pre-eminent state officials, and not because they sympathize or identify with the dislocated citizens. In the process they often have to overcome resistant political forces, thus expanding their political support. Incremental decisions are more dependant on a broader range of political elites, political actors representing state and private organizations. These decisions are more constrained by the social and political characteristics of the nation at the time. National effort arises in part from the interaction at which these decisions occur [1984 p.337].

This schema is important. It directs attention to the importance of the two parts of policy development, the initial stage and the incremental stages, and illustrates the evolution of and the process of policy development. It

³ Percent of Gross National Product.

also enables me to argue that retirement policies were not introduced at a specific age because of any conclusive detrimental effect of age. They were implemented in response to a situation which created problems as a result of the accumulated effects of industrialization, demonstrating the relevance of historical effects as opposed to age effects. Lastly it draws attention to the different dynamics and importance of the players at these stages.

Lockhart's schema does not provide the vehicle to analyze the impact retirement age policies had on one of the major players, the elderly. For this I turned to a **political economy**⁴ perspective which examines the interaction between the government, the economy and other groups in society. The central issue is the distribution of goods between groups and the mechanism by which they are distributed. This approach to the study of ageing, suggested by Walker, makes two important contributions. Firstly, it recognizes that in the past the elderly have been treated as a homogenous group facing common problems. The political economy approach recognises the differential experiences and differential effect of these experiences. Secondly it moves away from focusing on individual responses to old age and narrow functionalist explanations of depressed social status as seen in many of the theories and

⁴ For details, see 'Political Economy', in Chapter Three.

perspectives of analysis. Instead it locates the elderly firmly within the prevailing social and economic structures wherein retirement is an important construct. It assumes a structural relationship between the elderly and the rest of society, with society constructing the institutions within which old age is defined. Further, Walker argues that,

"Poverty in old age is a function of low economic and social status prior to retirement which restricts access to a wide range of resources, and secondarily, of the imposition of depressed social status through retirement."

[Walker 1981 p.88].

Whilst not specifically addressing women, this argument draws attention to the structural inequalities experienced through life, the disadvantages of which become exacerbated at retirement: inequalities and disadvantages experienced disproportionately by women. These factors, I argue, are not considered in retirement age policies. It demonstrates the construction of a dependency status by the exclusion of the elderly from the means of production, in the interests of accumulation and profits, on the basis of chronological age. This also reinforces the argument that retirement policies and theories are more influenced by historical effects than age effects or concerns for the elderly poor themselves.

However an analysis of retirement age policies based on Lockhart's schema and the political economy of ageing which views class as central, is not sufficient to explain the

exclusion of women's realities from retirement and thus from the policies; nor the exclusion of recognition of the importance of the policies to women and the importance of women to the policies. To understand that exclusion, the process and its impact, I turned to the work of the feminist Dorothy Smith.

Smith's approach to investigating the social world which she calls *institutional ethnography*, begins from the standpoint of women. The aim is to explain the social processes and practices which organize our everyday experience. It,

"develops into an inquiry which explores the everyday world, not in itself, but as it is articulated to the social relations of the larger social and economic process. A sociology for women must be able to disclose for women how their own situation, their everyday world is organized and determined by social processes, which are not knowable through the ordinary means through which we find out our everyday world."

[Smith 1986 p.6].

Institutional Ethnography offers a means of exploring and making public the organization of common and diverging experiences.. It is closer to explication than an explanation, exploring those social, political and economic processes which organize and determine the bases of experience of those whose side we have taken [Smith 1986 p.12]. The everyday world is that which we experience daily, however locating a sociological problematic in that

world does not mean that we have to confine the inquiry to it. Smith argues that it is essential that the everyday world be seen as organized by social relations not knowable within it [Smith 1987 p.89]. This enables women to claim our experience as valid and important and clearly situates us in the social and economic processes of that culture. In this way it enables us to see that we could only participate in the intellectual and cultural life by interacting with it in the terms and relevances given to us. Indeed we have been excluded from the construction and production of culture: a culture which affects us, but is not for nor of us; they did not speak from where we were.

Within her exploration, Smith uses the terms 'relations of ruling' or 'ruling apparatus' to identify a complex of organizing practices, including government, law, business and financial management, professional organizations, educational institutions and power. This organization of and mode of ruling, which has come to dominate in our society, involves moving from the particular, changing the realities of lived experiences into the general and abstract [Smith 1987 p.3]. Thoughts and actions become based on presumptions of what should be, the ideal, to address the governing organizational logic and needs of the ruling apparatus. The way we think and act, and why, originates outside of our experience; they are products of the ruling apparatus, which we have internalized as authoritative and

real. It is the construction of an organization of society, knowledge and language, which has excluded women's realities and subordinated women!

This ruling apparatus is located in the public, **extralocal** sphere of activity. As this sphere expanded with industrialization it became the world of men and more separate from the domestic, local sphere of activity, which became more distinct, restrictive and assigned to women [Smith 1987 p.5]. As the extralocal sphere of activity expanded, so did its organization; regulating and restriction of the local sphere, yet knowledge of this has been hidden from women by the very organization of and mode of interaction from which it emits.

Starting the analysis from the standpoint of women using the concepts of Smith, the investigation of retirement age policies takes them as problematic. Smith's concept of problematic is used here to direct attention to a set of questions that may not have been posed. The questions themselves and the issues are the means of developing the problematic as an inquiry. The term is moved from being one of intellectual discourse, and is treated as a property of that which is experienced, lived, and real [Smith 1987 p.91]. It identifies the theories and perspectives of analysis of retirement as constructs of the ruling apparatus. These are supported by empirical data and observations which have been viewed from a male as opposed

to a female lens. This has created a lack of congruity between the reality of women as workers and retirees, and the lack of recognition of those lived experiences in the theories, perspectives and the policies. We are therefore able to see the exclusion of the reality of women in retirement age policies as a construct of the ruling apparatus. It uncovers women's exclusion from the concept of retirement as a continuation of the discrimination and oppression women had been experiencing in and out of the paid labour force. This helps to answer why women's realities have been excluded, or 'unseen'. Much has been based on assumptions not only of who workers are, that is the male, but also on traditional gender roles, location of those roles, division of labour, and most importantly maintenance of the status quo and power differentials.

This investigation also enables one to see the relationship between the ruling apparatus, the aged, women and dependency. It identifies the society which constructs the institutions within which old age is defined, as a construct of the ruling apparatus which has excluded women. We are able to see that retirement is a construct of the extralocal sphere of activity, which is used as a vehicle to move workers back to the local sphere of activity to which women have traditionally been confined, thereby controlling and regulating that sphere again.

STRUCTURE OF THE THESIS

In chapters two and three I look behind retirement age policies to trace the evolution of the theoretical concepts and perspectives of analysis which surround retirement; their relevance to policy formulation; and the hypothesis of women's exclusion. Smith's approach to gender relations and Patriarchy can be seen in both Chapters. In chapter two are those theories and perspectives at the micro level, which emphasise an individual approach to retirement. In Chapter three are those at the macro level, which emphasise the societal, structural approach to retirement. This is where Walker's notion of structural inequality connected to age is seen.

Chapter four looks at the retirement age policies themselves. The analysis starts from the point that women and the realities of our lives have been excluded from policy development. Using the problematic of Smith and the political economy of Walker, I discuss a number of aspects of these policies; including the stated objectives and rationale for implementation, the macro and micro effects, the current trends and the impact on women.

Chapters five and six present a case study of the United Kingdom. Chapter five examines the period from the seventeenth century to 1970 and chapter six examines the nineteen seventies and eighties. In these chapters one sees the evolution of retirement and its institutionalization,

Lockhart's initial and incremental stages of policy development and the theoretical concepts in practice. Smith's institutional ethnography enabled me to show that women worked and were important participants in, and contributors to, the changing economic and social structures, yet their realities were virtually excluded from discussions and actions instituted to address these changes.

The analysis uncovers women's exclusion from this process as part of the oppression of women.

Chapter seven concludes this research. It also provides recommendations for initiatives to prevent the exclusion and poverty of older women. Finally some areas are identified where further research is required.

CHAPTER TWO

MICRO LEVEL THEORIES AND PERSPECTIVES OF ANALYSIS

Retirement age policies are important to women, however they have excluded women. To understand this exclusionary process and it's relevance, we must go behind the policies themselves to examine the theoretical concepts and perspectives of analysis which have contributed to retirement and thus to policy formulation, implementation and maintenance. In the next two chapters I will trace the evolution of retirement theories and perspectives of analysis to show how ageing theories and retirement theories are intertwined, and that women and our experiences cannot be found in these theories. I will also examine the extent to which they have been constructed by the dominant ideologies and how they create stereotypes of the elderly and women to the advantage of the ruling apparatus¹ and disadvantage of older women. We will see that the perspectives used to examine retirement are important for theory development, for the interpretation of data and for the formulation of social policies. Thus if women are absent from the theories and perspectives, we will be absent

¹ As discussed in Chapter One, Smith uses the terms 'relations of ruling' and 'ruling apparatus' rather than the state or class, as she finds them encompassing e.g. for example, government, business, law, professional organizations and financial management. These are terms which I will also use unless I am referring to something or someone in particular [Smith 1987 p.3].

from the policies and the policies will be exclusionary, inaccurate and inequitable to women.

The theories and perspectives can be divided into two parts, micro and macro levels of theories and perspectives of analysis. Chapter two explores the micro theories and perspectives, emphasizing an individual approach to retirement; there are biological, psychological and social approaches but the emphasis in this thesis is on the social. In chapter three are the macro theories and perspectives which emphasize the societal, structural approach to retirement. Within both of these chapters I have organized the authors into somewhat artificial schools (in which there is some diversity) for convenience and discussion.

In this chapter I will look at a number of theories which emphasize the micro or individual approach to retirement. It will be seen that they are based on ethnocentric and androcentric assumptions of who workers are, the importance of work to them, and traditional roles and expectations. I will look at wear and tear theory, the inherent ageism of which was used in the late 19th and early 20th centuries to support and legitimize the removal of older workers from the workplace. I examine the androcentric assumptions in role theory and labelling theory, of the lack of importance to the female worker but importance to the male worker of the role of the worker, the role of the retiree, and the negative labelling associated

with retirement. **Activity theory** is an androcentric and ethnocentric model of the healthy North American. It sees retirement as a violation of the organism's need for a high level of integration which is more difficult for men than women. **Disengagement theory** in contrast to activity theory, holds that retirement is an inevitable withdrawal, one which is functional to society. The granting of pensions is seen as society granting permission for the worker to disengage. Derived from developmental and functionalist perspectives, it is particularly inappropriate for women, as expectations carried in the ruling apparatus do not permit women to disengage. **Continuity theory** argues that retirement leads to discontinuity, creating greater difficulties for the male worker. It presumes the female worker will find retirement less traumatic because of assumptions of traditional roles and location of these roles. I next look at **exchange theory** which is used to explain the allocation of roles, resources and power. It assumes the retired are a homogenous male group and ignores the disadvantage women experience at retirement, the diminution of what little power they had, and their increased dependency. Lastly I assess **age stratification** which is concerned with ageing relative to other stages of the life cycle. Whilst lending support to a number of the theories it draws attention to the inequalities of the social structure. However it implies that retirement is a normative part of the life cycle and

diminishes the reality of women's lives.

WEAR AND TEAR THEORY

One of the earliest ideas advanced by biologists to explain ageing, although now regarded with disfavour [Estes et al 1984 p.7] is that of 'wear and tear' or 'work and fatigue'. This gained preeminence late in the 19th century and early in the 20th century² and came to the support of capitalist economists. The concept was that people were born with a given amount of nervous force which varied between individuals. Those born with an amount inadequate to deal with the rewards of daily life succumbed to 'neurasthenia'. Applied to the work force, this asserted that people had a fixed capacity for work, which when used up left them too exhausted for work and thus with nothing more to contribute. The closer one came to new technology and the fast pace of work, the faster one's supply of nervous energy was used up, never to be restored. Justification for these assumptions were the long hours worked, ten hours a day for six days a week. Work thus became associated with nervous strain, stress and worker burn-out [Graebner 1980 p.29; Atchley 1982 p.269].

At about the same time there were changes in the

² It originated in the work of George Beard in the 1870's. He popularized the idea of 'neurasthenia', a non-specific disease with a number of symptoms including anxiety and fatigue [Graebner 1980 p.29].

organizational structure of business, with emphasis on 'scientific management'³ in the pursuit of efficiency, increase in production and progress. Thus the 'wear and tear' theory supported, legitimized and rationalized the trend to remove older workers from the work force.

ROLE THEORY

Retirement has been one of the most researched aspects of ageing, yet until recently women have been virtually absent from this body of research and knowledge, despite our numbers as workers and people. Some of the exclusion has been because women and retirement was not considered a salient research question, as historically work has been considered a key source of identity for men and not women; work was seen as more important for men than for women; and retirement was seen as a major life transition for men and not for women. These are assumptions based on traditional roles and expectations that treat the male worker as the norm. Role changes are generally linked to chronological age or to stages in the life cycle, therefore role theory has been used in attempts to understand the ageing phenomena and the status of the elderly.

The two basic concepts of role theory are status and role. Status refers to a socially defined position within a

³ See 'Scientific Management', Chapter Three.

given societal structure. It can be achieved, ascribed at birth or prescribed at some later stage, as is the case for the 'retiree'. Associated with status is social role, which represents a social definition of acceptable behaviour, rights, and responsibilities expected by and from that individual [Rhee 1974 p.22]. Retirement is seen as a period involving the acquisition of devalued status with few meaningful roles.⁴ It is also seen by some as a 'role-less role'⁵ meaning that in fact it does not have corresponding rights and duties. Atchley however disagrees, arguing that this arose because job roles are usually defined in concrete, instrumental terms, whereas retirement is usually defined in flexible, qualitative terms [Atchley 1976 p.61]. Often though retirees do not have clear expectations of what they are to do or how long they will have in which to do it. For many there is too much freedom, the leisure they have been sold as a right can present too many choices, and for women there is too much time with too little resources of value for exchange.

Early theorists assumed that role and status were

⁴ Regardless of the amount of pre-retirement planning and preparation, retirement represents a significant life change from the economic, social and psychological perspectives.

⁵ 'Role-less' retirement proponents see retirement as creating a gap that only a new instrumental, functional role can fill. This is similar to activity theory [Atchley 1976 p.61].

linked, but Rosow suggests that a person may hold status without a defined role [referenced in McPherson 1983 p.127]. This is particularly applicable to older women who increasingly enter old age and retirement without clearly defined roles, supporting structures or status. The role of the women retiree is not defined: there are few guidelines for normative behaviour and few role models, primarily because it has not been generally recognized that women do in fact retire.

A basic assumption of role theory is that the process of ageing involves major role transitions such as retirement and widowhood,⁶ and loss of independence. The transition from work to retirement usually involves sharp and abrupt changes in a person's life which sociologists call 'role discontinuities' [Foner and Schwab 1981 p.7]. The concepts of role and status when applied to retirement are characterized by emphasis on their loss. Whether a transition, discontinuity or loss, all see retirement as a potential for creating problems.

Retirement forces many to relinquish highly valued roles and assume others which may be antithetical to their beliefs, for example the 'work ethic' [Foner and Schwab 1981

⁶ I have used retirement and widowhood as examples of the transitions in later life to maintain continuity with all books and articles which I have reviewed, which without exception use them. Furthermore there is the assumption that retirement is the major male transition and widowhood the female. I found no mention of the male widow.

p.8]. Roles are seen to carry rewards for successful performance and sanctions against those who are not successful [Rhee 1974 p.74]. The reward for the retiree role is a pension for past work: those who do not get a pension or who get a meagre one, the majority of whom are women, receive the message that their past contributions were inadequate.

Much research in the past has centred around 'adjustment' to the new role of retiree. It has been common wisdom that this adjustment was difficult for the male. "Retirement ... deprives a man of the respect accorded the breadwinner in the American family and constrains him to a role similar to that of women. In this respect retirement is a more demoralizing experience for men than for women" [Blau 1973 quoted in Gratton and Haug 1983 p.61]. When women were considered, it was assumed that we adjusted more easily because our primary role was seen as in the home; work was not necessary for our self-esteem; we lacked commitment to work; and we normally experienced roles outside of the paid labour force. Simone de Beauvoir expressed it thus:

"Most women commit much less of themselves to their calling than men: and because of the number of young women who do not work outside the home, retirement does not automatically class them in a certain age group. Also, they have a part to play in their homes and families that allows them to remain active and to retain their identity."

[de Beauvoir 1970 p.294]

Gratton and Haug argue that such reasoning and assumptions arose from the emphasis, in both role theory and activity theory, on the social and psychological losses perceived to be incurred by men in the transition from work to retirement [1983 p.61]. Whilst this may be true, it is important to look beyond the theories: they are retrospective assessments of the retirement experience, they are a-historical, and they treat all those who are recognised as having retired, as a homogenous group. Women were not studied because of gender bias in the research that made assumptions about women's participation in the work force, the meaning of that work to her and its loss, and what her role should be to maintain the status quo. The biases did not come from role and activity theory: their inherent assumptions were the result of androcentric perspectives of the theoreticians and researchers.

At the present time there is little consensus in the research as to whether men or women adjust better to the retirement role.⁷ This could be due to a number of factors: the present instruments may not indicate that retirement is unsatisfactory for men or women; or that previously too much emphasis may have been placed on the worker role as opposed

⁷ However, it is not a competition. We must recognize there are differences and attempt to meet the needs of both.

to other social aspects of the work force, meaning the (wage) worker role itself may not have been that important [Gratton and Haug 1983 p.63]; or the problems women experience may be due to other concomitant life changes, such as poverty, widowhood, extended role of care giver, and increase in dependency and becoming a 'burden'.

Retirement represents the imposition of an economically non-productive role on a large number of people whose labour is not considered essential or necessary for the functioning of the larger economic order.

LABELLING THEORY

According to labelling theory we are evaluated and labelled by others as we interact in various social situations. Labelling is a social judgement and reflects meaning attributed by others to social acts. As such, it is a product of a particular social system at a specific period in time.⁸ If labelling is repeated often enough it can become internalized, resulting in normative acceptance of that label, enactment of that role and the occurrence of a

⁸ In the United Kingdom 1891 was the first census year in which the retired were classified as a separate category. As originally defined, the retired included both those who had discontinued their previous activity and those who were physically or mentally incapacitated [Quadagno 1982 p.152].

cycle of socially induced behaviour [McPherson 1983 p.134].⁹

Among those labels attached to the retired are 'non-productive', non-contributory, a 'burden' and 'old'. Indeed the work retirement itself is an umbrella for many of these same negative connotations. Labelling the aged often focuses on physiological decline and debility. Elders are expected to adopt a role which has characteristics of a 'less than' role, with expectations including reduction of occupational responsibilities and becoming dependant on others in an unbalanced power relationship [Estes et al 1984 p.5]. Kuypers and Bengston suggested a 'social breakdown' model in which the elderly are labelled negatively because they experience role loss and status. They later proposed a 'social reconstruction' model, in which individuals, with the help of others, could increase their level of competence and thereby diminish the image that to be a non-worker is to be incompetent. This involved providing social services to "improve adaptive capacity and coping skills, to give the elderly greater control over their lives" [Mcpherson 1983 p.135]. Lack of control is a major issue, but this model blames the victims and only attempts to change them and

⁹ McPherson cites as an example the increased number of elderly who were labelled as mentally ill after the introduction of free hospitalization for mental illness in Saskatchewan. Later changes in policy and legislation broadened alternatives for health care for the elderly and the number labelled 'mentally ill' declined [1983 p.134].

their internalization of the negative labelling, instead of looking at the system which creates and enables perpetuation of these labels. Further, although this model is associated with role loss, which is seen as being more significant for the older male; and is associated with reduction in competence at work, which is seen as the male realm, it is also significant for the older woman. She has to deal with the pejorative stereotypic labelling associated with being old and a woman and yet is excluded from a theory attempting to explain its significance to work and retirement.

ACTIVITY THEORY

There were several contributory strands to the development of activity theory: medical, social, psychological and philosophical. The basic hypothesis is that a high level of activity is necessary in order to inhibit deteriorative age changes, and is positively related to a favourable self concept and to life satisfaction in later life [Parker 1982 p.58; McPherson 1983 p.136; Estes et al 1984 p.8]. For a number of years this theory was the basis for much of the social programming and services for the elderly.

In contrast to disengagement theory, activity theory postulates that "successful and contented ageing depends on the older individual's integration in society, on the contribution he (sic) continues to make, and on his (sic)

feelings of being still useful and needed" [Parker 1982 p.57]. Activity theory saw retirement as a violation of the organism's constant need for a high level of interaction [Graebner 1980 p.227]. Thus in order to adjust successfully in retirement, to loss of one's job, the individual must find a substitute [Parker 1982 p.61; McPherson 1983 p.136].¹⁰

Critics have suggested that activity levels can be decreased without loss of morale; that some people are never really socially active yet exhibit life satisfaction. The appearance of disengagement theory in 1960 questioned the validity of activity theory [McPherson 1983 p.137]. Activity theory represents a North American concept of a healthy older person. It is ethnocentric in its implications that it is dysfunctional and maladaptive not to be as active in later life as in early and middle life. Furthermore it does not address the fact that not all individuals have the health, nor economic or interpersonal resources to replace those lost roles.

¹⁰ 'Substitution Theory' is a life stage theory. A set of post-retirement activities is assumed to substitute for pre-retirement activities. A measurement of adjustment to retirement is how well post-retirement activities fill pre-retirement needs. Substitution theory is consistent with activity theory, in that activity is needed, only the form of activity is expected to change [Parker 1982 p.61].

DISENGAGEMENT THEORY

In 1940 Queen and Gruener proposed a theory of 'non-participation'. They argued that although social participation did tend to decrease with advancing years, it was not a universal or uniform process and was not inevitable. For Queen and Gruener, successful ageing was not disengagement; but was active, pleasurable, useful participation. Non-participation was seen as pathological at any age [referenced in Parker 1982 p.57]. This was a predecessor to activity theory, which by 1960 itself yielded to the paradigm of 'disengagement'.¹¹ The central tenet of this theory posited by Cumming and Henry in 1960 was that "growing old involves a gradual and inevitable mutual withdrawal or disengagement, resulting in decreased interaction between an ageing person and others in the social systems he (sic) belongs to" [Hochschild 1975 p.553].

Cumming and Henry argue that disengagement is 'functional' to prepare society for the replacement of people who have died and will die, and to assist the individual in preparing for death. The societal aspect, that is, how society withdraws from the elderly as an 'inherent functional process', is assumed to exist on the basis of mandatory retirement and age discrimination [Estes et al 1984 p.7]. Cumming and Henry refer to the

¹¹ For a detailed critique of disengagement theory see Hochschild 1975.

institutionalization of retirement and the granting of pensions to provide some economic relief as 'society's permission to disengage' [Graebner 1980 p.227; Cowgill 1986 p.123].

One of the many criticisms of disengagement theory deals with cause and effect, that is, whether the process was initiated by the individual or society [McPherson 1983 p.139]. Cumming and Henry had enlarged upon the general observation that as people age their activities tended to decrease in range and number. They did not however question whether this was attributable, at least in part, to the institutionalization of retirement, cultural expectations of and societal impositions of limited activity and impoverishment, as well as a greater risk of ill health. They argued that independent of these variables, 'normal' ageing is a mutual withdrawal [Townsend et al 1986 p.17; Victor 1987 p.34], thereby sidestepping cause and effect.

Disengagement theory, which is derived from both developmental and functionalist perspectives, postulated that a mechanism must be available whereby youth can enter and advance in the labour force. Roles can be filled by those seen as more competent (that is, youth who have not suffered the detriments of age), and whereby death of the individual is not disruptive to the 'function' of the social system and economic order. Thus 'normal' ageing is viewed as a functional and voluntary process that involves

inevitable disengagement. This ensures that equilibrium and stability will be maintained, since most members are replaced in their 'functional' roles prior to their death [McPherson 1983 p.137]. There are criticisms of the theory's contention that retirement must occur in order to clear the way for the young and minimize the disruption death causes in society's operation. Cumming attempted to explain this by rationalizing that it was a functional necessity to remove people from the 'highest' and 'most powerful' and 'crucial' roles. The problem is that those holding those positions are often not forced to 'disengage', for retirement applies predominantly to ordinary workers [Atchley 1982 p.278]. Further it is men who hold the highest, most powerful and crucial roles. Women rarely hold these roles: therefore the rationale for disengagement, which, from the perspective of Cumming and Henry is a part of the process of normal ageing, cannot apply to women.

Disengagement theory, which argues that successful ageing depends on society's readiness to free the individual from their social commitments, occurring concurrently with the individual's desire for such release and disengagement, assumes this to be mutually satisfying for both society and the individual [Rhee 1974 p.184]. Indeed over-commitment to former roles may even be seen as pathological [Bowl 1986 p.135]. Obstacles to disengagement, such as work, are seen as impeding successful ageing. Those who continue to work

were not seen as 'continuing to engage', but as 'unsuccessfully disengaging', a maladaptive process [Hochschild 1975 p.555]. I argue, instead, that retirement is a state which has been both constructed and imposed upon others by the ruling apparatus. It has inadequate support systems [Bornat et al 1985 p.65]. Given these realities, the dissatisfaction experienced upon retirement by those who do not 'successfully disengage' is a not unreasonable response to their unreasonable situation.

Disengagement theory is particularly inappropriate for women. Social expectations carried in the ruling apparatus do not permit women to be free from commitments. We must continue the roles of carers and nurturers, roles which are imposed by society. Women cannot therefore disengage nor participate in 'normal' ageing. Inferences are that women's roles are not the norm: rather the norm is the traditional role of male worker in the paid labour force.

Cumming and Henry's theory came at a time when acceptance and enjoyment of retirement and leisure needed a definition of old age that reduced the need for the high levels of activity provided by the workplace (and advocated by both activity and continuity theories). Disengagement theory served that purpose. It became an important way of conceptualizing ageing and retirement and contributed to the mythology of retirement [Graebner 1980 p.270]. It also, however, endorsed the decreased political activity of older

people [Parker 1982 p.53], thereby helping to diffuse unrest. Furthermore the disengagement theory of Cumming and Henry is an a-historical, androcentric, classless and genderless defence and rationale of the status quo of the 1950's and legitimation of the process of withdrawal of older workers from the workforce, rather than a theory of retirement.

CONTINUITY THEORY

Continuity theory suggests that individuals adapt most successfully to ageing if they strive for 'continuity' in their life style by maintaining one similar to that developed in their early and middle years. It also assumes that wherever possible the individual will cope best with retirement by increasing the time he (sic) already has rather than by finding new lifestyles [Parker 1982 p.61].

Critics have noted that whilst this focuses on a micro level of analysis, actual continuity of life style can only occur where there is compatibility between the individual and society at the macro level. Retirement for example leads to a discontinuity in occupational role and in a life style. It has however been suggested that this lack of structural and individual congruence can be overcome if an individual has a high enough level of personal resources to delay or prevent the impact of the social structure, such as retirement [McPherson 1983 p.140]. Resources which

translate into power to deflect the impact of an imposed social structure such as retirement, are disproportionately in the hands of male workers and an elite of male workers.

Continuity theory lends support to the suggestions that a woman finds retirement less traumatic than her male counterpart. She is seen as returning to the domestic sphere and her roles therein and to a life style developed in her early and middle years. In its present form it does not accommodate the realities of many women. Some will be returning to roles which they wanted to leave behind. Others will not have that previous life style to return to even if desired, due to divorce or widowhood. Because of the singleness of women who have never married, many never created that traditional role to which to return. Another reality is that many women have worked all of their lives, both in and out of the home. Thus her investment in the role of worker, as with the never married woman, is as great as that of the male worker and she will experience discontinuity.

EXCHANGE THEORY

Exchange theory had been used to explain patterns of interactions among individuals and to account for allocation of roles, resources and power. It has been applied to retirement, but assumes the retired are a homogenous male group. Exchange theory starts from the premise that people

want to profit from social interactions, that the rewards coming from the interaction outweigh the costs and that ability to profit depends on exchange resources [Atchley 1982 p.280; McPherson 1983 p.133]. There are a number of variables which have bearing on the resources a person has, two of which are sex and age.

According to Dowd, decreased interaction in later years is the result not of inevitable disengagement, but of a series of exchange relationships across a life cycle which results in relative decrease in power as one ages. This causes an unbalanced relationship whereby the elderly experience greater costs and fewer rewards. They have fewer resources for exchange, other than experience. This imbalance of power and exchange value results in conforming behaviour and reduction in social interactions. An example of this is retirement where one exchanges work, its social contacts, rewards and money for a modest pension, creating an unbalanced relationship. If equilibrium is not restored the relationship becomes institutionalized and the elderly become viewed as dependent on others and a burden [McPherson 1983 p.133]. Indeed as retirement has become entrenched, the value of the experience of the elderly as an exchange resource has become less. Thus the imbalance is perpetuated and those retiring have little choice but to make an exchange, the rewards of which do not for the most part outweigh the costs. The elderly have exchanged power for

dependence.

Dowd sees exchange theory as the basis for age discrimination in employment [McPherson 1983 p.133]. Atchley argues that whilst this may have been so at the turn of the century, since the 1950's workers have been able to accumulate a new kind of exchange resource, that is, pensions [Atchley 1982 p.280].¹² However this says nothing about the power which is lost and dependency imposed, nor of the differences in pensions according to other variables such as class, race and sex. Women, due to past work histories, location in job sectors where pensions are not as available, discrimination in allocation of pensions and actuarial assessment, do not have equal access to this exchange resource. Therefore for women, retirement takes away what power and exchange resource they had and imposes an even greater imbalance of resources than before between them and other sectors of society.

AGE STRATIFICATION THEORY

Most of the micro level theories have focused on how the individual adjusts to being old, but Age Stratification theory, which first appeared in the 1970's is concerned with ageing relative to other stages in the life cycle and thus

¹² One of Atchley's two criteria for a definition of retirement is receipt of a pension earned through prior years as a job holder [1976 p.2].

has many characteristics of a macro level perspective. It focuses attention on the structural inequities of society and how they affect the elderly, and on the differences between the age strata, rather than on any conflict between them. It also attempts to explain the linkages between age, personality, social structure, valued resources and later life involvement [McPherson 1983 p.143; Estes et al 1984 p.9].

Age stratification theory posits that chronological age determines behaviour in two ways: the individual biological life cycle and the social context. These can be understood along two dimensions in time: firstly the life cycle, which controls to a certain extent the rate of development and maturation of an individual; and secondly the larger historical context of shared cultural experience, in which society allocates the opportunities to play specific roles with rights, privileges, status and power, all allocated on the basis of age. On the individual level it proposes that chronological age involves an increase and then a decrease in social, physical and cognitive capacities. This supports the rationale behind the theories of wear and tear, scientific management and disengagement. As individuals age they have the opportunity to acquire new roles and relinquish the old, which supports activity theory. Interaction within and between age strata is facilitated by age-related norms; assumptions that individuals have little

input into the system and that they must accept the allocated roles and the inherent inequities [McPherson 1983 p.143; Estes et al 1984 p.9]. On the societal level age strata are maintained by the societal institutions of the family, religion, education, tax structure and private and public sector policies, all of which oppress women disproportionately to men. Age is the criterion for the entry and exit from institutions such as the workforce. Age norms control who and how many can perform a role, for example retirement age limits the number of workers over a certain age. Age norms can be manipulated to restore equilibrium to societies by, for example, raising the age of retirement.

This theory draws attention to the social structure and its relationship to the inequities experienced by the elderly, as opposed to most micro level theories which emphasizes individual responsibility for one's life situation. There are however a number of criticisms.

Its foci hid the degree to which there is conflict between the age strata. Age conflict is enhanced when members of birth cohorts have unique opportunities and beliefs based on their particular social and historical experience. Each stratum becomes what McPherson calls 'cohort centric', that is each cohort interprets events in the social world through their own experiences [McPherson 1983 p.144]. Dowd views ageing as a process of exchange and

negotiation¹³ among individuals. Conflict arises when there is perceived or actual inequitable distribution of resources, resulting in attempts to restore equity and balance the system. Intergenerational conflict, perceived or real, is used as a vehicle to foster the concept of the elderly as 'burdens' and legitimize policies which disadvantage them.

Age stratification theory sees retirement as the result of two factors: of an "endless succession of cohorts proceeding from life to death"; and of the sequential organization of social roles, that is in the life course. This implies that retirement is a normative part of the life course; therefore all the world should retire [Atchley 1982 p.279]. It does not however explain why it is normative, nor that retirement as a period of time in a person's life, and thus life course, only becomes institutionalized as countries develop economically,¹⁴ nor that not every one works, and thus do not retire. Whilst it posits a historical time element, it is in point a-historical, ethnocentric and androcentric.

Another shortcoming of this theory, as posited by

¹³ For details, see 'Exchange Theory' in this Chapter.

¹⁴ Atchley argues that it is only since the 1960's that retirement has been viewed as a legitimate part of the life course, rather than an unfortunate fact of some working lives [1982 p.279].

McPherson and Estes et al, is its failure to account for interaction between age and other social categories such as race, ethnicity and class [McPherson 1983 p.144; Estes et al 1984 p.9]. Neither however posit as a significant omission, its failure to include gender as a variable. Further, it was argued that retirement as a 'normative' part of the life cycle was of relatively recent origin. The significance of using a traditionally male life course benchmark and generalizing it to the rest of the population was not seen as a fault in its application.¹⁵ These androcentric

¹⁵ Margaret Anstee, first woman Under-Secretary General and Director General of the United Nations in Vienna, Austria, in her address to celebrate the centennial of the International Council of Women (ICW) in June 1988, commented on the differences between men and women with respect to age benchmarks. "... during the preparation for the World Assembly on Ageing in Vienna in 1982, the age of 60 was selected as the line of demarcation in the Vienna Plan of Action. It was recognized as arbitrary, but what does it imply? ... It does seem however to be related to the age of retirement of men. Men usually retire at 60 or 65, occasionally at 55, so 60 marks the change from active to inactive. The age of 50 on the other hand does not correspond to any recognizable stage in the life cycle of men. The concern for male values seems therefore to have influenced the consideration of age selection in the Vienna plan of action. ... For this seminar the organizations have not chosen the United Nations age of 60 for their concern for women, but have chosen the age of 50, which is not mentioned in the Vienna Plan of Action ... significance, at present, of 50 for women? It corresponds to the standard cut off age for the fecundity of women. United Nations statistics consider women in this respect from age 15-49 ... It is not work which is considered the criterion since according to the International Labour Organization estimates, globally, at ages 50-54 nearly one woman out of two is economically active ... One therefore has to conclude that the age of 50 has very different meanings for men and women, and that these differences were not considered in the Vienna Plan of Action" [Anstee 1988 p.8].

perspectives by both the theoreticians and critics have important consequences. The strata particularly those for higher ages, are geared around the world of paid work, long considered the male domain. The age strata address what is seen as significant for the male and less significant for most of the female population. Given the number of women globally who are within each age stratum and disproportionately in the higher age strata, it is readily apparent that age stratification is of relevance to women and that ageing itself is a women's issue. Yet age stratification theory diminishes women's reality.

CONCLUSION

Most of the micro level theories and perspectives of analysis pertaining to retirement focus on how the individual adjusts to retirement, which is seen as a normal, expected part of the life cycle. It was also seen, however, that the information and assessments were based on ethnocentric and androcentric assumptions of who workers are; the importance of work to them; of retirement as a period in life; and the role of retiree. These are biases of researchers and theoreticians which guide policy makers in their assessments of the potential effects of policies and policy formulation. This is to the detriment of older women, for if not considered part of the 'norm' either as

workers or retirees, there are inaccurate assessments of the realities of their lives, and thus policies influenced by this will be inequitable and exclusionary.

These micro level theories and perspectives are obviously not alone in influencing policy makers, for they are retrospective analyses of the phenomenon of retirement: they did not create it. In the next chapter it will be seen that whilst the micro level concepts have been applied to retirement, it is from the macro level concepts and the dominant ideologies that retirement became institutionalized, to be supported by micro theories. In either case women are not primary, but secondary to men.

CHAPTER THREE

MACRO LEVEL THEORIES AND PERSPECTIVES OF ANALYSIS

In this chapter I will continue to look behind retirement age policies by following on from the micro level theories and perspectives of analysis to those which emphasize the societal, structural approach to retirement.

The theories and perspectives are again divided into somewhat artificial schools in which there is some diversity. A number of theories postulate that retirement is an inevitable outcome of the process of ageing. Proponents of **Modernization Theory** argue that retirement is unique to industrialized societies, the result of a decline of the status of the aged and ageism, but its androcentric and ethnocentric perspective does not adequately address the impact of this on women nor their role in the process. I next look at Functionalism, Leisure Theory and Scientific Management, which view retirement as functional to society and promote its inevitability. All use the male worker as the norm and contribute to women's invisibility in retirement age policies. **Functionalism** draws attention to the needs of society served by retirement. **Leisure Theory**, which first appeared in the 1920's, argued that unemployment / retirement had to be converted to leisure so that it was more acceptable. Thus began the commodification of retirement. The link of the theories of the economists and physicians to the work force were forged after 1885 by the

Scientific Manager. It was an alliance which contributed to displacement of the older worker. I then look at how the **Demographics** of population ageing have been used to suggest a crisis in the social security system in which the elderly are increasingly becoming seen as a burden: a burden made up disproportionately of women. I next look at **Social Class.** Marxist theorists have applied class analysis to age and retirement. Whilst this enables one to see the differential implications of retirement and old age for each class, it is an analysis which, as the original theory, does not differentiate along gender lines, thus the reality of women's oppression is again obscured. The **Political Economy** perspective of ageing assumes a structural relationship between the elderly and the rest of society, with society constructing the institutions within which old age is defined. It draws attention to the poverty of the elderly and the social construction of dependency, and is particularly applicable to an analysis of the poverty of older women.

I then turn to an exploration of economic theories. It will be seen that in fact they underlie all of the other macro level theories and perspectives of analysis. Formulated within and constructed so as to address the needs and logic of the ruling apparatus, they are based on the conceptualizations of what they knew, the lives of elite males. Thus economic theories on which economic and

retirement age policies are based, reflect the lives of these men, not the lives of women. I start by looking at **Classical Economics** and particularly the thoughts of Adam Smith: laissez-faire, the division of labour and job specialization. Whilst these concepts were efficient and helped to address concerns for profit and accumulation, they also created a need for retirement. I then turn to **Neoclassical Economics** which along with classical economics assumed economic individualism and individual choice, the androcentric assumptions of which obscure the reality of differential access to resources and means to make those choices. The concepts of profit and accumulation were replaced with an analysis of the equilibrium of supply and demand of products and workers, concepts which were detrimental to older workers and women. Next I look at **Marxist Economic Theory**. Marxist analysis of economic practice is concerned with exploitation of the worker, and differentiates along class lines, omitting the effect of this exploitation on the older worker and women. Lastly I explore the **Dual Economy and Reserve Army of Labour Theories**, which have been used to explain the inferior labour market position of racial and ethnic minorities and women. This supports the argument that women's poverty in old age is structural, rather than individual failure, as seen in classical and neoclassical economics.

In this exploration it will be seen that retirement

changed from being a matter of individual choice, to a socially constructed state of dependency at a specific chronological age. This state of dependency was not the inevitable outcome of a natural process of ageing but a dependency socially constructed in response to industrialization and economic theories. Further, it will be seen that retirement as a concept, and the surrounding theories from which it emerged and is supported, are part of an interactive evolvement based on ageist and sexist assumptions of the potential of the individual, traditional role expectations, and the pre-existing inequalities of a society organized on the premise that a woman will be financially cared for by a man.

MODERNIZATION THEORY

The major hypothesis of modernization theory is that the role and status of the elderly varies inversely according to the degree of modernization in a society. As modernization increases the elderly lose their functional roles, become less valued and experience a decrease in status, independence and security [McPherson 1983 p.149].¹ The issues surrounding modernization theory and their impact

¹ These ideas are not 'modern' in themselves. They were expressed by Adam Smith in 1770: a century later by Emile Durkheim and Max Weber [Quadagno 1982 p.2]: and yet another century later in 1972 they were popularized by Cowgill and Holmes, based on the analysis of a cross country study of the status of the elderly in 14 countries.

on older women are tremendous, yet their interconnectedness is greatly under-represented in this theory and the analysis of it, which takes both an androcentric and ethnocentric approach.

The theory has been criticized for a number of other failures. One was the inadequate explanation in the original theory of the process between modernization and the decreased status of the elderly. Later explanations were that: a) with the introduction of health care came increased longevity resulting in an increased number of old people and the potential for intergenerational competition and conflict; b) modern technological advancements made jobs of the elderly obsolete and led to new occupations in urban areas; and c) increased urbanization led to migration and to increased segregation by age and socio-economic status. Collectively these led to a increase in the value placed on work and the young. [Foner and Schwab 1981 p.110; ILO 1982; McPherson 1983 p.76; Victor 1987 p.76]. Others say that it was not modernization per se, but the changes which were gradually introduced that led to greater heterogeneity in status, and the elderly being evaluated less positively than were the young.

This process of the decline of the status of the elderly went together with a rigid distinction between the home and work, which disadvantaged all women and particularly older women. Many of their skills did not

transfer to modern industrial technology; they had no claim to income except through work; and what control they had over their lives was removed. Urbanization placed women in economically dependent relationships: relatively egalitarian relationships in rural settings were replaced by the marginalization of women in decision making and by the predominance of a patriarchal relationship and imbalance of power within the home as well as outside.

Dowd argued from an exchange perspective that possession of prestige, power, and resources, such as information and land, places the individual in a favourable position regardless of age. In agrarian economies the elderly controlled ownership of land and thereby enjoyed favourable exchange rates [McPherson 1983 p.134]. The elderly in modern societies are excluded from labour force participation and therefore lack a favourable exchange value. Older women in modern societies have even less of an exchange value due to past work histories and discriminatory practices,² and thus their status declines even more upon retirement than does that of their male counterparts.³

² See 'Exchange Theory', Chapter Two.

³ The position of elderly women in agrarian economies is difficult to ascertain as anthropologists and ethnographers have in the past predominantly been male, or have viewed their research and subjects of research through a male as opposed to a female lens. There is also much debate regarding whether there were matriarchal groups or just matrilineal and matrilocal groups, and how much control women had/have within them. We do know their position

Another major criticism is that the theory implies a universal, unilinear relationship that applies to all elderly, and affects all cohorts at the same rate. McPherson notes that the relationship in fact may be curvilinear, over time. The status of the elderly does seem to decline rapidly in the early stages of modernization, but may level off at more advanced stages and then rise slightly. Myles has observed that the status of the aged is also related to the structure of inequality within a society itself, which is in turn based on gender, race, class and variations within and between cohorts [1986 p.338]. This applies to both simple and complex societies. In nomadic groups of a few hundred people, the position of the elderly is determined by the relationship between the costs and contribution of the elderly [Victor 1987 p.98]. The same occurs today with increasing emphasis on the elderly as 'burdens', with older women disproportionately needing supplementary help, and forming a large portion of this 'burden'.

A third criticism is whether in fact the onset of the decline of the status of the elderly occurred prior to, or even after, modernization. Gratton sees the decline in the status of the elderly as connected to an independent force, 'ageism'; that cultural attitudes are more important than

changed as they became too old for traditional roles.

the culture itself [Gratton 1986 p.6]. He believes that 19th century industrialization did not undermine the status of the elderly, but that late 19th century concepts of obsolescence of the aged did, and this led to the steady decline in their labour force participation. Others believe that the apparent decline in the status of the elderly is really an ideological shift, brought about by the change from a hierarchial, traditional philosophy of social organization on which the authority of age rested, to a more egalitarian achievement oriented philosophy which dissolved the communal base of power. This occurred prior to population ageing and industrialization [Atchley 1980 p.277; Quadagno 1982 p.10].

Later the prevalence of the 'work ethic' further devalued those who retired. In the United States, for example, the 'cult of age' disappeared between 1770-1820 due to the influence of the French Revolution and the ideals of liberty and equality.⁴ Gerontophobia increased, people spoke of the elderly as useless, a youth cult emerged and the median age of the workforce increased. These combinations led to the growth of retirement. Fisher believes that negative changes in the status of the elderly did not occur with urbanization, industrialization, demography or bureaucratization, but occurred after the

⁴ See 'Economic Theories', this Chapter.

demise of the veneration of age, and were secondary to the ideals of equality and liberty. Thus devaluation of the elderly occurred before industrialization [Graebner 1980 p.26; McPherson 1983 p.150; Quadagno 1982 p.10; Gratton 1986 p.15; Victor 1987 p.20]. Culture and cultural attitudes are however interconnected and one has to assess whether the structure was able to impinge on the elderly because of latent ageism, and therefore the institutionalization of retirement and the further devaluation of the elderly is a modern manifestation of ageism; or whether ageism came out of the already devalued status of the elderly which increased with the rise of the idolization of youth. These concepts form more of an ideological explanation for the decline in the status of the elderly founded on ageism, rather than a structural interpretation based on the economy.

I believe that the low status of the elderly as a whole is due to a combination of the structure of society and its ideological perspective on the elderly, both of which are based on sexism rather than ageism. As maternal mortality rates 'declined', the life expectancy for females changed upwards, their numbers increased, more women lived to be old, and women began to live longer than their male counterparts.⁵ As old age opened up to women, the value of

⁵ Longevity is a relatively recent phenomenon as is the gender difference. In ancient Rome life expectancy at birth was 30 years for a male and 23 for a female (there was

being old changed [Nett 1982 p.225]. Theoreticians have demonstrated a sexist bias towards an explanation of the devaluation of the elderly, perhaps because there is a tendency to be more concerned with those "who rise and fall, than those who never rise at all" [Tish Sommers quoted in Beeson 1976 p.75]. They base their explanation on chronological age and its relevance from the perspective of the male sphere of work; utilizing a male benchmark; concepts of liberty and equality; and loss of power and control, none of which have been possessed by the majority of women in any quantity. This gender blindness has effectively disguised an alternative explanation of the decline of the status of the elderly based on female benchmarks and sexism rather than ageism. Thus I argue that ageism is the manifestation of sexism which is more pervasive and which presents a double jeopardy for the older woman. The oppression and inherent inequities which women experience throughout their lives because of sexism, are

also variation between classes). In medieval England wars and famine contributed to great fluctuations in life expectancy: for the period 1276 to 1300 it was 31 years, but only 17 years for the period 1346-1375. During the entire feudal period it rarely exceeded 30-35 years (Table 3-1). In the years preceding the industrial revolution, males continued to experience longer life expectancy than females; it was not until the 1800's that improved maternal mortality rates created a change in these figures: for the period 1817-31, life expectancy for the male was 39 and for the female 41. This gap has continued to increase [Victor 1987 p.70]. Mortality rates at older ages are more relevant to retirement than life expectancy at birth. For further discussion of this see 'Retirement Age', Chapter Four.

TABLE 3-1**Expectation of Life In Ancient Rome at Various Ages**

<u>Age</u>	<u>Years of Life Expected</u>
0-20	30
35-40	20
49-50	10
60+	5

Expectation of Life in Medieval England

<u>Age</u>	<u>Years of Life Expected</u>			
	pre 1276	1346-75	1401-25	1426-50
0	35.3	17.3	23.8	32.8
20	28.7	23.9	29.4	27.4
40	17.8	18.1	19.3	20.4
60	9.4	10.9	10.5	13.7

Expectation of Life in England and Wales 1841

<u>Age</u>	<u>Years of Life Expected</u>	
	males	females
0	42.2	40.2
20	40.8	39.9
40	27.7	26.6
60	14.4	13.5

Source: Referenced in Victor 1987 p.69-71

TABLE 3-2

<u>TYPE OF SOCIAL STRUCTURE</u>	<u>AGE</u>	<u>SEX*</u>	<u>% WORKING</u>
Agricultural	65+	M	70%
Semi-industrialized	65+	M	61%
Industrialized	65+	M	38%

* Statistics for females were not given!

Source: Parker 1982 p.27; Cowgill 1986 p.123

compounded as we age by ageism, which disproportionately impacts on women: the double jeopardy.

Modernization theory has also been criticized for assumptions regarding the status of the elderly in the past. Some have suggested that the idea of a devalued status of the elderly is in itself a myth, that modernization theory romanticizes the position of the elderly before industrialization. Cowgill assumed that the status of the elderly was high in the past, however this debate cannot be continued here.

Modernization theory holds that retirement is a feature unique to industrialized societies,⁶ the result of both increased longevity and a decline in the birth rate, which led to an ageing population and intergenerational competition for jobs; and secondly, the result of modern technological advancements which produced jobs youth were assumed to be more suited for and decreased jobs in which the old were concentrated. The stage was set for retirement to become institutionalized. People lived long enough to

⁶ Retirement is associated with industrialization, but up to date comparative data about the international incidence is hard to find. Some of the difficulties lie in the various definitions of work and retirement; the different methods of collecting and reporting information; and the degree of age stratification in rural societies where ability rather than chronological age is important. The United Nations has reported that withdrawal from the labour force by older workers is directly proportional to the extent of industrialization (Table 3-2).

have a number of years⁷ left after contributing to the economy and economic surplus. The economy became productive enough to support adults without jobs and in complex societies incentives were needed to reduce the labour force. Retirement became a substitute for death. These factors led to an increase in pressures to implement retirement, which when done resulted in a decrease in income and, in societies where power and status are associated with money, meant a decrease in status.

Older people did however leave the workforce before industrialization.⁸ What is unique to industrialized

⁷ Since 1900 the average number of years in retirement has increased as fast as the number of years working, and contributed to the rise of leisure theory.

⁸ Although not named as retirement, withdrawal from the workforce is mentioned at least as early as the second century B.C. The Roman Republic was ruled by an oligarchy of older men whose power only decreased when the oligarchy itself collapsed. In response to this decrease in power Cicero wrote an essay in which he identifies four major reasons why old age was 'perceived' as a period of decline (all of which he disputed). One major reason was, "the withdrawal of older people from work" [Victor 1987 p.72].

In the twelfth Century in England the elderly without property often had to use 'poor relief'. For those with property there were 'retirement contracts' which stipulated the transfer of property rights in return for maintenance over a specified period of time, or until death. These contracts were often between unrelated people, with the hierarchy of the manor enforcing the obligations. For example in East Anglia in the United Kingdom, prior to 1350, half the pensioners negotiated contracts with their children; after 1350 less than a quarter of the agreements involved parents and children [Cain 1985 p.149]. This is worth note, for it demonstrates that contrary to the views of modernization theorists, the elderly were not always cared for by their families prior to industrialization. In 1680 Saint Evremond wrote about those yearning for

societies is that retirees form a large group of relatively healthy people still capable of contributing to the needs of society as a whole, who have been rendered dependent on other members of society by a social process as opposed to a biological one: "ageing is a social destiny as well as a biological destiny" [Neugarten 1985 p.294]. For the first time there is a distinct period in life called retirement; there is massive intergenerational income redistribution; and there is a means to name and record retirement as such. The status of the elderly appears to change in all societies when they are unable to contribute, and they become dependent on others. Thus I believe it was not modernization per se which contributed to the decline in the status of the elderly, but the institutionalization of retirement, which rendered older people dependent, and which for older women devalued them ever further, rendered them functionless again and ensured their dependency on others. Indeed the low status of older women may be one of the reasons why they are relatively excluded from the research on retirement. Their contributions to the economy were not recognised as of value because they themselves were not.⁹

retirement and then regretting it [de Beauvoir 1977 p.295].

⁹ The impact of modernization on women is great. All of the previous discussion affects us directly or indirectly, yet the involvement of women in the process of modernization and its effect upon us has, until recently, been given minimal recognition in the works on modernization. There is now a growing body of work on women

FUNCTIONALISM

Much of the research on ageing and retirement has stressed individual responses and adjustment to old age and narrow functionalist explanations of depressed social status, rather than a structural relationship between the elderly and the rest of society, and the link between dependency in old age and the creation of need. Functionalist theories such as disengagement theory, which suggests that as people age they disengage from social interaction through a process which is natural and functional, have legitimized these individual responses. An individual's failure to adapt indicates an inability to fit into the existing social structure, not that the structure is inappropriate for the individual [Walker 1981 p.73; Fogarty 1982 p.162; McPherson 1983 p.141]. Functionalism is based on the assumption that a society as a whole has needs

and development, but the majority centres around the position of younger women in the process of economic development: there is very little regarding the impact of or on an older woman (See Peace 1981). United Nations figures put the status of women in perspective. Women represent 50 percent of the world population; one-third of the official labour force, but account for nearly two thirds of all working hours, and receive only one-tenth of the world income: women own less than one percent of world property [Duley 1985 p.48]. By the year 2000 there will be 580 million people over 60 years of age in a population of six billion, over half will be women. In 1982 50 percent of the old were in the more developed regions of the world, by the year 2000, 60 percent will be in the less developed regions [Rhodes 1982 p.205]. Modernization is thus a women's issue and an older women's issue.

apart from those individuals and groups which make up that whole. In this analysis it draws attention to the needs of society which are served by retirement. Retirement serves a useful social function by removing older people from the workforce [Parker 1982 p.62]. The societally imposed act of retirement deprives older workers from a major social role in order to realize a specific societal function, that is, to permit younger workers to enter the labour force. The older worker has to accept this and the inevitable poverty as a consequence of old age and something to which one has to adjust. In order to facilitate this adjustment, society legitimizes the non-worker (role-less) role, and in many societies provides an economic reward in the form of a pension [McPherson 1983 p.141; Walker 1981 p.74].

With the increasing number of elderly and increasing number who are rendered economically inactive, retirement could however be seen as a dysfunctional institution, detracting from the stable function of society. Whilst retirement results in an increase in the use of social services, which is seen as individual failure, retirement also eliminates from the workforce these with knowledge and experience. Retirement becomes dysfunctional when older workers are needed due to changes in the organization of production, stabilization of a workforce or changes in the composition of the workforce such as during the two world wars.

Functionalism has been called a static theory, a doctrine of 'normative consensus' that views change as a deviation from a normal state of equilibrium. Talcott Parsons, the most influential functional theorist, and other functionalists, have answered these criticisms by arguing that social change occurs by 'structural differentiation'. The functional concept of differentiation refers to the notion that development consists of movement from simple, undifferentiated, to complex, highly differentiated types of social structure. Each is linear and irreversible.¹⁰ They argued that class divisions, the institutionalization of retirement, the division of labour between men and women, with men in the paid public sphere and women in isolation in

¹⁰ A functionalist perspective is often used to analyze modernization. A number have argued that industrialization contributed to the decline of the elderly. Two main criticisms of modernization theory are that it is a-historical and that it idealizes the past. The functional perspective attempts to compensate for the lack of historical knowledge about the status of the elderly in Western countries by extrapolating from less economically developed countries today and applying them to the pasts of economically developed countries. These are inductive explanations which in themselves are a-historical: they ignore the vast differences which would exist and the totality of the surrounding milieu. Compounding this flaw is that the perspective is both androcentric and ethnocentric [Quadagno 1982 p.8]. I would note that in considering retirement and how economically developing countries will respond to this issue it must be remembered that indeed the West is forcing its ideas and concepts onto them. The setting up of multi-national conglomerates utilizing cheap labour will bring about cultural, demographic and economic changes. What effect these changes will have, and how much control and cultural freedom these countries will have to endure autonomously is important, and important for the position of older women.

the domestic sphere, was an inevitable and necessary outcome of industrialization [Quadagno 1982 p.192]. The sexist assumptions of the functionalist, as exemplified by Talcott Parsons, promoted the view that women, as expressive nurturers, provided an emotional haven for their children and spouse, and that men played the instrumental roles of provider and decision maker. The assumption that men, but not women, are rational and instrumental provides a theoretical rationalization for perpetuation of male dominance [O'Kelly 1980 p.21]. Applying these assumptions, women entering the public sphere is retrograde and dysfunctional to the needs of society as a whole. Thus whilst women should not be in a position to retire, retirement would be functional in returning women to their place in the home, thereby restoring equilibrium and maintaining the status quo in the division of labour, dependency and power.

LEISURE THEORY

Retirement as a period in a person's life is relatively new. It is a result of increased longevity and changes in the mode of production. In the 1920's, leisure theorists argued that unemployment (that is, forced retirement), created by advancing technology had to be converted to leisure. They thus emphasized what they saw as a positive side to the negative interpretation of forced withdrawal

from the workplace. Although still influenced by the work ethic, technological and social changes necessitated a new definition of leisure, especially if retirement/leisure was to be 'sold' to consumers, therefore negative aspects associated with leisure itself had to be de-emphasized [Graebner 1980 p.269; Bell 1976 p.133]. Later analysis, which showed that work and the workplace were no longer central life interests for many, have been used to justify a laissez-faire attitude towards retirement.

Retirement was 'sold'¹¹ as a period of earned and deserved leisure, as a 'right', yet how much leisure do women have upon retirement? A number of researchers have claimed that retirement is not as traumatic for women as for men because they have a home and a traditional role to which to return. It is stated as if they gave up the original role whilst working, yet all studies show that when women work in the paid labour force, their unpaid home work is not reduced significantly. They in fact perform at least two 'jobs', ie. 'roles'. Upon retirement, although they give up one job, they maintain the other. Women do not experience a period of earned leisure, therefore as it stands, leisure theory is not applicable to the realities of the lives of women.

¹¹ With ever decreasing work hours and thus increased leisure, it is more difficult to 'sell' retirement by emphasizing leisure as a reward for a lifetime of work.

Increasingly women are becoming retirees as single people and so justifiably my argument that women still have their traditional role of home work can be challenged. Theoretically those women would have a period of 'retirement', however two other aspects have to be considered. The first, which is related to the previous argument, is that fewer men enter retirement as singles, most have younger wives, and they have a spouse to 'care' for them. As women reach retirement age and beyond, they may already be caring for ailing spouses and have no one to share this with or to care for them. Secondly women have less money to enable them to enjoy their 'retirement' than do men. Retirement as a period of leisure with a pension adequate enough to enable them to enjoy it [Thane 1978 p.234], is for most women not a feasible reality in their life situation.

SCIENTIFIC MANAGEMENT

The link of the theories of the economists and physicians to the work place was initially implemented by the corporate manager and maintained after 1885 by the 'scientific manager'. With economists he shared assumptions about the relationship between labour and industrial efficiency, which upon application to the workforce contributed to the displacement of the older worker [Graebner 1980 p.31].

The main aim of the scientific management approach was an increase in labour productivity and efficiency. To achieve this, Frederick Taylor, often called the 'father of scientific management' outlined four basic principles:¹² a) to develop a 'science' for every job, to include rules of motion,¹³ standardized work implements and proper working conditions; b) careful 'selection of workers' with the right abilities for the job; c) training and 'work incentives' to cooperate with the job science; and d) design of jobs and specification of methods [Schermerhorn 1984 p.42].

It was argued that efficiency would assure standardization of wages according to age, experience and class of work. Accordingly, even those who were inefficient would be employed and receive a wage. At the same time, however, it was admitted that the most efficient workplace

¹² In 1911 Frederick Taylor published 'The Principles of Scientific Management' which became the cornerstone of the scientific management approach.

¹³ a) Lillian Gilbreth and Frank Gilbreth are acclaimed pioneers of motion study, the science of reducing a job or task to its basic physical motions. This concept contributed to the principles of scientific management [Schermerhorn 1984 p.43].

b) In "the 1920's Lenin thought Frederick Winslow Taylor's time and motion studies would help Soviet socialism surpass the achievements of capitalism in a few short decades. Soviet leaders of the early eighties were likewise infatuated with Western 'scientific management', believing it contained some secret formula for transmitting the efficiency of capitalism" [from an article by Mark R. Bessinger, "Soviet Factory Directors Go to Business School" in the Wall Street Journal, November 2, 1981 p.22, referenced in Schermerhorn 1984 p.644].

"eliminates from its force inefficient men (sic)" [Graebner 1980 p.32].

Scientific management also required flexibility, seen as something lacking in those 'past puberty'. They therefore preferred a young labour force, believing it more flexible. The young were also considered more malleable, being unfettered by craft traditions and what were seen as 'dysfunctional' work routines.

Before 1915, older workers were seen by scientific managers as inefficient burdens, but after that time they were seen as valuable for their potential contributions to reduced labour turnover, workforce control and social conservatism; all in the name of efficiency. However, World War I raged from 1914-1918, removing many young men from the work force. Older workers and women were needed to replace them. This was efficient. The war also generated jobs to provide ammunition, clothing, medicine and carers of the young and sick; again the older worker and women were needed in the name of efficiency.¹⁴

¹⁴ It was found that women workers were as efficient as male workers, particularly when the principles of scientific management were applied. However as the Principal Lady Inspector of factories and workshops, Miss Anderson wrote, ". . . It is permissible to wonder whether some of the surprise and admiration freely expressed in many quarters over new proofs of women's physical capacity and endurance is not in part attributable to lack of knowledge or appreciation of the very heavy and strenuous nature of normal pre-war work for women, domestic and industrial." [Andrew and Hobbs 1918, quoted in Wilson, 1977 p.131].

Various authors have discussed the disadvantages of older workers, all refer to these workers as male.¹⁵ Part of women's invisibility is rooted in language. In the linguistic conventions of language are uses that marginalize women's experience and often render us invisible. In this case, the continued use of the masculine form as a supposedly genderless term which could refer to either sex, prevents people from conceptualizing women as workers and assists in obscuring the fact that women workers were in different circumstances. Older women were not named as such, therefore they were defacto either left out or misrepresented.

DEMOGRAPHICS

Demographics and its relationship to retirement has its roots in Adam Smith¹⁶ and his concept that mankind would eventually fall victim to its own fecundity, the population explosion. This idea was taken up after his death by Thomas Malthus, who gave us the 'Principle of Population'

¹⁵ William Osler, an industrial psychiatrist, wrote, ". . . he is a touchy individual . . . old ways give way to new and old employees to time worn ways, suspicious of the young men . . ." Paul Cherington, a professor at Harvard argued that American business was being strangled by a surfeit of old men in young mens' jobs. Katherine Blackford (of the Blackford System of Character Analysis) uses men in her examples [in Graebner 1980 p.33].

¹⁶ See 'Economic Theories', this Chapter.

[Stromberg 1976 p.173; Galbraith 1977 p.32].¹⁷ Whilst the expected effects of this were mitigated in some countries by the expansion of industry, the demand for workers, changes in mode of production and changes in the birth rate, the population of the world has increased. At the present time much of it is experiencing starvation and much of this global population is living longer and thus is an ageing population.¹⁸ The impact of an ageing population on the economics of a society depends on a number of factors; the size of the population defined as old;¹⁹ the degree to which ageing affects a population's productive power;²⁰ incidence

¹⁷ The population would increase in geometric ratio 2,4,8,16 and so on, but the food supply would only increase arithmetically [Galbraith 1977 p.32].

¹⁸ Whilst much of the starvation is being experienced in the less economically developed regions of the world, the population is ageing. In 1982, 50% of those over sixty years of age lived in the less developed regions of the world. By the year 2000 this is expected to increase to 60%. Asia will experience a 154% increase of elderly; Africa and Latin America a 153% increase. Latin America will also experience a 215% increase in those 80 years of age and over. By contrast, in Europe the rate of increase for those over 60 years of age will be 30% [Rhodes 1982 p.205].

¹⁹ This will depend on the definition of old: many countries use criteria of retirement age and/or upon receipt of a pension, thus old and retired become synonymous. Myles has said that "politics, not demography, determines the size as well as the condition of the population defined as elderly" [1986 p.212].

²⁰ This factor can be difficult to ascertain. Much will depend on the type of work done; the predominant mode of production, eg. industrial, agricultural; the speed of

of taxes;²¹ consumption patterns; political behaviour and politically affected behaviour [Clark and Spengler 1980 p.144].²²

The key claim of the demographic model is that population ageing increases what is called the 'burden of support' or 'the burden of dependency'.²³ The age structure of a population affects the worker to retiree ratio. As the ratio of workers to retirees decreases, the financial 'burden' of each worker increases. These statistics, called 'dependency ratio's', will vary between countries depending on population numbers, but also on the age when work can

changing technology; how much stereotypes of the ability/efficiency of older workers have been internalized by those assessing the statistics; and on the reasons for that assessment, eg to move older workers out of the labour force.

21 This will vary considerably between countries and the gender distribution of the population, for despite the fact that in most countries women outnumber men, they also earn less, have less savings, have lower pensions and therefore pay less taxes.

22 The elderly in the United States are well organized and have considerable influence by such groups as the Gray Panthers. Canada's elderly successfully lobbied against de-indexing of pensions.

23 In 1985 there were 156 million people in industrialized countries alone, who were aged 60 or more who were known not to be economically active, in 1950 this figure was 60 million and could be 290 million by 2025. As a percentage of the total population it was 7.3% in 1950, 13.3% in 1985 and a projected 20.7% in 2025 [ILO 1987 a) p.1].

begin and finish. The ratios are therefore able to be manipulated and thus retirement policies are important in understanding the position of older people. An important point to consider is the terminology itself. Referring to those needing support as 'burdens' is ageist; when the numbers who need support are analyzed it is seen that the majority are women, thus it is also sexist. To be less demeaning and more egalitarian, the ratios of retirees to workers should be 'support' or 'contributory' ratios, and will be throughout the rest of this thesis. However there is the possibility that changing the name of dependency ratio to support ratio will take away from the fact that they are dependent, and thus it will further obscure the fact that the dependency is socially constructed.

The major claim of this model has given rise to much discussion. The total support ratio does not appear to change much, but the composition of it does. There is a decrease in the young and an increase in the old, and it is seen as costing more to maintain the old in an economically inactive role than to maintain the young. Therefore it is not the size of the support ratio but the composition of it that is seen as creating problems: as the number of the aged population increases so will the total amount of public expenditures. Demographic change thus presents dilemmas regarding economic growth, funding of pensions and issues of social justice such as removing older workers to make way

for the young [Meirer and Torrey 1982 p.90; Kreps 1980 p.4; Foner and Schwab 1983 p.88; Myers 1985 p.179]. There are however a number of detractors who hold that the key claim of the demographic model is incorrect. Population ageing should not be associated with an increase in either total or age based dependency, but rather a decline, for decreased birth rates have decreased the number of very young needing support and the increased labour force participation of women²⁴ has greatly increased the number of contributors [Clark and Spengler 1980 p.113; Myles 1986 p.198].

If there is no increase in dependency as a population ages, where does the concern over social security costs come from. The "Public Burden of Welfare" model which sees this expenditure as a burden and an impediment to growth and economic development is rooted in the concept of the private economic man and laissez faire traditions [Titmuss 1987 p.142].²⁵ This 'burden' of support, has been used to suggest a crisis in social security systems and used to

²⁴ Statistics of female labour force participation are also used and indicate that their employment adversely affects employment of older men. Two hypotheses are usually presented: 1) that younger, better trained women drive older men out of the labour force; and 2) that older men may be retiring sooner because of increased family wellbeing from working daughters and wives [Clark and Spengler 1980 p.113]. However another argument is that women are employed because they are cheaper to hire, and they have less protection from the whims of the market place and employer.

²⁵ See 'Economic Theories', this Chapter.

review and reassess the social security system, and to put responsibility for the elderly onto individuals and their families and decrease the responsibility of the government. It appears that the very demographics which contributed to the rise of the welfare state are being used bring about its reduction. This will particularly disadvantage older women who disproportionately make up the numbers of this 'burden'; they are poorer and live longer in poverty than their male counterparts and need the support of social security and supplementary benefits. They make up large numbers of what has come to be seen as a burden, not because they live longer or there are more women, but because of past discriminatory practices which become exacerbated as women age. Thus their 'dependency' is maintained. This highlights one of the main problems of the demographic model, that what is seen as a biologically constructed problem is a socially constructed one.

Myles believes that we have to identify the social organization and institutional arrangements that make a demographic factor into a problem [Myles 1986 p.194]. Demographics have been used to construct a dependency theory of old age. Describing ageing in terms of demographic statistics has been used to direct focus away from the fact that the dependency of the retired was socially constructed. It is retirement age policies, the result of various pressures from and between the ruling apparatus, which

originally created a large dependent section of society which is increasing because of demographic changes; demographics did not cause this group. Therefore what are referred to as economic responses to demographic changes are in reality economic responses to the changes in a socially constructed group. Demographics cannot cause anything, it is the use of demographics which does [Clark and Spengler b) 1980 p.159; Myles 1986 p.212]. Ironically as the numerical importance of the aged population increases older people have a lesser part in shaping policy than do economic crises and politician's concerns for these crises [Rhee 1974 p.62; Paillat 1977 p.60].

SOCIAL CLASS

The concept of class and how it relates to retirement and women is important. Ageing is a period of deprivation in terms of employment and income: the old are deprived relative to the rest of society and relative to previous life experiences. It is deprivation that is mediated by class [Townsend 1986 p.21]. Marx in his original theory differentiated people by class as opposed to age and gender: subsequent Marxist theorists have applied his theory to retirement and thus to age.

Class analysis enables one to see the differential implications of retirement and old age for each class and the implications of retirement and old age for class

relations. Further, a class analysis of ageing may be especially relevant to what a society based on private enterprise defines as non-productive groups [Estes et al 1984 p.31].²⁶ I will however argue that class analysis as applied to the elderly, whilst addressing the failure of Marxist analysis to pay much attention to the changed circumstances of the retired, has not addressed the reality of women and the differential impact that class has upon the ageing and retirement of women.

The Ehrenichs, who define class in terms of "a common relation to the economic foundations of society", see class as being "characterized by a coherent social and cultural existence; members of a class share a common life style, educational background, kinship networks, consumption patterns, work habits and beliefs." This definition is relevant because it attempts to deal with the dynamics that are still operating among those no longer in the work place even though a common denominator has been introduced, that is, retirement. The differences that were there before are maintained, although it is possible that class relations may be different in general for the elderly. Estes et al see this definition as also being important because "it helps to clarify the relationships of working-class aged with the agents of public and private social welfare bureaucracies"

²⁶ See 'Modernization Theory' and 'Economic Theories', this Chapter.

[Estes et al 1984 p.32].

The processes of retirement from the workforce operate differently for the aged in different classes²⁷ as does the degree to which they are ascribed a devalued status and their dependency on other individuals and social institutions. Pre-retirement class status is a major factor affecting post-retirement conditions.²⁸ Retirement separates retirees from 'income' and whatever 'control' they may have had over the production process, however there is class differentiation. Whilst the income of those located in the higher classes may continue, the 'control' usually does not. According to Wright's reasoning, "The ownership of wealth without effective control over investment and the physical means of production leaves even the wealthy elderly on the periphery of the class dynamics of the larger society .." [quoted in Estes et al 1984 p.32].

A problem in relating Marxist class theory to the aged is that they are no longer in the productive sector of the

²⁷ Cumming and Henry's original disengagement theory postulated that it was functional and necessary for the good of society as a whole, to remove those from the highest, most powerful and crucial roles; roles usually held by men of the upper classes. However those holding these roles are rarely forced to retire.

²⁸ in 1980 Dowd studied the perceived age/class inequities in relation to age stratification. He found that within each age stratum is social stratification and noted that the elderly at the bottom of the class structure experienced more problems than the elderly in other social strata [McPherson 1983 p.144].

economy, yet this is in fact the critical factor. The dependency status and economic inequality of the aged are the result of forced retirement and inadequate and unequal benefits. These in turn are the result of inequities within the labour market itself, the organization of work and the stratification of society. It is not age itself that determines retirement and thus creates a separate class, but the socially constructed relations between age, the division of labour and the labour market [Estes et al 1984 p.31].

One of the problems with the application of this theory is that the use of the term 'class' creates ambiguity and confusion [Giddens 1975 p.80]. Ageing policies, for example in Canada and the United Kingdom, are based on the assumption that the aged are a distinct, 'separate class'. They are treated as a group, separate from the productive sector of the economy, and as such are non-productive and dependant. "In this sense class refers to the aged as a social group whose members share one common denominator: they are all over 65 years of age and retired or soon to be summoned into retirement" [Estes et al 1984 p.31].²⁹ Policies which do this inevitably promote age segregated

²⁹ Retirement age and old age have become synonymous with each other. Thus for example individuals in some countries may enter this dependent social class at age 60. Those who have been retired early, that is before the accepted 'normal' age of retirement for that occupation and society, also enter this particular social class. See 'Retirement Age', Chapter Four.

programmes and services which increase the separateness of the elderly, their dependency on others and maintenance of class relations. Real differences such as socioeconomic class and gender and the inherent inequities are subsumed under the classification of the elderly as a separate group; thus these differences themselves and the differential impact of these policies are not addressed.

Just as Marx demonstrated little sensitivity to the reality of women's lives, so do those who apply Marxist class theory to the analysis of old age and retirement. The major problem in applying this theory is that gender differences in the organization of work, social stratification, allocation of roles and distribution of income and control are excluded, as is recognition that women in various social classes experience life situations, and thus old age and retirement differently. Women's oppression in a patriarchal society and the inherent inequalities become enhanced upon retirement. What little economic independence we have is removed and the cycle of enforced dependency continues. This dependency is socially constructed by the ruling apparatus legislating the age at which one must cease to work in the paid labour force and thereby legitimizing the removal of individuals from economic activity and 'productive' roles. This legislation also removes one aspect of control women have over lives, that is our decision to work or not to work; and it removes

a fundamental right of citizenship, that is the right to work.

Given the number of women who are in the productive paid labour force and are forced to enter that sector seen as non-productive; and the number of women who are old and experiencing, disproportionately to men, the results of oppression; the omission of women from this analysis is serious. What is needed is an analysis based on both class and gender.

POLITICAL ECONOMY

Political economy examines the interaction between the government, the economy and other groups in society. The central issue is the distribution of social goods between groups and the mechanisms by which they are distributed. It builds on elite and class theory [Estes et al. 1984 p.1; Victor 1957 p.10].³⁰

Political economy theorists view class as central to their arguments. I believe that gender is even more central to the allocation of power, prestige and other resources. The analysis is similar yet the emphasis is different: it draws attention to the relationships between the state, the

³⁰ Elite theory - policies and allocation of resources are the result of conflict and power struggles between dominant groups.

Class Theory - relationship between the organization of society and distribution of wealth and control of the production process [Estes et al 1984 p.21].

aged, dependency and women. The political economy approach to the study of ageing assumes a structural relationship between the elderly and the rest of society with society constructing the institutions within which old age is defined. The elderly are not seen as a homogeneous group with separate needs apart from the rest of society, but as a part of society. It draws attention to the relationship between the economic and social status of the elderly, institutions and the means and organization of production. This demonstrates the construction of a dependency status which is increased and reinforced by the exclusion of the elderly from the means of production, in the interests of accumulation and profits, on the basis of a particular chronological age [Walker 1981 p.75; Estes et al 1984 p.2; Phillipson 1982 p.167; Victor 1987 p.1]. The growth of retirement is related to the organization of and the demand for labour. It suggests that the elderly should be seen as a 'reserve' army of labour, a concept which has been applied to all women's labour. In periods of labour shortage older workers may be encouraged to remain in the labour force. Conversely in times of economic recession and high unemployment they are encouraged to leave to make way for younger workers. Thus assigning dependency status on the basis of chronological age is a social construct and not a biological one.

Policies which were designed in response to the

problems created, have further reinforced dependency amongst the elderly. Income programmes better serve the needs of others than the needs of older people since they reinforce social, racial and gender stratification and increase intergenerational inequities. Further they help people accept that old age will be a period of poverty and deprivation; retirement has come to be viewed as a normative acceptable status. The political economy approach challenges this by drawing attention to the causes of the poverty in old age [Walker 1981 p.89; Phillipson 1982 p.167; Victor 1987 p.13]. It is argued that poverty in old age is the result firstly of low economic and social status prior to retirement which restricts access to a range of resources and the low social status of elderly; and secondarily of the low level of social security programmes. Walker believes that the starting point for analysis should be the labour market and social relationship between age and the labour market [Walker 1981 p.73]. However the analysis for women has to start in the analysis of her subordinate position and the value of her work and dependency which has been assigned on the basis of her gender; and then at how these disadvantages are maintained and exacerbated by age and the relationships between age and the labour market.

Retirement age policies mark the boundary between independent and dependant status, representing a loss of control over one's life. They perpetuate the cycle of

dependency of women on men; a dependency which serves the economic and social needs of the state, and other age and gender groups, by providing a mechanism to address the unemployment of the young, to legitimize this action by the ruling apparatus and to resume the traditional division of labour and the status quo.

ECONOMICS THEORIES

In this section I will examine economic theories which, it will be seen, underlie all the other macro theories and perspectives of analysis. Economic theories do not develop in isolation but within structures of society which are reflections of and influenced by the predominant ideas of the ruling apparatus and the ideological thoughts behind them. This involves moving from the particular, changing the lived experience into the abstract and general. Many economic theories are based on the ideal of how theorists thought people should behave; based to a large extent on conceptualizations of that which they know; the lives of elite males. Thus the economic policies reflect an ideal of these lives, not the realities of the lives of women. The exclusion of women's reality therefore excluded women with the consequence that retirement policies which are based on theories of economics and notions of productivity and efficiency, have excluded women.

CLASSICAL ECONOMICS

Whilst some economic³¹ theories predate Adam Smith and the Physiocrats,³² it is in the late 17th and 18th Centuries that economics as a science was explored and the concept of 'economic man' advanced. Adam Smith, although he does not stand alone, is an important theorist of Capitalism³³ and the transition from feudalism to capitalism. This period is

³¹ An earlier economics which extended from the 16th Century to the early 18th Century was called 'Mercantilism'. It is said to have been a programme that was piecemeal, simple, regulatory, discriminatory and protectionist. It postulated that man could guide his actions to increase wealth and was generally optimistic about planning for economic improvement. Since that time these thoughts have been superseded by the likes of Adam Smith who represents what is seen by many as the order and system of the classical economists [Stromberg 1976 p.169; Baumer 1977 p.231].

³² In the 1760's and 1770's interest began to focus on "les économistes, or those known in France as Physiocrates (government or rule by native)." They insisted on full liberty of economic activity based on individual property rights in a freely competitive economy. This meant treating individuals as economic equals, that is, equal in rights but not in wealth, class or gender. They championed economic but not necessarily political liberation. The Physiocrates displayed biases for agriculture and against commerce and industry. Their doctrine, which held that only agriculture could produce a surplus, did not lead so easily into the industrial era as did the economic doctrine of Adam Smith, who regarded the Physiocrates as overly dogmatic, and differed greatly with the works of Marx [Stromberg 1976 p.167; Galbraith 1977 p.18; Baumer 1977 p.232].

³³ Smith was not an apologist of Capitalism. He praised the simple and frugal life style in preference to those who pursued wealth and was sympathetic to the agricultural community, believing the workers were oppressed by low wages and taxes, which he saw as being detrimental to the good of the nation as a whole.

relevant as I believe that whilst retirement has always occurred to a greater or lesser degree, the institutionalization of retirement has its roots in the dynamics of industrial development.

In 'Wealth of Nations' (1776) Smith affirmed the Physiocrats programme of economic liberty, believing that if the government ceased subsidizing and regulating, much of the inequality and injustices would disappear. Further, he believed that giving individuals the freedom to pursue their own best interests would lead to economic progress for the whole community.³⁴ Smith believed that the responsibilities of 'sovereign powers' lay in defence, justice, and education, beyond which each individual should be allowed to look after their own interests for advancement. "Government is in no way fitted to carry on economic functions." Smith saw threats to economic freedom from sources other than the government: he saw large businesses as a threat to their own freedom, imposing too many restraints upon themselves and he was also opposed to corporations. Stromberg argues that Smith believed, or at least half believed, that the principle of laissez-faire would benefit the 'labouring poor' by striking at their oppressors, the rich monopolists [Stromberg 1976 p.173].

³⁴ The economic concepts of Smith and the Physiocrats were exported with increasing colonization and industrialization [Jones 1985 p.59].

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Another theory Smith emphasized was 'the division of labour'.³⁵ This created specialization in line of business and occupation which resulted in increased efficiency and economic gains. The division of labour and increased specialization were to have effects reaching beyond efficiency and profit. More and more people conscientiously experience at some time in their lives the process of selection and rejection. Durkheim observed that as man becomes more specialized he becomes more socially dependent [Titmuss 1987 p.47]. Specialization led to the need to remove from the workforce those 'unspecialized' or who could not be, and those who were not seen as efficient, the older

³⁵ a) Smith's most famous description of the division of labour was, "one man draws out the wire, another straightens it, a third cuts it, a fourth points it, a fifth grinds it at the top for receiving the head, to make the head requires two or three distinct operations; to put it on is a peculiar business, to whiten the pins is another; it is even a trade by itself to put them into the paper . . ." Smith calculated that ten men doing the labour could make 4800 a piece per day, whereas one man doing all the steps could only make 20 [Galbraith 1977 p.23]. Thus the assembly line concept to increase production came years before Henry Ford, and was an influence on Taylor and time and motion studies.

b) The concept of free trade was also linked to the division of labour and efficiency by specialization and to increased freedom of the individual to pursue their own self-interest; ie. if something could be made cheaper in another country, then it was economically more efficient to buy it and send in exchange, something we made more cheaply. The fewer obstacles to trade in the world, the greater opportunity for specialization and efficiency and economic gain for all [Stromberg 1976 p.172]. How far this prosperity was spread amongst the masses as opposed to enriching some and impoverishing others, and its effects on different classes, ages and gender, were left for later historians and economists to assess [Jones 1985 p.59].

workers. Thus increased job specialization created a need for retirement. With the increase in capitalism another division of labour became entrenched, that is the emergence of a distinct difference between the workplace and home. It helped provide the base for a functionalist division of labour which was detrimental to older people and women and helped to maintain the status quo of the ruling apparatus.

Smith developed other concepts that would later be taken up by other economic theorists. He developed a labour theory of value,³⁶ which was later taken up and modified by Marx. Yet another example is the theory of wages and the doctrine that the population always drives wages down to the subsistence point, later associated with Thomas Malthus and Marx.

Economic science took from the works of Smith and others³⁷ and assumed as its basic postulate an 'economic man', who seeks to maximize his happiness:³⁸ ". . . to

³⁶ "To the person who possesses it, and who means not to use or consume it himself (sic), but to 'exchange it for other commodities, is equal to the quantity of labour which it enables him to purchase or command" [Stromberg 1976 p.173].

³⁷ For example, Lord Shaftesbury, Francis Hutchinson (a Scottish mentor of Smith), Helvetius, Quesnay and stemmed the later industrial economists Ricardo, Mill and Marx [Stromberg 1976 p.168; Baumer 1977 p.233].

³⁸ This 'pursuit of happiness was new; the Greeks had preferred wisdom to happiness; the Romans, power; medieval man, sanctity; Calvin and the Protestants, who allegedly introduced a capitalistic ethic of hard work, frugality and

obtain the greatest amount of pleasure with the least public expense, is the perfection of economic conduct". So wrote Quesnay at the beginning of his study 'Tableau Economique' in 1758. This economic man believes that worldly happiness is the end of life and he achieves this in systematic predictable ways. Another assumption for this economic man was economic individualism; it was taken for granted that the self reliant, independent individual, liberated from the oppression of other groups, was the typical unit of society [Stromberg 1976 p.168]. These assumptions are ethnocentric, androcentric and limited to those in the upper classes of society, yet then, as now, are generalized to all.

Another aspect of the new economic thought was the idea of social harmony³⁹ that results from the combined action of others. Smith said that if we have individual economic man, we have "every individual continually exerting himself to find out the most advantageous employment for whatever capital he can command," and emphasized that the well fed worker, hopeful of a secure future, would exert his (sic) strength to the utmost. He saw that whilst individuals intent on their own gain did not intend the good of others,

sobriety. They did not place as much emphasis on worldly success [Stromberg 1976 p.168].

³⁹ Stromberg suggests that the notion of social harmony was analogous, and owed much to, Newton's universe, in which particles work together to form a single great system [1976 p.168].

in working for their own gain they also worked for the good of the whole. This picture of greed, "with men (sic) motivated by egoism", competing for gain and wealth, was seen as serving society as a whole by providing work for the poor and wealth for the nation [Stromberg 1976 p.169].

Today this is seen as a matter of individual choice. We make many choices over a life time, and it is seen as important that we make them in such a way as to make maximum utilization of our individual talents, etc., and at the same time and in a compatible way, further the standard of living of the society. A number of factors however impinge on one's ability to make those choices; eg. institutional forces such as legislation⁴⁰ or collective bargaining, which prohibit employment of people over a certain age; and/or the absence of the basic economic means to consider a choice of whether or not to retire. For Slavick and Wolfbein the issue of mandatory vs voluntary retirement is, in part at least, one of maximizing the individual's freedom of choice [Slavick and Wolfbein 1969 p.326]. Missing is the recognition that we have differential access to the means to

⁴⁰ For example in 1831 Lower Canada, in accordance with the law of England did not recognize the right of women to hold property. It was not until 1882 that the Married Women's Property Act was passed. The Civil Code of 1866 stated that, "A married woman may not engage in a calling distinct from that of her husband, nor engage in commerce without his consent" [Atschul et al 1978 p.81]. These limited women's ability to make choices, reduced her choices, reduced her independence and maintained her dependence.

make those choices depending on age, class and gender, with older, poor women having the least. Theories which stress individual responses will deem that the poor older woman did not maximize her choices from what she had, and thus this economic aspect of individual choice blames the victim. It justified and legitimized maintenance of power differentials and the status quo. Atchley believes that institutions themselves develop as a result of choices made. Individuals choose what they see as best to achieve a particular set of goals; they then observe the results: the goals may be achieved: opposition may be met. Gradually, by negotiation, agreement or even power plays, compromises are met that endure long enough to become accepted as the norm, at which point a new institution is in place, for example retirement at a specific chronological age [1982 p.265].

Other fundamental premises of these economists were; equality, that men (sic) should be treated alike, each to be seen and counted as the same; and the concept of liberty, which saw men (sic) as free from arbitrary and unequal restrictions.⁴¹

⁴¹ It is possible that these concepts of sameness grew out of the idea that nature was always and everywhere the same. The thrust of classicism was to stress uniformity, not the individuality and changeableness of human nature [Baumer 1977 p.180]. These concepts have carried over in economic ideas of the behaviour of economic man.

NEOCLASSICAL ECONOMICS

Neoclassical economics replaced the classical concepts of profit and accumulation with an analysis of the equilibrium of supply and demand,⁴² not only of products for consumption but also of workers. These were concepts which had detrimental effects on both older workers and women, as they were the groups most easily moved in and out of the workforce for a variety of reasons. Most relevant for economics was lack of recognition of their value and their exclusion from the basic elements of economic analysis. Attention was diverted away from the labour theory of value and concept of exploitation, to concepts of exchange and a theory based on the prices of a commodity and utility.⁴³ Class origin of income was dropped in favour of analysis conducted in terms of 'individuals' meeting in a market place [Robinson et al 1973 p.35]. For neoclassical economists the basic unit of analysis is the undifferentiated 'individual'. They assume that people behave in clearly defined ways, exercising freedom of choice and rational behaviour in order to maximize utility and that

⁴² These ideas were not new. In 1838, Auguste Cournot in 'Reserches sur les Principe Mathematiques de la Theorie des Richesses' had developed a theory of market behaviour, and Henrich Gossen in 1854 had derived the principles of individual utility maximization [Robinson et al 1973 p.35].

⁴³ Utility is the satisfaction someone receives from consuming commodities [Lipsey et al 1969 p.157].

they have information with which to evaluate and choose between alternative courses of action. This is believed to hold across time and strata: this is 'economic man' [Amsden 1980 p.13].⁴⁴

It is perhaps an appropriate time to briefly touch on how the household is viewed as it helps to demonstrate that the realities of women's lives in the home, our traditional sphere of existence, is not incorporated within the neoclassical economics, and thus is excluded from its application to the labour market and from retirement policies.⁴⁵ Neoclassical economists emphasize in the economic system the role of individual decision [Galbraith 1973 p.34]. To this end, along with Marxist economists the household is viewed as an 'individual' unit, made up of a

⁴⁴ Whilst economic man is said to be generic to men and women, the neutrality has to be questioned for a number of reasons: it is men who are responsible for naming and the codification of knowledge; basic assumptions of economic man are based on the reality of the lives of the elite of men; and much presupposes that we live in a society where there is private possession, exchange and money. This is not a universal of mankind and certainly not of womankind.

⁴⁵ The study of the family, its relationship to work in the home, the workplace and their inter- and intra-relationships is relatively new in the history of economics. This new awareness that the family is of economic interest, if not importance, has generated a number of works which look at different aspects of the phenomenon. Neoclassical economists have examined amongst other things; fertility patterns, the value of children, time allocation, marriage and divorce. Marxist literature has mainly examined the relationship of the family and workers to class analysis and capital.

male wage earner and a female homemaker, with or without children. Thus the collective of individuals in the household are subsumed under the collective of the household. It is assumed that all have the same preference schedules and that this is satisfactory, maintaining equilibrium; otherwise it would be irrational and not maximizing. This repressed individual personality and preference, enabling neoclassical economists to resolve the problems that might arise from differences in preference and value of the individuals within the unit: thus equilibrium is maintained. With increasing job specialization the dividing line between home and work had become more distinct and rigid, yet the same economic principles used in the market place were applied to the home, effectively excluding women from the application of these principles and diminishing their contribution in the household.

By the mid to late 19th century, economists were seeking a theoretical framework that would tie the decreased number of working hours and increased wages, to the goal of increased productivity. A number raised the issue of age in the labour force.⁴⁶ Building on Smith's work, it appeared

⁴⁶ For example Ernest von Plener in 1871 wrote that the operators of machines, especially the younger ones, did not get exhausted by excessive effort.

A German economist, Lujo Brentano, grounded his theories in 1894 on the beliefs of Smith who had emphasized that a well fed worker would work harder. Brentano felt that a superior workman would evolve, enabling employers to install faster machines. He further stated that child workers were no longer equal to this and that the perfect

that a young, well fed, secure, satisfied, male worker, would be motivated to work harder to ensure his standard of living was maintained. It fell to Alfred Marshall,⁴⁷ father figure of neoclassical economics, to incorporate the theory into mainstream economics. Marshall tied physical characteristics to economics; it was concluded by observers that for a nation to maximize its productive potential work should begin at age fifteen and end at sixty-five. With the changes in organization in the workforce, and the support of economic theories of production by scientific theories of age and work, retirement of older workers from the workforce became not only necessary but justified. Graebner believes it is here that economic theory became "linked to the workplace in a alliance detrimental to the older worker" [1980 p.29]. I however believe that this had already occurred and became accepted with the economic rationale of Smith and his predecessors;⁴⁸ the neoclassical theories of Marshall and his contemporaries maintained that detrimental

machine "once more makes the father the breadwinner." Only men would be needed: only those who were strong and motivated to work hard and maintain their families [Graebner 1980 p.28]. Brentano reaffirms the male as head of the household, and excludes women from his arguments and thus from the economic theory and its application.

⁴⁷ He defined economics as the "study of mankind in the ordinary business of life" [Lipsey et al 1969 p.3].

⁴⁸ See the debate on timing of ageism in 'Modernization Theory', this Chapter.

alliance.

Smith predicted that if restrictive laws were abolished and free enterprise allowed to reign then the wealth of the nation as a whole would increase. For the neoclassicals, free enterprise would allocate resources in the manner most beneficial to the whole society, if government did not interfere. Pigou⁴⁹ recognized that there would be some instances where laissez-faire was not beneficial, but treated them as exceptions from the general rule. For example, the principle of social insurance was a departure from the pure doctrine of laissez-faire, but one which was necessary to accommodate some of the exceptions Pigou noted, the old unemployed/retired [Robinson et al 1973 p.47]. Social services were seen as temporary, ad hoc mechanisms to reduce social conflict and thus acted as a form of social control [Titmuss 1987 p.158]. It had previously been held that the economic system found its equilibrium in full employment, but John Maynard Keynes showed that the modern economy could find its equilibrium with serious unemployment, hence the underemployment equilibrium.⁵⁰ This

⁴⁹ A.C. Pigou (1877-1959) was a devotee of Marshall and wrote 'The Economics of Welfare' [Robinson et al 1973 p.47].

⁵⁰ For 150 years the income from producing goods was held sufficient to buy goods. Savings were invested and when there was a surplus in savings, interest rates fell and the savings were used. "Keynes did not deny all savings were invested, but showed that this could be accomplished by a fall in output (and employment) in the economy as a

presented to the ruling apparatus another economic rationale for the unemployment of older workers [Galbraith 1977 p.216].

MARXIST ECONOMIC THEORY

Marxists see the rooting of the explanation for the nature of society in the economic forces within society itself: forces to which women have little access. Whilst these forces are seen from the perspective of historical materialism, his approach is both ageist and androcentric. For Marxists the important questions are, "How does surplus arise?" and "How is it distributed?" One of the basic units of analysis is the rate of exploitation;⁵¹ another basic unit of analysis is class: the individual is differentiated along these lines and appears at least sexless, at most male.

Classical analysis had involved the economic characteristics of social classes. Smith transformed Quesnay's original picture of peasants, landlords and

whole." Unemployment "reduced earnings, changed business gains into losses, reduced personal incomes, and, whilst it reduced investment, it reduced savings even more." This was desirable, for that saved from income must eventually be spent or there would be a shortage of purchasing power [Galbraith 1977 p.217].

⁵¹ Marx expressed the rate of exploitation as the ratio of the surplus labour performed by the workers to the labour embodied in their wages [referenced in Robinson et al 1973 p.29].

artisans, to workers, capitalists and landlords. All three disposed of their incomes in different ways; for workers consumption was near subsistence level; the capitalist's function was to accumulate; and the landlord's consumption was a deduction from the 'surplus' available for accumulation. It was this division of the total product which governed the development of the economy. Smith's ideas had been modified by Ricardo and Mill⁵² but Marx had a new interpretation: he claimed that the nature of capitalism could only be understood by an analysis of the 'origin' of surplus.

The nature in which surplus was extracted during the process of production changed as societies became more complex, and in capitalist economies this process was hidden under the concepts of prices and wages [Robinson et al 1973 p.28]. Marx took over the labour theory of value and interpreted it to mean that labour alone produces value. The ability of the worker to work is called 'labour power'. 'Labour' is the actual work that is done. Labour power has both an 'exchange' value and a 'use' value: it is 'exchanged' for its price/wages which is determined by the

⁵² David Ricardo (1772-1823) formalized and developed Smith's ideas. John Stuart Mill (1806-1873) was the last important liberal writer of the classical school [Robinson et al 1973 p.12]. He was also a voice for women's rights at a time when many other men of influence were specific about the inferiority of women. He did not however address their exclusion from the theory of the classical economists.

labour time necessary for the production and reproduction of commodities necessary for subsistence. 'Use' value is the product in hours given in work, for example eight hours. For Marx it is the distinction between use and exchange value that allows surplus to arise.

Marx felt that workers were exploited by the capitalists because they appropriate part of the value produced by the labour of the workers [Robinson et al 1973 p.28]. The struggle by workers' organizations to limit working hours was an attempt to limit the rate of exploitation. This disadvantaged older workers and women who were seen as less productive. Reducing hours meant capitalists wanted more production from the hours which were worked. Thus attempts at reduction of exploitation protected some workers and oppressed others: those most vulnerable. For Marx the exploited worker was both genderless and ageless which had detrimental implications for women. Marx did not deal with the issue of the older worker who was not able to work at the speed required by advancing technology, nor the older worker who was seen as being too old to work efficiently enough to produce⁵³ surplus, and was thus dismissed or retired. For Marx, the creation of surplus meant exploitation and this could only

⁵³ Retired workers have no future role in production; they consume with no prospect of actually producing [Phillipson 1982 p.17].

happen in the market, not in the home [Seccombe 1974 p.11]. Whilst women may be oppressed in the home: upon entering the labour market they would be exploited only as workers, not as women. Yet this did not occur: Marx and Engels failed to explain why women's work had less value than that of her male counterpart and why she was both oppressed as a woman and exploited as a worker. This situation has not changed to present times.

In 'Capital', Marx bases his analysis upon the individual wage worker, having nothing to say about domestic labour in the household [Giddens et al 1982 p.423]. As a consequence, this neglect has contributed to the lack of value in economic concepts that are applied to domestic labour, and to women's labour. The involvement of women in unpaid domestic labour: care of the house; reproduction of the worker of today and tomorrow; and caring for older members of the family; whilst not 'productive' and of value in the true Marxist sense,⁵⁴ is socially necessary labour.

⁵⁴ Whether unpaid domestic labour is 'productive' has been the subject of much debate; much surrounds Marx's meaning of productive labour and how Marxists have adapted the economic frameworks to suit their arguments. "Marx distinguished between labour that is productive in general and labour that is productive from the point of view of capital. Productive labour in the general sense is any labour that produces use value; that is, goods or services that are socially useful. Productive labour for capital is labour which produces surplus value. It is with the latter that Marx was concerned" [Gardiner 1976 p.111]. For examples of debates on this see Fox 1980 p.18, Briskin 1980 p.160; Seccombe 1974 p.11.

This acts as a prop for capitalism and is I believe a factor in women and retirement age policies, for women are the 'carers' of society.

The division of labour and increased specialization was, for Smith, necessary to promote greater efficiency and surplus. Marx however was concerned that increased specialization would result in the deskilling of some workers and further alienation from the means of production, which would have the effect of decreasing the value of some workers, whilst increasing that of others. How this would differentially affect workers young, old, male or female was not assessed, for these were not concerns of Marx.

The division of labour and increased specialization were in fact very important steps for women because they made more rigid the distinct difference between home and work and a distinction between women's and men's work in the labour market.⁵⁵ For Heidi Hartmann, the emergence of capitalist production and the expropriation from the workers of control of the means of production were more disastrous for women, for they altered the pre-existing patterns of sexual exploitation.⁵⁶ The development of capitalist

⁵⁵ See 'Dual Economy and Reserve Army of Labour Theories', this Chapter.

⁵⁶ Hartmann argues that her view contrasts with both Marxist economics and Neoclassical economics, both of which ignore patriarchy. Marxist economists attribute job segregation to capitalists, ignoring the part that male workers played and centuries of patriarchal social

industries increased the subordinate position of women by increasing male dominance in economic and political matters [Hartmann 1982 p.423].

ECONOMIC FORCES SHAPING THE INSTITUTIONALIZATION OF RETIREMENT

The concept, 'freedom of choice' of both the classic and neoclassic economists, argues that as societies get richer, the majority of the population will have enough income and assets to satisfy their own social welfare needs in the private market, without help from the state. Further, it states that people should have the right and freedom to decide their own individual preferences. In more modern terms this also means they should be able to decide their own priorities of need and to purchase them in the private market in their own preferred quantities, for example medical care, education, social insurance [Titmuss 1987 p.158].

Titmuss argues that a number of basic assumptions are made. Amongst them are that "economic growth without the

influences: Neoclassical economists she feels tend to "exonerate the capitalist system itself", attributing job segregation to 'exogenous ideological factors such as sexist attitudes." Hartmann defines patriarchy as "a set of social relations which has a material base and in which there are hierarchical relations between men, and solidarity among them, which enable them to control women. Patriarchy is thus the system of male oppression of women" [Hartmann 1982 p.44].

intervention of comprehensive and deliberate redistributive social policies can, by itself alone, solve the problem of poverty." Titmuss found no evidence for support of this [1987 p.159]. Policies, other than those seen as redistributive would also have to be changed: for example retirement age policies which restrict access to the labour market for large numbers of individuals and impose dependency on some and increased dependency on others.

Another assumption is "that private markets in welfare can solve the problem of discrimination and stigma." Titmuss argues that this assumption strikes at the heart of the debate surrounding choice, universalist social services and selective means tested social services [Titmuss 1987 p.161]. The means tested services are however needed by those who are not eligible for other non-discriminatory services because of possession, or lack of, a characteristic or money, and because of the inadequacy of those universal programmes. How would these people be able to purchase them in the private market which operates on ability to pay and on profitability? They would suffer the stigma of not being able to purchase the commodity to fulfil their needs, and they would not have their needs fulfilled, because of discrimination in entrance to the private market. Since the majority of users of supplementary means tested social security programmes are older women, removing the security of these programmes without addressing the reasons for them

would disadvantage the very people that the structure of society has made most vulnerable.

The last relevant assumption is that "private markets in welfare would offer consumers more choice." Private markets are however based on the ability to pay, and not on criteria of need, thus the private market narrows and limits the choices available to those who depend on public services [Titmuss 1987 p.162]. For Titmuss the key question is whose freedom of choice is being addressed? As a model of consumer choice in the private market he considers the case of private pensions, which is an important point in the discussion of retirement age policies and women's disadvantage. The insurance industry maintains that pension schemes are arrangements made voluntarily by individual employers with their own workers, yet for those covered participation is rarely a matter of choice: it is usually compulsory [Titmuss 1987 p.162]. Titmuss did not however mention the discriminatory practices surrounding pensions in the market.⁵⁷ Women are often not in the professions where we can participate.⁵⁸ When in a profession that does, we are often ineligible because of criteria for participation, for example full-time over a period of time. When we do

⁵⁷ See 'Pensions', Chapter Four.

⁵⁸ See 'Dual Economy and Reserve Army of Labour Theories', this Chapter.

have access to a private pension, we have to make larger contributions than our male colleagues because of natural longevity.

These assumptions are based on an ideal of freedom of choice and equal access to the private market; an ideal which is not a reality for older women, and which maintains their dependency and the inequalities of the status quo.

A number of programmes, such as social security, have been implemented, not in spite of economic philosophies, but because they were needed to further those philosophies. The life cycle model of earnings and labour supply argues that individuals make employment and wage choices in light of the anticipated impact of those choices on lifetime earnings. The use of universal old age security systems mean that the above choices are made with the knowledge that those deferred earnings are there in the future. This is seen as decreasing dependency on the labour market, for workers may choose to withdraw from the labour market if good jobs and wages are not available; this argument sees the social security for older people as a disincentive to work. Increased unemployment should lead to an increased supply of workers and thus drive wages down, but by absorbing the unemployed, 'discouraged' worker into retirement and out of the 'reserve army'⁵⁹ of the unemployed, the state absorbs

⁵⁹ See 'Dual Economy and Reserve Army of Labour Theories', this Chapter.

the downward pressure on wages [Myles 1986 p.203]. Thus the economic needs of the system are accommodated by the institutionalization of retirement. Social security incomes were needed to entice older workers out of the ranks of available workers and to provide them with an income, contingent in many cases upon their not working.

Rather than being a matter of choice, retirement is a mechanism to help balance the supply and demand⁶⁰ of workers in the labour market, and as such is responsive to the upswings and downturns of the economy.

DUAL ECONOMY AND RESERVE ARMY OF LABOUR THEORIES

The dual labour market theory gradually emerged as an explanation for the inferior labour market position of racial and ethnic minorities. Although not designed with women in mind, it is in fact particularly applicable.⁶¹ This theory is based on the fact that there have been historical changes in capitalist economies, resulting in segmentation of the labour market. This segmentation has important implications for women and for retirement. There

⁶⁰ The demand for labour is a function of the size of the labour force, the labour productivity increase rate and the economy's rate of growth.

⁶¹ For examples of this application see Jill Rubery 1982; Elizabeth Garnsey 1982; Elizabeth Wilson 1977; and Heidi Hartmann 1982.

has been a transition from competitive capitalism, a system of numerous small firms to monopoly capitalism, dominated by a fewer number of large corporations. These have become known as the peripheral or secondary sector of competitive capitalism and the core or primary sector of monopoly capitalism; each has distinct characteristics and differences of work and workers. [Gee et al 1987 p.60].

At one end of the labour market we have the primary sector which is highly capital intensive and profitable. Workers are specialized and skilled, thus employers have an incentive to provide conditions which encourage employment stability [Garnsey 1982 p.440; Rubery 1982 p.283]. They in fact become 'protected' by strong unions, opportunities for advancement, good wages and benefits, relatively secure full time employment and provision of a pension scheme [Phillips 1983 p.79]. Retirement is sold to this group of workers as a commodity, a right, something to look forward to, for which wages in the form of a pension will be paid: it is an occurrence. Workers in this sector of the economy are disproportionately male.

At the other end we have the smaller, less specialized, labour intensive, less profitable, supplementary firms of the secondary sector. Workers are less skilled and have little opportunity for upward mobility. Employers have less incentive and ability to maintain a stable workforce: this is reflected in poorer wages, less benefits, less secure

employment, a larger degree of part-time and casual employment, less union protection and less provision of a pension [Phillips 1983 p.79; Gee et al 1987 p.60]. Lack of a pension, the proverbial 'reward' for service and work of value, is not there: retirement for this group occurs when legislation deems they are old, unproductive and dependent. Many move from unemployment to retirement, others just find themselves retired. It means that many will be poor and dependant upon the state and their families for support. Workers in this sector of the economy are disproportionately female.

It is in the secondary sector where the reserve army of labour is primarily to be found, for there the desirable characteristics of the worker are flexible, part-time, casual: they are easily moved in and out of the work force depending on production and on seasonal and economic fluctuations. It is women's location in this area that is of interest. Dex and Phillipson suggest that although conditions support the general argument that older women constitute a reserve army of labour, their predominance in the area of part-time service industries has afforded them a measure of protection from fluctuations in the economy. Dex and Phillipson conclude that the reserve army of labour notion is therefore deficient as a description of older women's location in the peripheral sector of the economy, especially of married older women in the British economy of

the 1970's and 1980's [1986 p.52]. However, figures of women's employment and unemployment are often under-reported due to the nature of their work and the methods of reporting and recording,⁶² thus just how much 'protection' is afforded is debatable.

The term 'reserve' army of labour has also been questioned because 'reserve' implies that a worker can replace another anywhere. In reality women are not a 'reserve' army because we and our work are still segregated in specific sectors of the labour market.⁶³ Women constitute a cheap labour force which can be moved in and out of a job as economic situations dictate [Wilson 1977 p.163].

The origin of women as a cheap form of labour dates back to the beginnings of industrial capitalism, but why

⁶² In the United Kingdom for instance unemployment figures are based on a count of those who register unemployed and available for work, usually in order to obtain unemployment benefits. Women often fail to register as they are not eligible for benefits, therefore their unemployment is underestimated [Dex et al 1986 p.50].

⁶³ There is some interaction between the two sectors. The capital intensive primary sector often employs labour intensive technologies, since labour is variable and can be dismissed, whereas capital is not. Primary sectors therefore will often subcontract work out to the secondary sectors. It can be seen that the inequalities between the two sectors in this dual economy are beneficial to those in the core, primary sector [Phillips et al 1983 p.77].

were women paid less⁶⁴ and clustered into secondary sectors of the labour market? There are a number of suggested explanations. The family wage argument holds that women's wages were just enough so that when added to the man's wages there was sufficient for the family. Women were less skilled in the occupations valued in the labour market and which received great financial remuneration, because of past discriminatory practices such as in access to education.⁶⁵ Women were considered transitory workers due to interrupted work patterns. They were therefore not considered suitable for jobs where the employer would have to invest time and money in a worker, such as in training. Men struggled along with employers to prevent low-wage competition and to remain in control of high wage sectors in order to attain a living wage and maintain their position of head of the household. Lastly there were male prejudices about women's abilities and roles. Women were thus paid less and increasingly they were segregated⁶⁶ into work which was but an extension into

⁶⁴ For a more detailed account of the historical roots of labour market dualism see 'Women and Work', by Wilson 1977, and 'Patriarchy and Job Segregation' by Hartmann 1982.

⁶⁵ The questions of why some skills etc. are valued more than others and who decides on those values will not be debated in this thesis.

⁶⁶ The concept of scientific management influenced this segregation. Jobs in production and clerical work increased and cheap labour was needed: the cheapest form was women. Women as clerical workers were of benefit to employers, as it removed the threat of male workers having

the market of their traditional work in the home. As industries developed they needed cheap labour, and the cheapest and most flexible was women, thus as capitalism endured, so women as cheap labour became entrenched [Phillips et al 1983 p.93; Garnsey 1982 p.421].

For Heidi Hartmann, job segregation by sex is the primary mechanism in capitalist societies that maintains the dominance of men over women, because it enforces lower wages in the labour market. Lower wages encourage women to marry and perform domestic labour for the spouses. Men benefit from higher wages and the domestic division of labour, which in turn weakens women's position in the labour market. The hierarchical division of labour in the home is maintained in the labour market. The symbiotic relationship between patriarchy and capitalism has created and maintained a cycle of dependency for women [Hartmann 1982 p.448]. This mutual accommodation between capitalism and patriarchy has contributed to the poverty of older women and their invisibility as retirees. It has also helped to perpetuate the traditional role of women as care givers in the domestic realm.

One's position in either the primary or secondary

access to information which could be used to strengthen the bargaining power of the male worker. Women having this information were not seen as a threat. They were not as organized as men and were not generally seen as having management aspirations [Phillips et al 1983 p.96].

labour markets is determined by a variety of factors amongst which are education, marital status, occupation and gender. These same factors determine one's work history: full time, part-time, casual, discontinuous or continuous, all of which impacts on one's economic situation at retirement [Gee et al 1987 p.60]. Women's location in the secondary sector affects our income and benefits throughout life and thus into retirement. The dual-economy theory of retirement suggests a dynamic process involving the interaction between retirement and other social factors [McPherson 1983 p.382] and suggests that women's poverty in old age is structural rather than individual. I would also argue that women's location in the secondary sector has contributed to the assumptions of retirement and women and the relative invisibility of us in the research on retirement and retirement policy analysis.

CONCLUSION

Upon exploring the theories and concepts which surround the phenomenon of retirement, it was apparent that none developed in isolation. They are the result of the inter- and intra-connectedness of industrialization, economic assumptions and rationale, and traditional roles and expectations of workers and age in the workforce. All, whether seen from a micro perspective of analysis which emphasized individual responses to retirement, or from a

macro perspective which explained retirement from the social, structural aspect, used the male worker as norm.

The theories and perspectives pertaining to retirement have been formulated within, and constructed by the dominant androcentric ideologies of the ruling apparatus to create stereotypes of older workers, to legitimize removal of older workers from the work force and to maintain traditional roles, expectations and division of labour; to the advantage of the ruling apparatus and to disadvantage of older women.

In their evolution, women's experiences, the realities of our lives, our participation in the workforce and the value of our work was excluded. It was apparent that the exclusion was not only the result of traditional roles and expectations of a worker in the paid labour force being a male. It was also the result of traditional roles, expectations and division of labour in the private sector, and pre-existing inequalities of Patriarchy which resulted in inequalities in the workforce.

The exclusion of the reality of women as workers and retirees has meant that the disadvantages we experience in the labour force because of pre-existing inequalities, division of power and division of resources are not taken into account. Thus our needs are not met in the policies which address retirement. It is in the next chapter that these policies and how they affect women will be explored.

CHAPTER FOUR

RETIREMENT AGE POLICIES

In the previous chapters I looked behind retirement age policies to examine the theoretical concepts surrounding retirement, to situate women within them and to help understand why retirement age policies do not address the realities of older women. It was seen that theories and policy development are intertwined, and are based on ageist and sexist assumptions and expectations which are inaccurate and inequitable to older women.

I will focus now on the policies themselves. I shall do my analysis starting from the point that women, and the realities of our lives have been excluded from policy development from the onset. Policy analysis as it has been done and which retirement age policies are developed is based on male centred assumptions of information, experience and knowledge which were generalized to all. This enabled policies to be developed in such a way that knowledge of this exclusionary process was hidden. This contributes to justification of men's position in society, and perpetuates biased policies and the status quo. Further, the organization of retirement policies in the extralocal (male) sphere of activity, regulating movement back to the local (female) sphere of activity, impinges on and restricts that sphere, reinforcing women's subordination and men's domination.

In this chapter I will examine retirement age itself and continue in progression of development of retirement policies through pensions, mandatory retirement age, early retirement age and lastly flexible retirement age policies. A number of aspects will be explored including the stated objectives and rationale for implementation, the macro and micro effects, and the impact of these policies on older women. In the process, answers will be sought to a number of questions. Given the economic, demographic and social changes discussed previously, are retirement policies which construct a status of dependency at a specific chronological age and mark the boundary between independent and dependent status, addressing women's reality as workers and their poverty in old age, or are they addressing state concerns of rising unemployment, funding of pensions, and cost of care for the elderly? Are these policies based on the reality of women's lives or on assumptions of women's work patterns and their traditional role in the family? Are these policies used as a means of control for re-establishment of traditional gender roles, maintenance of the status quo and power differentials?

As we progress through, it will be seen that there are perceived positive and negative aspects to each element, for example pensions do enable some to retire to a reasonable standard of living; and early retirement facilitates people leaving work, which may be unsatisfactory, with pension

rights earlier than the normal retirement age. Whilst women along with men experience the negative aspects inherent in these policies, the positive aspects differentially affect men and women. We are not able to benefit from them because of past discriminatory practices. Women therefore experience the ageism of the policies and discrimination because of our sex. Thus we have to assess the policies with this knowledge, and it is seen that women do not enter retirement equally with men.

I begin by looking at retirement age itself. As has been seen in previous chapters, it is a social rather than a biological construct, and is important for it impacts on a number of factors: the receipt of pensions; social security spending; the onset of age discrimination; the imposition of a state of dependency; and unemployment of both young and old workers. It also acts as a benchmark for raising or lowering the retirement age. Furthermore it will be seen that given these factors, a higher rather than a lower retirement age is more beneficial to women, yet this is not the case in a number of countries. Pensions have a close relationship with retirement. They not only provide some income to those retired; they fulfil other social, economic and political needs. They have obscured the reality that social security has its roots in retirement, a period of dependency, structured and institutionalized in order to maximize production efficiency and profit. Pensions

legitimize this process and further obscure the reality that the need for a pension is a reflection of patriarchal oppression. Occupational pensions, which further legitimize this process, also increase the oppression of women at retirement because of discrimination inherent to, and in access to them.

I next look at **mandatory retirement**, the most discriminatory and oppressive of the retirement age policies. It is forced disengagement, legislated dependency and has been recognized as an infringement of Civil and Human Rights. In this section I explore a number of arguments for and against mandatory retirement from both a micro and macro perspective. What will be seen is that this benefits most the employer and state, and to a degree the male worker. It will also be seen that abolition of this legislation would disadvantage most the employer and state and benefit most women workers.

The increasingly accepted phenomena of **early retirement** was implemented in response to mass unemployment, and sold to workers by various interested parties despite recognition of its incompatibility with population ageing. It will be seen that the factors which maintain and encourage early retirement such as pensions and choice, and the effects of early retirement such as a decrease in hiring age and length of time in retirement, further disadvantage women and are discriminatory and exclusionary. Lastly I look at the least

oppressive retirement age policy, flexible retirement. Although first proposed as a concept in England as early as 1859, it was then and has repeatedly been rejected as administratively too cumbersome, but now it is gaining popularity as a response to challenges to the imposition of retirement on Human Rights. Flexible retirement is about rights, the right to work and the right to retire. It is also about choice, however differential access to the resources to enable one to choose, will increase class and gender differences. Thus even the advantages of flexible retirement discriminate against women relative to men.

RETIREMENT AGE

One of the questions which must be addressed in the exploration of retirement is whether the actual age of retirement per se matters. In this section I will look at a number of areas which the age of retirement affects, to show that it is important and does matter to older women.

As has been seen in previous chapters, the use of chronological age to define old age is based more on cultural factors than on indicators of biological ageing. In the debates between actional and chronological views of ageing, science has played a dual role. Medical advances have increased the length (Table 4.1) and quality of people's lives, and technological advances have rapidly brought changes in the labour market and modes of

TABLE 4-1**Life Expectancy at Age 65 By Sex****Selected Years 1930 - 1982 US^{a)} and Canada^{b)}:**

<u>US</u>			<u>CANADA</u>		
<u>Years</u>	<u>Female</u>	<u>Male</u>	<u>Years</u>	<u>Female</u>	<u>Male</u>
1930 ^{c)}	12.8	11.8	1931	13.6	12.9
1940	13.7	12.0	1941	14.0	12.7
1950	15.4	12.9	1951	14.8	13.3
1960	16.1	13.0	1960-2	16.0	13.4
1970	17.2	13.2	1970-2	17.6	13.6
1980	18.7	14.3	1980-2	18.8	14.4

a) Source: adapted from Parnes 1983 p.235

b) Source: adapted from Gee and Kimball 1987 p.21

c) Data based on the average of deaths over a three year period 1929-31 as a percentage of the population in the census year.

TABLE 4-2**THE NUMBER OF SOCIAL SECURITY PROGRAMMES THROUGHOUT THE WORLD**

	1940	1949	1958	1967	1977	1985
Any type of programme	57	58	80	120	129	142
Old age, invalidity, 33 survivors		44	58	92	114	132

(Adapted from a tabulation table in Social Security Programmes Throughout the World 1985 p.xxiii)

production. Yet social and cultural ideas of the ability of the aged to do the work and do it efficiently have not advanced.¹ Indeed, age related decrements in work play a very small part in the determination of retirement age policies. There are two broad explanations for this: one is the development of market economies which saw a need to remove older workers from the workforce.² Prior to that time, individuals had retired at whatever age they felt unable to work efficiently. One sees that in fact retirement age policies reflect labour market conditions rather than the ability of the individual [Kreps 1989 p.2)]. The second explanation is the prevalence of ageism³ [Sheppard et al 1977 p.73; Thane 1978 p.243; Kreps 1980 p.3; Victor 1987 p.11] which enabled labour market conditions to prevail and continues to support them.

The official legislated retirement age varies amongst countries. This variance is attributed to an interaction of

¹ This is what Sheppard and Rix call a classic 'cultural lag'. For example in the U.S., when the Social Security Act was passed in 1935, there was no scientific basis for choosing age 65. That had been chosen by Bismarck nearly a century earlier because he had been advised that, at that time, not many people would live much longer than age 65 and therefore the costs of social security would be manageable [1977 p.73].

² This persists today: the effects of this are shown throughout this thesis.

³ For a discussion on the evolution of ageism see 'Modernization Theory', Chapter Three.

economic, demographic and physical factors. The more industrialized countries are, the older their legislated retirement age.⁴ In less industrialized societies people are perceived as old at younger ages: their longevity is less; their numbers fewer; they are usually cared for by the family⁵; fewer are dependent on state pensions for support.⁶ In the more industrialized societies, there is a higher proportion of elderly; they are older; there are more requiring support of some kind, some from the state. Cowgill therefore proposes that the "...somewhat conservative definition of old age in industrialized nations..." may be a "protective economic reaction ... in order to limit somewhat the growing public liability" [Cowgill 1986 p.126; ILO 1984 a) p.58]. This proposal is supported by the move of some governments towards privatization, and reduction of the role of governments in income support of the elderly.⁷

⁴ Economically developing countries that have specified retirement ages, have set them in the 55 - 60 age range, rather than the 60 - 70 age range of the more industrialized countries.

⁵ Pseudonym for women in family as care givers.

⁶ The number of countries which provide some sort of income security for the elderly is increasing (Table 4-2).

⁷ Increasingly individual responsibility for old age is being stressed: private pensions and savings are encouraged. The United States has increased retirement age deferring payments, and Canada is planning to tax Old Age

The age of retirement marks the boundary between independent and dependent status: it thus influences the length of time in retirement and in a state of dependency [Victor 1987 p.12]. It is the age at which individuals become a 'burden' to the rest of society. It will also affect the 'contribution ratios'.⁸ In Canada, for example, this is the ratio of the number of people under age 19 and over 65, to those of work-force age, 20-64 (Chart 4.1). If the retirement age were reduced, the shift in the older generation/labour-force ratio would increase, putting greater demands on social security programmes (Chart 4-2). Conversely if the retirement age were increased, a move generally seen as more compatible with population ageing, the ratio would decrease, generating more contributions, providing a larger tax base, and decreasing demands on social security programmes (Chart 4-3). Therefore it can be seen that retirement age is an important factor for governments in calculating the costs of income security for older people, and the costs of other programmes and ideologies⁹ (Table 4-3).

Security above certain income levels.

⁸ Erstwhile known as 'dependency' ratios.

⁹ In 1983 France lowered its retirement age from 65 to 60; amendments in the United States provide for a gradual increase in eligible age for full benefits, from 65 to 66 by 2000 and to age 67 by 2027 [ILO 1984 c) p.29; Ricketts 1980 p.9].

CHART 4-1

POPULATION AGED 65 AND OVER PER 1,000 PERSONS
AGED 20 TO 64, CANADA, 1976 TO 2051

Source: Economic Council of Canada 1979 p.24

CHART 4-2

POPULATION AGED 65 AND OVER PER 1,000 PERSONS
AGED 20 TO 64, CANADA, 1976 TO 2051

Source: Economic Council of Canada 1979 p.25

CHART 4-3
EXPENDITURES ON PUBLIC RETIREMENT INCOME PROGRAMMES AS A PROPORTION OF GNP, UNDER VARIOUS DEMOGRAPHIC GROWTH ASSUMPTIONS AND BY AGE OF ELIGIBILITY FOR BENEFITS, CANADA, 2031

Source: Economic Council of Canada 1979 p.28

TABLE 4-3

Age dependency and total economic dependency, 1959-1979

Economic ² Dependency	Youth Dependency ¹		Old Age Dependency ¹		Total Age ¹		Total	
	Age 0-14		Age 65+		Dependency			
	1959	1979	1959	1979	1959	1979	1959	1979
Australia	30.1	25.7	8.5	9.4	38.6	35.1	n.a.	55.0
Austria	21.8	21.1	12.1	15.5	33.9	36.6	51.8	58.5
Belgium	23.3	20.5	11.9	14.3	35.2	34.8	60.2	58.0
Canada	30.3	23.5	7.8	9.3	38.1	32.8	63.6	52.3
Denmark	25.7	21.3	10.4	14.2	36.1	35.5	54.3	47.9
Finland	30.7	20.6	7.1	11.8	37.8	32.4	52.1	51.6
France	26.1	22.6	11.6	14.0	37.7	36.6	56.3	56.9
Germany	21.0	18.9	10.7	15.5	31.7	34.4	52.0	56.9
Netherlands	30.0	22.9	8.9	11.4	38.9	34.3	63.2	64.8
Norway	26.1	22.6	10.7	14.6	36.8	37.2	59.2	53.1
Sweden	22.8	20.0	11.6	16.1	34.4	36.1	51.4	48.5
Switzerland	24.0	20.1	10.1	13.7	34.1	33.8	54.0	54.9
United Kingdom	23.2	21.5	11.6	14.7	34.8	36.2	52.5	54.9
United States	30.8	22.8	9.1	11.2	39.9	34.0	60.1	52.4

¹ Defined as a percentage of the total population.² Total non-working population as a percentage of the total population.

Source: Myles 1986 p.197

The retired and the elderly are often two groups, for those retired are not always 65 and 'old', and elderly are not always retired [Rhee 1974 p.vii].¹⁰ Whether it is by legislation or customary practice, old age has become synonymous with the age at which older workers leave the workforce [Townsend 1986 p.28]. A resulting expectation is that old age begins at a specific age, and the negative stereotypes associated with 'old' must be dealt with, despite the fact that people live longer than when the retirement age was originally enforced. This means that people live longer in 'old age' and in poorer economic conditions than before. This affects women more negatively than men because of our natural longevity: we are poorer; have longer in which to be poor; and the stereotypes associated with older women are more negative¹¹ than those associated with older men.

Retirement age affects the age of onset of age discrimination. A number of researchers¹² discuss age discrimination and link it to the dependency created by

¹⁰ The first edition of Webster's American Dictionary, published in 1928, lists retirement but does not suggest any applicability to the elderly [Graebner 1980 p.11]. However the 1982 edition does.

¹¹ See 'Labelling Theory', Chapter Two.

¹² For example Walker, Phillipson and Townsend.

retirement, but Graebner does not. In the past, age discrimination was either dismissed as either non-existent, or as a function of the youth fetish. Age limits in hiring were rationalized as legitimate job requirements. Retirement age not only affects discrimination of enforced unemployment; it also affects discrimination of termination contracts; hiring, terms and conditions of hiring; wages; benefits; promotion; derotation and training [McConnell 1983 p.168]. A 1932 study done by the New York State Committee on Old Age Security, found that age discrimination in hiring began at age 30 for women and at age 35 for men [Graebner 1980 p.50].¹³ In assessing this information we must remember the work patterns of women at that time. Many did not return to the labour force until after their children had grown up; their pay was lower than that of men; most were employed in the ghettos of monotonous jobs with few benefits and long hours and were unorganized to protect themselves.¹⁴ Yet in spite of these disadvantages, and the fact that age discrimination was seen to begin earlier for women than for men, Graebner does not see gender as an issue

¹³ A 1965 U.S. survey of employers found that approximately half of the jobs in the private economy each year were closed to applicants over 55 and approximately a quarter were closed to applicants over 45 [McConnell 1983 p.163]. No gender breakdown was cited by McConnell.

¹⁴ Conditions for many women throughout the world have not changed.

in age discrimination!

Retirement age has been challenged in the courts as a vehicle of discrimination. The Murgia vs Massachusetts Board of Retirement¹⁵ case of 1976 in the United States went to the Supreme Court. In rejecting the argument that ageism produces injustice comparable to racism and sexism,¹⁶ the court declared,

"While the treatment of the aged in this nation has not been wholly free of discrimination such persons, unlike, say, those who have been discriminated against on the basis of race as national origin, have not experienced a history of purposive unequal treatment... old age does not define a discrete and insular group... in need of extraordinary protection from the majoritarian process. Instead [old age] marks a stage that each of us will reach if we live out our normal span. Even if the statute could be said to impose a penalty upon a class defined as the aged, it

¹⁵ a) Robert D. Murgia, a police officer for the Commonwealth of Massachusetts was forced to retire at age 50 because of regulations administered by the board of retirement. Murgia charged that his forced retirement at that age denied him equal protection of the laws under the Fourteenth Amendment of the Constitution of the United States [Cain 1976 p.233].

Whilst in this thesis I am not exploring individual professions and their retirement ages, this case is used to demonstrate how ageism is viewed, that it occurs whatever the age of retirement is, and that at least in the United States, the denial of ageism has persisted into the late 20th century.

b) In Canada, a flight attendant forced to retire at age 60, took her case to the Human Rights Commission, and successfully challenged this policy [Canadian Human Rights Commission 1988 p.17].

¹⁶ This statement is itself ageist or at least age blind, that is, the discrimination is not seen. Given the number of women who are old, it is also sexist.

would not impose a distinction sufficiently akin to those classifications that we have found suspect to call for strict judicial scrutiny."

[quoted in Cain 1976 p.237].

There are a number of faults in the judge's declaration. His arguments are an example of ageism in practice; it denies the historic origins of retirement and the differential impact on gender, race and class. It also accepts any possible age discrimination as a normative part of the life cycle, thus diminishing the discrimination and its effect on individuals. Two years and a change of government later, the House and Senate agreed to raise the permissible mandatory retirement age from 65 to 70 in public and private employment and to uncap the age 70 mandatory provision for federal employees.¹⁷ Just as age discrimination was used to structure the labour force for

¹⁷ In the United Kingdom in November 1988, the recently formed Association of Retired Persons began campaigning for a ban on age discrimination in employment. A priority aim is to achieve legal protection on a par with the United States [Brindle 1988 p.8].

In Canada the Human Rights Commission has recommended to Parliament that sections 9(2) and 14(c) which allow the exclusion of an individual "from membership in an employee organization," or the termination of employment of an individual who has reached the "normal age of retirement" for individuals working in similar positions be deleted. The Commission has also asked the Federal Court of Appeal for a determination as to whether these sections contravene section 15 of the Charter of Rights and Freedoms [Canadian Human Rights Commission 1988 p.10, 1989 p.27].

As of April 1989 no rulings have been made on the above recommendations and concerns. At the moment for the first time a case is before the Supreme Court of Canada which is challenging retirement at a specified age as contravening the Charter of Rights and Freedoms.

over a century, anti-age discrimination legislation is used in the 1970's and 1980's [Graebner 1980 p.246]. Whilst this legislation can be seen to be addressing what is fundamentally wrong, one has to ask, why at this time, when age discrimination has been entrenched for so long? I suggest that these challenges are responses to the larger political, social and economic climates, nationally and internationally which prevailed then and now rather than concerns over the older worker. The age of retirement matters.

Retirement age is also a factor in the phenomenon of the 'discouraged worker', Older workers, discouraged by discriminatory practices in hiring, relabel their status from unemployed¹⁸ to retired. If retirement age were for example age 70, this relabelling would occur later than if the retirement age was earlier; the age of retirement is therefore a factor in assessing the unemployment of older workers.

The age of most state legislated retirement ranges from 55 - 65. Whilst most countries have the same retirement age for men and women, some countries have a difference, usually of five years, with women having the earlier retirement age

¹⁸ In April 1989 the Government of Canada tabled changes which would enable those over 65 to collect unemployment benefits under certain circumstances. Until there is reduction in discrimination of hiring older workers, this may not alter the numbers of those who enter retirement rather than unemployment.

(Table 4-4). This is justified by a number of rationale, the main one being that women have a double burden, working in the home and in the paid labour force. In some countries, for example in Czechoslovakia and Romania, the difference is dependent upon the number of children one has [ILO 1984 c) p.19]. Another justification is the traditional age difference of married couples in Western industrialized nations: the lower retirement age for women enables the couple to retire simultaneously. As many countries do not have this age differential, there must be other rationale, factors and agendas which led to the implementation of the policies. For example the United Kingdom¹⁹ was involved in the Second World War. Young healthy, efficient women workers were of value, but the need to have them help in the war effort removed them from their traditional sphere and role as care givers to their children. The earlier retirement age legislation meant that some older women became available to help fill that gap. In the United States proposals to reduce women's retirement age became more central during the recession of the late 1940's: they were defended as a way of dealing with 'unemployment' and 'old age inefficiency' [Graebner 1980 p.223]. This is gender specific age discrimination.

Women are negatively affected by a lower retirement

¹⁹ See '1939 - 1970', Chapter Five.

TABLE 4-4
Legislated Retirement Ages for Selected Countries
1987 by Sex

<u>Country</u>	<u>Age</u>	
	<u>Female</u>	<u>Male</u>
Austria	60	65
Belgium	60	65 a)
Brazil	60	65
Canada	65	65
Costa Rica	55	57 b)
Denmark	67	67
Eire	65	65
FDR	60	63
Finland	65	65
France	60	60 c)
Hungary	55	60
Italy	55	60
Japan	55 (60)	60 d)
Netherlands	67	67
Norway	67	67
Poland e)	55	60
	60	65
Romania f)	57	62 g)
	55	60 h)
Spain	65	65
Sweden	65	65
Switzerland	62	65
United Kingdom	60	65
USSR	55	60
West Germany	65	65

- a) A proposal to equalize the retirement age of men and women at 65 is on hold [European Industrial Policy Review 1987].
- b) Between 1983 - 85 the retirement age for women was reduced to 55 (with 408 months of contributions) from age 57 [Ricketts 1986 p.9].
- c) Pensionable age for men and women reduced to 60 from 65 in April 1983.
- d) Between 1986 - 2001 Women's retirement age will gradually increase to 60 from 55 to equalize that of men [Ricketts 1986 p.9].
- e) Depends on category of worker.
- f) Retirement age for women also depends on the number of children in the family [ILO 1984 c) p.29].
- g) When retirement takes place at the request of an enterprise.
- h) When retirement takes place on initiative of worker.

Source: ILO 1984 c); Victor 1987 p.64; Ricketts 1986 p.9

age. They live longer than men and are financially poorer. Retirement age differentials mean that older women will live far longer in poverty situations. Women's longevity and length of retirement, which increase where there is an age differential, also impact on pensions. This will be discussed later in the chapter. The age differential reinforces the traditional gender division of labour, its location and its inequalities. Furthermore these pieces of legislation help disguise the unemployment of older women and the ageism and sexism in hiring practices, and they legitimize the increased dependency of older women.

The differences in retirement ages for men and women have received criticisms; most have been cries of discrimination against men, despite the many disadvantages created for women. Plans in the United States to lower the retirement age of women have been regarded as discriminatory against men: no changes have been made. In the early 1980's a case went to the supreme court of Japan, which held that the age differential discriminated against men: changes are now in progress [ILO 1984 c) p.30].²⁰ In the United Kingdom however the age differential has been challenged as discriminating against women; *Marshall v South Hampton* and

²⁰ In Japan, effective April 1986, over a 15 year period, the retirement age of women will be raised from 55 to 60, thus equalizing the retirement age for men and women [Ricketts 1986 p.9].

South West Hampshire Area Health Authority.²¹ It was eventually found that the earlier retirement age for women did discriminate against us.

The actual age of retirement is important not only to the individual but also to the society and ruling apparatus. Thus changes to that age have both micro and macro level effects. Any change will impact differently on women and men: this will occur whether or not there is a gender differential in retirement age. Since the 1970's there has been an increase in awareness of the significance of the actual age of retirement. Much of this activity is rationalized by implying that the retirement age of 65 which Bismarck set in the late 1800's and which served as a model for many other industrialized nations, was arbitrary, and thus policy makers seek to correct an old wrong. Other explanations however involve demographic and economic considerations both nationally and internationally [Graebner 1980 p.250]. As well, the ideologies of governments are moving to encourage personal savings and to move the responsibility for the elderly, the very group which their policies have rendered dependent, from government and onto the family.

Population ageing produces significant changes in a variety of economic, social and institutional factors. Of

²¹ See 'Legislation', Chapter Six.

the problems presented one of the most important is the impact on 'contribution ratios' and provision of adequate economic security for the aged [Clark et al. 1980 p.157].

Retirement policies not only reflect concern over demographics, but also conditions in the labour market. A reduction in retirement age is often suggested as a response to youth unemployment, indeed Kreps stated that, "the only significant route by which unemployment can be shared with older workers is that of lowered retirement age" [1980 p.3]. The World Assembly on Ageing however states that, "Whatever the apparent wisdom of lowering the retirement age levels in order to open up employment opportunities for the young, such action can hardly be seen as anything but a short-term and partial solution of one social problem through the creation of another, probably longer-lasting one" [1982 p.59 para 43]. Increasing retirement age means that there could be more older workers, which may or may not affect youth unemployment.

Theodore Bernstein claims that in addition to altering the labour supply and affecting capital formation, raising the 'normal' retirement age unnecessarily punishes older workers who are laid off or unable to work due to poor health or lack of skills. He sees it as a form of benefit reduction for older workers [1983 p.80]. These complaints however can be accommodated within other services, such as unemployment benefits, training programmes etc. Benefits

from increasing retirement age are in fact greater for women. We would have longer in which to continue in our careers, (assuming we are in one), a shorter time in which to be dependent on others, a shorter time in increased poverty and longer in which to experience social interaction which work provides for many. Whilst a lower retirement age with an adequate income has many positive aspects, this is not a reality for many workers. Lowering retirement age provides few benefits for older women. Although the double burden of work is reduced and for many ghettoization in monotonous poor paying jobs will end, so too will the small degree of independence, social interaction, and financial remuneration for work which gives credence to women as workers (especially in cultures where work is only seen as of value when paid).

The age of retirement is a cultural rather than biological indicator of when a person should finish participating in economic activity, imposed upon us by the ruling apparatus to accommodate changes in mode of production and the labour market. It is important for the individual, society and the ruling apparatus, thus any changes to the entrenched age will have far reaching implications. These are particularly important for women because of our natural longevity, large numbers, and traditional gender roles and division of labour which have discriminated against us participating equally for unequal

remuneration in the labour force. The female retiree has many years in retirement. For many those years are lonely and spent in poverty. Retirement age matters to women.

PENSIONS

An examination of retirement age policies without some discussion of the relevance of pensions would be remiss,²² for the two are so closely associated for many that they mean the same, and the issue of pensions is particularly important for older women.²³ By looking at what pensions are, why they were introduced, their relationship to retirement age and the impact on older women, we will see that they have been used to legitimize a structured dependency of older people at a specific age; that occupational pension schemes discriminate against women; and that concerns over the subsequent macro economic impact of the cost of pensions has led to reevaluation of retirement age policies.

When pensions were first introduced, it was not because the humanitarian instincts of sympathetic Victorians were responding to the needs of others, but because pensions

²² According to Atchley it would be impossible because receipt of a pension is one of two prerequisites for defining an individual as retired [1976 p.2].

²³ See "Women and the Development of Pension Policies: A Comparative Study of the Federal Republic of Germany, Denmark, Sweden and Canada" [MacDonald 1987].

filled a variety of social, economic and political needs.²⁴

Pensions contributed to the institutionalization of retirement by enabling employers to replace older more expensive workers with younger, cheaper and 'more efficient' workers. A source of income was thus provided contingent upon the older workers not working. Pensions also enabled institutions to defer payment of wages, and in times of inflation, to lower salaries through deferral. Pensions were thus seen as a 'right', as that which they had already earned as a reward for services rendered [Graebner 1980 p.264]. Work which is paid is deemed to be of more value than work which is not paid; pensions reflect value for the work already done. The poor coverage by pensions of women's work reflects the lack of value placed on women and their

²⁴ Pensions have existed for centuries, and have existed as a means of removing from the workforce those seen as less efficient, many of whom were probably aged. For example in 1519 Wolsey began reforming the royal household of Henry VIII, To this end he retained only twelve of one hundred and twelve gentlemen ushers, and pensioned off the rest. Many of these received the pension for only a short time, suggesting they died off rapidly [Elton 1966 p.377]. It is important to note that all those listed on the balance sheet as receiving 'Annuitates' (pensions), were gentlemen, yeomen, grooms and pages: all were men.

The idea of pensions payable at a specified chronological age was suggested by Daniel Defoe in England in 1690. He thought all those over the age of 50 should have a pension [Victor 1987 p.168]. However, whether pensions were to extend to all classes and gender, and the cause for and goal of pensions, are open for debate. Defoe, along with others later in the 18th Century, "took it for granted that the poor have nothing to stir them to labour but their wants, which it is wisdom to relieve but folly to cure" [Stromberg 1956 p.257].

work, both in the home and the paid work force.²⁵ The development of state pensions, ie social security,²⁶ arose out of political pressure, particularly by labour, to provide some economic security to older people. These people had been rendered destitute, not by lack of foresight, but by an economy organized around differential rewards for productive labour from which they are excluded [Estes et al 1984 p.71]; by the need to decrease the size of the labour market, by mandatory retirement and by age discrimination. Pensions thus legitimized these discriminatory practices.

²⁵ Social Security systems throughout the world have been developed in relation to the needs of the working man and often exclude the housewife, homemaker, domestic servant, part-time and casual worker and agricultural worker, in fact nearly all occupations traditionally engaged in by women [Peace 1981 p.71].

²⁶ a) State socialism became viewed as a necessary response to the failure of liberalism as a means of taking care of the incapable, and was seen as a way of relieving society of a serious danger. Social security programmes were introduced later in the United States out of economic necessity, despite opposition generated by the programmes conflicting with the philosophies of rugged individualism, free enterprise and rewards in accordance with productivity [Quadagno 1982 p.169]. See 'Economic Forces Shaping the Institutionalization of Retirement' Chapter 3.

b) Pensions come under the rubric of the term 'social security', which has come to mean the measures provided by society to protect its members against "the economic and social distress," caused by the stoppage or reduction of earnings due to, amongst other things, old age, ie. retirement. The actual term, 'social security', was first used in the United States Social Security Act of 1935. It next appeared in legislation passed in New Zealand in 1938, and was used in the Atlantic Charter of 1941. The ILO has since adopted the term [ILO 1984 a) p.3].

Furthermore, and important to this thesis, is that because pensions were provided at times critical to the economics of society, and are received by the individual when they themselves are vulnerable and insecure, ie. at retirement, the fact has been obscured, that social security has its roots in retirement [Graebner 1980 p.269].²⁷ Emphasis on pensions disguises the true social situation, that the need for pensions is part of the larger social and economic process. Retirement is a period of dependency, structured and institutionalized by the ruling apparatus in order to maximize production, efficiency and profit. Pensions are but the token to legitimize this oppression. Exposition of retirement age policies enables one to see that the daily need for a pension is but a reflection of patriarchal oppression which affects older women disproportionately to older men. Moreover the exploration of pensions alone will not alter the economic dependency of older women, for their poverty in retirement is but a reflection of the discrimination and oppression women experience throughout their lives.

Retirement age and pension age have come to mean the same for many, although strictly speaking the two are different. Most countries have a universal pension scheme which pays benefits at a specific age without qualifying

²⁷ See 'survey' in Appendix.

conditions; that is, the 'normal pensionable age' (and for many this becomes retirement age) [ILO 1984 a) p.8]. When workers withdraw voluntarily or are forced to leave economic activity; that is the 'normal retirement age'.²⁸ Some countries insist on a 'retirement condition'.²⁹ A pension is given after a specific age, but only if the claimant reduces the number of hours worked or withdraws from the labour market. Here the differences between retirement age and pension age become less clear. Pensionable age becomes dependent upon retirement age, thus retirement age policies are important to pensions.

Retirement age is an important aspect in the inter-relationships between state, private, and occupational pensions. The age of 65 was originally adopted by most occupational and charitable pension schemes (before the

²⁸ See 'Legislation' in Chapter Six for a discussion on 'normal pensionable age'.

²⁹ The retirement condition causes hardship, it forces people to choose between an often inadequate pension with no possibility of supplementing it with other income, or working past pensionable age. This affects worst the very people who have least options: the frail who should be able to reduce their workload; and the poor, older women, whose inadequate wage could be supplemented by a pension, enabling her to continue working and benefitting from that interaction, financially, socially and psychologically. Mandatory retirement age and pension age are often the same, however in those countries that do not have specific mandatory retirement legislation, the implementation of the 'retirement condition', has been an encouragement to leave the workforce at a specific age, thus having similar effects to those of legislated mandatory retirement.

introduction of State pensions), as it was found that many people who survived to old age were unable to economically support themselves past that age [Thane 1983 p.82].³⁰ Already the concepts of productivity, efficiency and ageism in the workplace were working against the older worker, and retirement at a specific age was being institutionalized in response to this. Hence older workers were indeed unable to support themselves. Since that time, as the age of retirement and the pensionable age have become similar, the age of eligibility for state pensions has been used as a guideline for private pension schemes. Thus changes in retirement age will impact on private pension schemes as well as state schemes.

Occupational pension schemes disadvantage women because of structural inequalities or discrimination. This is apparent in a number of ways: in availability, qualifying characteristics, and money paid in and out. Occupational pensions are more common in the primary work sector which is predominantly male,³¹ and less common in the secondary work

³⁰ Interestingly in 1908, when legislation introduced state pensions in the United Kingdom, Asquith set the age of eligibility at 70 [Thane 1983 p.196].

³¹ Titmuss has said that the problem of social policy today is mainly a problem of elderly women, a fact generally overlooked by those who consider that private occupational schemes for men will answer all the questions of income maintenance in old age [1987 p.95].

sector, predominantly the domain of the female worker.³² When available, qualifying characteristics such as length of employment before participation, maximum age limit to admission, and availability only to full time permanent staff (see Table 4-5) disadvantage the female worker who is less able to meet them because of discontinuous work histories, late entry and re-entry into the labour force, lack of qualifications, lack of training, etc [ILO 1973 p.49]. Contributions are tied to earnings, therefore because female workers are on average paid less than male workers, we have to contribute less and therefore accumulate less pension rights (see Table 4-6). This inequity will continue until women's wages become comparable to men's or benefit formulas are revised to account for women's lower wages. Pensions thus reinforce the economic impact of sexism, punishing women for the roles which society imposes upon us and in fact approves of [Sommers 1975 p.275]. Further, benefits are based on actuarial assessments, many of which make their calculations by the subdivision of gender. Women receive different benefits for the same contributions because of natural longevity and thus an anticipated longer period in which to collect benefits,

³² See 'Dual Economy and Reserve Army of Labour Theories', Chapter Three.

TABLE 4.5

Size and composition of part-time employment, 1979-1986

Percentages						
Part-time employment as a proportion of:						
	Total employment			Male employment		
	1979	1983	1986	1979	1983	1986
Australia	15.5	17.2	18.9	5.1	6.1	6.7
Austria	7.6	8.3	...	1.5	1.5	...
Belgium	6.0	8.1	8.6 ^a	1.0	2.0	1.9 ^a
Canada	12.5	15.4	15.6	5.7	7.6	7.8
Denmark	22.7	23.7	23.8 ^a	5.2	6.6	8.4 ^a
Finland	6.7	8.3	8.1	3.2	4.5	4.9
France	8.2	9.7	11.7	2.5	2.6	3.5
Germany	11.2	12.6	12.3 ^a	1.5	1.7	2.1 ^a
Greece	...	6.5	...	...	3.7	...
Ireland	5.1	6.7	6.5 ^a	2.1	2.7	2.4 ^a
Italy	5.3	4.6	5.3 ^a	3.0	2.4	3.0 ^a
Japan	9.9	10.5	11.7	5.2	4.8	5.5
Luxembourg	5.8	6.7	7.3 ^a	1.0	1.0	2.6 ^a
Netherlands	11.1	22.0	24.0 ^a	2.8	7.8	8.7 ^a
New Zealand	14.7	16.4	17.6 ^a	5.7	5.9	6.6 ^a
	(23.1)					
Norway ^b	27.3	30.0	28.1	10.6	11.7	10.3
Sweden ^c	23.6	24.8	23.5	5.4	6.3	6.0
United Kingdom	16.4	19.1	21.2 ^a	1.9	3.3	4.2 ^a
United States	16.4	18.4	17.4	9.0	10.8	10.2

a) Data refer to 1985, except for Germany, which refer to 1984.

b) People for whom hours of work were unspecific are excluded.

c) Starting in 1986, the Swedish data are based on persons aged 16 to 64. The data for 1979 and 1983 have been recalculated to conform to the new age span of the labour force survey.

Source: Adapted from OECD [1987 p.29]

(continued)

TABLE 4.5 (continued)**Size and composition of part-time employment, 1979-1986**

Percentages						
	Part-time employment as a proportion of:			Women's share in part-time employment		
	Female employment					
	1979	1983	1986	1979	1983	1986
Australia	34.5	35.9	37.9	78.8	77.8	78.7
Austria	18.0	19.8	...	87.8	88.4	...
Belgium	16.5	19.7	21.1 ^a	89.3	84.0	86.1 ^a
Canada	23.3	26.2	25.9	72.1	71.3	71.2
Denmark	46.3	44.7	43.9 ^a	86.9	84.7	80.9 ^a
Finland	10.6	12.5	11.5	74.7	72.1	68.7
France	17.0	20.1	23.1	82.0	84.6	83.0
Germany	27.6	30.0	28.4 ^a	91.6	91.9	89.8 ^a
Greece	...	12.1	...	...	61.2	...
Ireland	13.1	15.7	15.5 ^a	71.2	72.0	74.3 ^a
Italy	10.6	9.4	10.1 ^a	61.4	64.8	61.6 ^a
Japan	18.4	21.1	22.8	64.5	70.7	70.0
Luxembourg	17.1	18.8	16.3 ^a	87.5	90.0	76.6 ^a
Netherlands	31.7	50.5	54.2 ^a	82.5	76.2	76.1 ^a
New Zealand	28.0	30.8	31.2 ^a	77.0	79.1	79.0 ^a
Norway ^b	51.6	54.8	51.3	76.8	77.3	79.2
Sweden ^c	46.0	45.9	42.8	87.5	86.6	86.6
United Kingdom	39.0	42.4	44.9 ^a	92.8	89.6	88.5 ^a
United States	26.7	28.1	26.4	67.8	66.8	66.5

a) Data refer to 1985, except for Germany, which refer to 1984.

b) People for whom hours of work were unspecific are excluded.

c) Starting in 1986, the Swedish data are based on persons aged 16 to 64. The data for 1979 and 1983 have been recalculated to conform to the new age span of the labour force survey.

Source: Adapted from OECD [1987 p.29]

(continued)

TABLE 4.6**Wage Differentials a) among Females and Males:****Manufacturing Industries: Selected Countries**

1980-81 b)	Sweden	72.1
	Finland	73.8
	West Germany	66.4
	Norway	65.0
	Switzerland	66.4
	Australia	71.1
	United States	61.4
1982 c)	Japan	43.1
	Korea (Rep. of)	45.1
	Egypt	91.8
	Sri Lanka	81.9

a) Proportion of female's wages to male's expressed as a percentage.

b) Source: "Integration of Women into the Economy," OECD Paris

c) Source: ILO 1984 c)

(even though they may in fact die earlier).³³ This is discrimination. The age of retirement is important for it directly influences the potential length of time one spends in retirement. The lowering of retirement age, or moves towards flexibility would mean that benefits would have to be paid for longer, with the potential for further discrimination against women.

Tish Sommers assesses pensions as 'institutionalized sexism'. She sees social security as discriminating against women, "not in an abstract 'equal under the law' sense, but in, "the far more real test of how well it keeps the wolf from the door" [1975 p.75]. Women however are not equal under the law: for example under the Sexual Discrimination Act 1986 in the United Kingdom, the individual is treated as 'an average' and the discriminatory practices of different contributions and benefits to pensions is upheld.³⁴ The inadequacy of women's pensions to solve poverty must not obscure the legislation and concepts of discrimination and oppression which are behind this inadequacy. Sommers sees the underlying culprit for the inadequacy of pensions for women to be "the archaic presumption: man the breadwinner, woman the homemaker" [1975 p.75]. Indeed, it is that and

³³ For further discussion of this see the United Kingdom case study, Chapter Six.

³⁴ See 'Legislation', Chapter Six.

more: the inadequacy of pensions is secondary to the primacy of the low economic and social status prior to retirement [Walker 1986 p.209]. Women's subordinate social and economic status in both domestic and non-domestic work is exacerbated upon retirement by the social security system which reinforces women's dependency on men. Social security is a patriarchal system of policies [Fogarty 1982 p.161].

The issues of occupational pensions, structural inequalities, and the discrimination inherent in them, will become even more important to women as governments respond to the 'crisis'³⁵ in social security systems. "A significant international trend,³⁶ is the shifting of the burden (sic) for retirement income from the public to the private sector - both to employees and to individuals"

³⁵ It is the cost of income security provisions for the elderly which has led to the elderly being seen as a 'burden', the 'burden of support', yet it is a situation created by the ruling apparatus, a fact which is obscured in the debates on this issue.

³⁶ For example in 1985 Switzerland introduced mandatory pension plan legislation for employees. It also introduced new tax incentives for individual retirement savings in January 1987. Italy is establishing corporate pension plans for the first time. Canada has had an established system of corporate and individual retirement plans for many years, but has current proposals to regularize the tax-benefits among private sector benefit plans [Employee Benefit Research Institute 1987 a) p.15]. In the April 1989 budget, the proposed increases to the amount an individual can contribute to the Registered Retirement Savings Plan (RRSP) has been postponed yet again. Strictly speaking this comes under the rubric of the Third Pillar of income for the aged, that of savings.

[Employee Benefit Research Institute 1987 a) p.15]. This trend will penalize women due to their inadequate coverage by occupational pensions, lack of access to them, and inability to compete equally in the market place for provision.

The interaction of a lowering of retirement age, or moves towards early or flexible retirement, coupled with the increased emphasis on private and occupational pensions will further penalize women. Women do work and retire, many will be old for a number of years, many will be alone, most will be poor, that poverty will increase as we age: yet there is a trend to extending the time in retirement and by doing so potentially increasing our poverty. Women make up a large number of those who need support (support/contribution ratios). We are central to this issue demographically and financially and indeed have been blamed for the poverty of some older men,³⁷ thus contributing ever more to the crisis in social security.' Reevaluation of retirement ages and pensions have not been done because of concern over women's poverty, but in spite of it. They do not address the reality of women's lives, a reality which has been imposed upon us; they contribute to the perpetuation of the status quo; they are inequitable to women.

³⁷ See 'Women as Burdens' in Chapter Six.

MANDATORY RETIREMENT

Mandatory retirement represents the concept of legislated disengagement; of forced retirement at a prescribed chronological age; of the movement to dependency;³⁸ of decreased control and power in one's life. Although I have argued that retirement as a concept is not new, mandatory retirement itself is a more recent development in the evolution of retirement. First introduced in the United Kingdom for civil servants in 1859 [Thane 1982 p.82], it was not until later that its use was extended to other workers, and subsequently it became a socially acceptable constructed act for many workers. Whilst mandatory retirement age and retirement age are not the same, they are often equated. Retirement age relates to such issues as flexible retirement, early retirement, voluntary retirement, and receipt of a pension. Mandatory retirement age means the actual age of forced retirement.

The importance of the actual age of mandatory retirement has already been discussed, therefore in this section I will focus on the arguments for and against mandatory retirement itself, from both a macro and micro level of analysis with emphasis on the impact on older

³⁸ In the United States in 1975, mandatory retirement was characterized by some witnesses before a congressional committee as, "a system that rewarded dependency and forced older workers into reliance on the young" [Graebner 1980 p.257].

women. It will be seen that mandatory retirement, whilst being promoted as a protection and a reward for older workers, in fact benefits more the employers. Moreover, the arguments in favour of mandatory retirement, which mostly benefit the male worker, are outweighed by the arguments opposing mandatory retirement; arguments which would be more beneficial to the female worker.

Advocates of mandatory retirement invariably stress what they perceive to be the benefits to the individual, thereby obscuring the benefits to the state and employers. However those which are deemed to benefit the individual also benefit the employer, yet the advantage is not reciprocated. Mandatory retirement in truth is a convenient mechanism sanctioned by society to serve the employer rather than the individual worker.

Mandatory retirement is said to make retirement impersonal by relieving the older worker of the burden of being told that she/he is no longer productive,³⁹ and the stigma associated with that label, and preventing unequal judgmental decisions: "No one needs to be singled out; the calendar does the dirty work" [Parker 1982 p.151; Donnahue et al 1960 p.355; McConnell 1983 p.173]. It also provides order and predictability to the retirement decision by

³⁹ This rationale persists despite lack of evidence for decreases in efficiency and productivity at age 65 [McConnell 1983 p.171].

reminding people of the inevitability of retirement and the advisability to plan and prepare [Donnahue et al 1960 p.355; Foner et al 1981 p.111; Sykes 1982 p.210; McConnell 1983 p.173].⁴⁰

The debate on the elimination of mandatory retirement often focuses on the numbers of people affected by this legislation. Whilst the detractors refer to the dependency created, the poverty and lack of control experienced, etc., advocates contend that it is in fact a fallacy that large

⁴⁰ Studies suggest that men and women engage in different types and amounts of retirement planning, and that the availability of planning courses varies. A study done by Newman and Higgins in 1982 compared retirement among professionals and found that men had greater positive attitudes towards retirement and made more plans than women [referenced in Palmore et al 1985]. Another study done in 1982 examined gender differences in formal and informal retirement preparation participation. It found that men are more likely to use informal sources of information alone or complementing formal programmes, whereas women relied on formal programmes, but were more likely to have no preparation at all [Kroeger 1982 p.100]. Women in their dual roles have less time than men to search out informal sources of information. They often have shorter periods of planning because the pattern of sudden retirement is greater for women than men [Morse et al 1983]. One of the greatest detriments to retirement preparation is inadequate access to them. Institutionalized programmes are not prevalent among the service industries and small businesses where many women are employed [Block 1984 p.155]. In his survey of white collar women in general employment, Prentis reported that only 25% had access to employer offered retirement planning programmes [1980 p.92]. Another factor is that the material presented is usually targeted towards the male retiree, with little or no emphasis on the female experience, and there is even less material addressing the needs of women in less than management positions.

numbers of people are affected.⁴¹ Further, they argue that because of the correlation between the existence of mandatory retirement and private pensions, the effects are not as destructive [Sykes 1980 p.15; Victor 1987 p.165].⁴² Whilst the rationale is applied to all workers, the older female worker rarely has an adequate pension, if any at all. Thus use of this safety valve, ie enabling workers to "exit gracefully" is of limited value and demonstrates yet another way the system does not adequately address the reality of the older female worker.

Mandatory retirement policies exist in collective agreements as well as implicit employment contracts, suggesting that fairness and equity was considered in their collective preferences. Gunderson and Pesando question whether the 'individual' rights of the older worker were really considered. Employment contracts reflect trade-offs

⁴¹ a) A study done in 1983 by The Nova Scotia Senior Citizens Commission (Canada) found that mandatory retirement affected less than 30% of workers in Canada [1983 p.14].

b) Foner and Schwab in a summary of the relevant aspects of research on retirement in the United States found, "little support for the image of retirement as an infliction imposed on older workers" [1983 p.72].

c) Whilst a number of countries would deny that they have 'mandatory retirement' policies in place, a number have inducements to retire such as a 'retirement condition', ie. receipt of a pension is conditional upon being retired. These in effect act as mandatory retirement policies, but the numbers affected will not be seen as such.

⁴² Sykes sees mandatory retirement as a corollary to social security legislation [1980 p.207].

between labour and management; many workers have relatively little bargaining power either collectively or individually, and thus have little say in any policy formation. Gundersen and Pesando therefore argue that if mandatory retirement were eliminated, or the age raised, employers could adjust their monitoring and termination systems for older workers; eg. make jobs more onerous, dismissal, or peer pressure may be exerted on older workers. These adjustments to the concept of mandatory retirement may prove to be harsher and more harmful than the personal adjustment to mandatory retirement itself [1980 p.355].

It has been suggested that efforts to eliminate mandatory retirement could be met with resistance by workers, as retirement is seen by many as their 'right',⁴³ a reward for years of work [Sheppard et al 1977 p.139]. Indeed it is suggested that this concept is so much a part of the unconscious ideology of the worker that few would change their patterns of behaviour even if mandatory retirement were eliminated [Graebner 1980 p.255]. Walker believes that the superannuation of elderly workers from productive economic activity at a fixed age is legislated by

⁴³ Bornat, Ward and Phillipson believe people should have the right to work and the right to retire. In arguing for the 'rights of retirement', they propose what they see as a socialist approach to retirement, aimed at obtaining equal economic and social status for retirees to challenge the dependency imposed upon leaving full time work and the idea of retirement as an inferior part of life [1985 p.65].

social policies which underplay the mandatory aspect of retirement and stress others, for example the poor rewards for working, the increase in leisure,⁴⁴ and youth unemployment [Walker 1981 p.89].

Mandatory retirement emerged as a result of interactions between the two major advocates, unions and large businesses, primarily for their collective good. Mandatory retirement is viewed as a mechanism for allocating money and work available, particularly by the unions [The Canadian Life Insurance Association 1978 p.10]. It facilitates administration, for it is suggested that it is too difficult to administer selective retirement on an individual basis, and it allows employers to be objective [Graebner 1980 p.252; Slavick et al 1960 p.311; Sykes 1983 p.210]. It also facilitates long range planning of future labour needs and pension management: abolition of it would require major revisions in the design of employee benefit plans and have important implications for employers, employees and society in general. The option of mandatory retirement is seen as constituting a valid exercise of the employer's right to manage [The Canadian Life Insurance Association 1978 p.10]. It has also been rationalized as

⁴⁴ See 'Leisure Theory', Chapter Three.

necessary to keep lines open for promotion. Universities⁴⁵ have long used the argument that without mandatory retirement legislation they cannot ensure the constant revitalization of the "universities' central intellectual enterprise"; that without the promise of future advancement, younger faculty members' incentive to do research (and bring in funds for the same institute) would be reduced [Slavick et al 1960 p.311; Sykes 1983 p.210].

Because mandatory retirement is a legislated mechanism for moving older 'unproductive' workers out of the labour force and allowing younger, 'more efficient' (cheaper) workers in, it is seen as legitimate and acceptable [Victor 1987 p.164]. At the World Assembly on Ageing in 1982, a number of speakers advocated a liberalization of or abolition of mandatory retirement. Many others however took the view that the age limit should be retained, or even lowered, to allow younger workers entry into the labour market [Report of the World Assembly on Ageing 1982 p.23 para.96].

Lastly, mandatory retirement age policies help to provide a source of care-givers. Older females retire and

⁴⁵ The Supreme Court of Canada has before it a challenge, by a professor, of an Ontario university's mandatory retirement policies. According to the report, the challenge raises a number of constitutional questions, two of which deal with the application of the equality-rights sections of the Charter to a provision in the Ontario Human Rights Code that prevents tests of mandatory retirement policies [The Globe and Mail 1989 p.A8].

are free to take care of their spouses who are usually older, and often their parents. This represents a potential avenue for reducing the amount which needs to be allocated for home care services and institutionalization of the elderly.

Many of the arguments opposing mandatory retirement and/or in favour of its abolition are to some extent rebuttals of the previous points, but other elements are introduced. Mandatory retirement is sometimes seen as the origin of age discrimination⁴⁶ [Sykes 1980 p.209]. It is certainly one of the most obvious forms of age discrimination.⁴⁷ Further, it is a discrimination seen to impact more severely on women (World Assembly on Ageing, 1982 p.72]. (The many disadvantages are discussed throughout this section.) Mandatory retirement based on age

⁴⁶ See debate on origin of ageism in 'Modernization' Chapter Three.

⁴⁷ a) Detractors argue that age discrimination, the basis for mandatory retirement, is not like other forms of discrimination (eg. racism, sexism), since if one lives, one reaches the age of retirement and is then treated equally (see the Murgia Case in 'Retirement Age' this chapter). This argument denies the unequal opportunities of education and employment which have preceded retirement, thus as London argues, achieving a certain age is an inaccurate measure of 'historical opportunity' [1989 p.A7].

b) In the United States, until the Age Discrimination in Employment Act of 1968 became effective, some states prohibited age discrimination but mandatory retirement was lawful [Howard et al 1982 p.223].

is also an infringement of human rights.⁴⁸ It violates the civil right to choose to work: thus irrespective of any other considerations; economic, psychological, bureaucratic or political; it is wrong [Sykes 1982 p.211; Foner et al 1981 p.112]. Furthermore the rationale of moving older workers out of the labour force to make way for younger ones represents an ageist perspective of different age groups' rights to employment [Victor 1987 p.164].

Whilst mandatory retirement is said to manifest the choice of the individual and the union/employer collective bargaining process,⁴⁹ it in fact infringes on the decision making autonomy of the individual. A policy already implemented before an individual commences employment affects their freedom of choice [London 1989 p.A7]. Mandatory retirement policies dictate that mature people can no longer work: this represents not only ageism but issues of control and power. We have to look to see who makes these decisions which impact on others, and more severely on

⁴⁸ In 1977 the Canadian Senate established a Special Committee on Retirement Age Policy. The report 'Retirement Without Tears' was tabled in 1979. It concluded that mandatory retirement represented an infringement of human rights and net economic loss to the country [p.128].

⁴⁹ A report on the Cashra Annual Conference 1982 in Canada states that the "Commission is not satisfied that a provision for compulsory retirement should be left to the collective bargaining process. Leaving the matter to the will of the majority with resulting (sic) denial of minority rights cannot be justified" [p.28].

older women: rarely are these power brokers women.

Arguments against mandatory retirement which focus on societal costs point to the fact that it increases the unemployment of older workers. One of the 'a priori' arguments in favour of eliminating mandatory retirement (or increasing the retirement age) is that it would increase the number of older workers [Parnes 1983 p.10]. Continued employment of older workers would help decrease the tax contribution needed by future generations to pay for pensions [Gunderson et al 1980 p.354].⁵⁰ Furthermore mandatory retirement ignores the production potential and employment utilization of older workers, at economic cost to society [Donnahue et al 1960 p.356; Nova Scotia Senior Citizens Commission 1983 p.38].⁵¹

Mandatory retirement creates an abrupt transition from relative independence to dependent status [Parker 1982 p.17; Olson 1982 p.97; Estes et al 1984 p.74]. For the older woman this is yet another part of the cycle of dependency

⁵⁰ Kuhns suggests that pressures to postpone retirement are not in response to increased longevity, but in response to inflation [1983 p.137].

⁵¹ Unites States Professor Jerome Pollack, consultant to the Social Security Department of the United Auto Workers, wrote that mandatory retirement of skilled workers alone results in about ten billion dollars annual decrease in goods and services produced in the United States. Adding the costs of food stamps and Supplemental Security Income and pension benefits paid out, demonstrates that the economic impact of mandatory retirement is considerable [Sheppard et al 1977 p.137].

imposed under patriarchy. Moreover it reinforces the caregiver role of women. When retired she often has to care for an older spouse, sometimes older parents and sometimes become caregiver to grandchildren. A number of women will retire before their mandatory retirement date to retire at the same time as their spouses. Mandatory retirement thus imposes the traditional division of labour and gender roles perpetuating the inherent inequities and maintenance of the status quo.

Because mandatory retirement puts a stop to work, it also stops pension accrurement and salary increases. This creates undue hardship for the female retiree, who has less pension, less wages and a longer time in retirement in which to be poor. Delay of, or abolition of, mandatory retirement would benefit the female worker by enabling her to participate longer in economic activity. She would be able to extend the number of years in the work force. Employers might look more favourably on a woman as an employee, as they may feel it is worth the investment of training her. She would also stand a greater chance of reemployment due to longer work experience [Campbell 1979 p.260].

Mandatory retirement not only creates financial hardships. It disregards individual differences and deprives older workers of social and occupational significance, and contributes to the devaluation of the elderly. It represents the loss of a major source of self

worth, and subjects individuals to negative labelling, such as 'non-productive' and 'incompetent' [Donnahue et al 1960 p.356; Walker 1981 p.88; Sykes 1982 p.213]. A number of studies have shown that women who have participated in the paid labour force are happier working than in retirement. One study done by Atchley in 1976 found that men were significantly more apt than women to like retirement; that compared with men, loneliness was more prevalent among older women; older women displayed high anxiety; they were more sensitive to criticism; displayed higher prevalence of uncertain self concepts, and were more likely to be depressed. Older women displayed greater negative characteristics compared with men, although as Atchley points out, there are variations among older women [Atchley 1975 b) p.208].

Voluntary retirement must be distinguished from mandatory retirement. People define any retirement that is not mandatory as voluntary, but it is really more difficult to define than it might at first appear. Voluntary retirement infers that the individual has some control over the decision. There are many inducements to retire, availability of private pensions, retirement pensions, peer pressure, and guilt about working when younger people are unemployed. For women there is also the expectation of us

returning to traditional roles in the home⁵², and acting as care givers. Men wait until mandatory retirement age to retire: women retire earlier to retire with their spouses while men rarely do⁵³. Is this voluntary retirement? What of having to leave because one is replaced by technology and training is not offered to older employees: is this voluntary? With the rise of unemployment many find themselves unemployed, which becomes retirement: is this voluntary? Many reasons for retirement are not deemed as mandatory retirement because they are not legislated, but they cannot truly be called voluntary. Indeed it has to be questioned whether there is ever voluntary retirement particularly for women, for if true voluntary retirement means that the individual has some control over the retirement decision [McPherson 1983 p.384], women rarely do have.

What has been seen is that mandatory retirement disadvantages most those most vulnerable; those already discriminated against by age, the older female worker.

⁵² a) Donnahue et al write that, "Retirement may actually allow her to return to the acceptable role of homemaker and thus elevate her position rather than place her in the discard..." [1960 p.398].

b) See footnote #65 in this chapter.

⁵³ Atchley's 1976 study [p.208] found that women were more likely to report voluntary retirement than men.

EARLY RETIREMENT

Just as the institutionalization of retirement, which was a response to changes in the labour market supported by the implementation of a pension system, became accepted as the norm, so too is the increasing phenomenon of early retirement, that is earlier than the statutory 'normal retirement age',⁵⁴ becoming a "socially sanctioned activity" [Victor 1987 p.171]. In this section it will be seen that early retirement, which has been sold as a concept to workers by various interested parties, unions, industries and governments, is little more than a response to mass unemployment. Further, it will become clear that the factors which institute, maintain and encourage this retirement age policy are discriminatory and exclusionary to women, yet impact on our lives. The decision to retire early is influenced by factors at the macro, structural level impinging on factors at micro individual level; the resulting interaction encourages the individual to make the

⁵⁴ a) Early retirement is generally taken to refer to retirement earlier than the 'normal retirement age', however it can and does also refer to the actual legislated lowering of that age. The effects of this have been discussed earlier and are further addressed in the case study on the United Kingdom, which is currently reviewing its retirement age policies.

b) For many years following the post war baby boom, many industrialized countries had problems with older workers. Many were retiring too late to make room for the young workers, so what had been the minimum pension age of sixty five became the maximum, and early retirement came into vogue [ILO 1988 p.1]. Since that time, early retirement has become even earlier.

decision to retire early.

Early retirement has been held at different times as a response to youth⁵⁵ unemployment or older worker⁵⁶ unemployment. There are a number of reasons given for the decreased labour force activity and increased unemployment of the older worker, for which early retirement is seen as a response. One is the urban shift. Indicative of this is the decline in the proportion in the paid labour force of farmers, who have traditionally had high levels of economic activity.⁵⁷ Another is that increased technology has left

⁵⁵ The concept of early retirement as a vehicle to address youth unemployment was raised in the United Kingdom in 1929 and again in 1934. Each time it was rejected because of potential administrative difficulties and burden on the taxpayer. For example, how to ensure that the retired remained out of the labour force; how to ensure the vacancies were indeed filled by younger workers; and how to finance the increased need for pensions [Phillipson 1982 p.28]?

⁵⁶ For example in the United States the unemployment problems of older workers were cited as the main reason for the 1961 provision of early retirement social security benefits for men at age 61. This had been in effect for women since 1956. The official rationale was that women were traditionally younger than their husbands and thus would leave the labour market at younger ages. President John F. Kennedy had advocated these reasons as part of legislation to provide general economic recovery and "area redevelopment" in a time of economic recession. In the late 1970's measures were taken to reverse this and encourage later retirement [Meirer et al 1982 p.71].

⁵⁷ For example in the United States the numbers fell from 40% in 1900 to 4% in 1970 [Clark et al 1980 p.112]. Gender breakdown was not quoted for this phenomenon: traditionally the contribution of the farm wife has not been recognised as economic activity. Thus how this would affect her is also not recognized and therefore not seen as an

the older worker with obsolete skills and has decreased the number of semi-skilled and unskilled jobs. The 'discouraged worker' moves into retirement, seeing it as a more positive alternative to unemployment [Dex et al 1986 p.49]. That older worker is usually seen as male, indeed the statistics demonstrate that their participation in economic activity has been declining for a number of years, whilst for women the picture is slightly different, as some age groups have been increasing their rate of economic activity.⁵⁸ Thus unemployment and subsequent early retirement is predominantly seen as an issue for the older male worker. Older women's unemployment is masked due to their predominance in part-time, casual employment, which does not necessarily qualify them to be unemployed, thus their early retirement is masked.

Yet another relevant factor which is said to have contributed to the unemployment and early retirement of older men is the entry and re-entry of women workers into the labour market [Atchley 1976 p.124; Clark et al 1980 a) p.113; Dex et al 1986 p.49]. There are two aspects to this. One is that some men are seen to be retiring sooner because working wives and daughters contribute financially to the

issue.

⁵⁸ The numbers vary somewhat within and between race and class but the trend is similar in most western industrialized nations [Robinson et al 1985 p.506].

family unit [Clark et al 1980 a) p.113].⁵⁹ Other studies, however, show that contrary to this view, husbands whose wives are also employed tend to retire later than do sole breadwinners [Reimers 1980 p.143; Clark et al 1980 p.113].⁶⁰

The second and more persuasive aspect is that it is seen as part of the supply and demand equation, that the employment of women adversely affects the employment of older males. Atchley for example suggests that women and other unemployed vie for any available jobs, and, "...in the past have been able to push out older workers..." These ideas do not give recognition to the fact that women are also amongst the retired and those rendered unemployed; that women are as entitled to jobs as are men;⁶¹ and that it is not women who are 'pushing' male workers out, but a system which exploits women's labour by keeping our wages low, making it cheaper to hire us; and lack of union protection

⁵⁹ See Judith Treas, "The Effect of Women's Labour Force Participation on the Distribution of Income in the United States," Annual Review Sociology 1987 13: pp.259-88.

⁶⁰ Reimers projects from this cross-sectional findings and suggests that the increased labour force participation of wives could in fact slow or reverse the trend towards earlier retirement for men.

⁶¹ Traditional gender role expectations, divisions of labour and archaic concepts of 'man the breadwinner' persist despite the reality that many women not only contribute financially to the household unit, but in many instances are the sole contributor. Single parent families with women having sole economic responsibility are increasing; and more women are entering retirement as singles than ever before.

making it easier to dismiss us. Thus women, who are held partially responsible for the unemployment of older men, are in fact the victims of employer exploitation.

The reverse side of concern for the unemployed older worker, but not a separate issue, is concern for the unemployed young. There has been a move by some to attempt to solve the unemployment of the young by moving older workers into retirement at earlier ages. Early retirement was the exception rather than the norm until the 1960's primarily due to the economic and labour conditions of the 1950's which needed workers, especially experienced ones. Governments encouraged the image of the older worker as of value. In the 1960's economic expansion and high unemployment meant that financial provisions could be made to enable the older worker to retire, and at the same time this made way for younger workers [Martin 1979 p.2].

Factors other than unemployment have also been cited as reasons for supporting the move to early retirement. There are union and industry policies which attempt to move older people out of the work force. They suggest, erroneously, that older workers become less efficient, less productive and less profitable.⁶² Moreover the higher pay expected by

⁶² a) Early retirement has been rationalized as a means of removing older less efficient workers from the work place. The International Labour Organization has done research focusing on those workers over age fifty five. It was found that contrary to the stereotype, older people can learn, and have many of the characteristics desired in a worker. They have lower turnover rates, have better

older workers and costs associated with maintaining older workers in the labour force provides a strong incentive for replacing senior with junior employees. All are conducive to early retirement policies [Blank 1982 p.20; Kreps 1980 p.2; Rix et al 1982 p.63]. Declining health is also suggested as a factor. Unions argue that a retirement age of 65 discriminates against manual workers [Victor 1987 p.171; McPherson 1983 p.87; Meirer et al 1980 p.94]. There are also worker expectations of having contributed for a number of years to society, of having paid their share of social security and the feeling of earned leisure after years of 'service': a 'right to leisure' [Rix et al 1982 p.63]. However I suggest that these expectations are but the internalization by the worker of the rationale encouraged by unions and industry in attempts to obscure the other reasons for early retirement, all of which point to concern for profit rather than the economic situation and

judgement and are more conscientious than younger workers [ILO 1988 p.6]. Early retirement results in a loss of productivity and a waste of experience. As such it is inefficient and has costs other than those directly attributable to increases in pension costs.

b) Training and retraining of older workers is possible and would be beneficial, yet these programmes are scarce. In 1967 The Adult Occupational Training Act was introduced in Canada which accommodated Manpower Training for older workers. For detailed discussion on training programmes see, 'Training Programmes - The Great Illusion' [Sheahan 1989]. There is one successful example of on-the-job training in Hamilton, Ontario, providing a flexible wage subsidy as a means to reintegrate older workers into the labour force. The average cost is \$3,000 [ILO 1988 p.6].

well being of the worker.

Other factors which influence the decision of the individual to retire early are more the result of societal expectations impinging on the individual than the structure itself. There is the pressure to retire which comes from others, the guilt that one should make way for younger workers imposed by ageist ideas of who has a right to work.⁶³ For women there are expectations that we should return to the home, our traditional sphere of activity, and our prescribed roles of care givers. In many instances, giving up work to 'care' will in effect be early retirement, a retirement which will decrease the possibility of re-employment and increase the risk of poverty in old age. A number of studies show that many more women retire for household/family commitments than do men [Rimmer 1983 p.138].⁶⁴ Early retirement, which imposes on women the role of care giver to her retiring spouse⁶⁵ or elderly parents or

⁶³ That 'right to work' has been the right of a young male worker; a worker who is the traditional bread winner.

⁶⁴ For example, a study on retirement by Parker found that of those who had worked since the age of 45, 24% of women and only 3% of men under pensionable age gave family/household commitments as the reason for not seeking work [Rimmer 1983 p.138].

⁶⁵ Morse et al found that only one in five females reported making the decision to retire independently of their spouse's retirement decision [1983 p.76]. A study done in Quebec in 1982 found that marital status and poor health tended to result in early retirement among women in

grandchildren, helps to alleviate the depletion of the 'care taker pool'⁶⁶ created by women working in the paid labour force, enabling governments to reduce spending on home care⁶⁷ and social programmes.

The last group of factors which have contributed to the growth of early retirement are pensions, which have made it feasible, and government legislation which has made it easier and sanctioned and legitimized the trend. The growth of private and occupational pension coverage and provisions for early retirement have provided many with a choice. However opportunities for early retirement are not equally distributed throughout the labour market, and this freedom of choice extends for the most part only to the male worker. Women's secondary position in the labour market due to employment discrimination and traditional stereotypic

the public sector [Roadburg 1985 p.100]. Gratton and Haug found that for married women marital status was the most important characteristic in the retirement decision [1982 p.365]. Another study done in 1982 showed that for the women in their study, the most important late life status in predicting early vs late retirement was change in marital status, particularly from being unmarried to married or from being separated or divorced to being widowed [O'Rand et al 1982 p.372].

⁶⁶ See 'Hidden Agenda', Chapter Six.

⁶⁷ The 'caretaker pool' refers to people aged 45-59. The term, suggested by Robert Moroney in 'The Family and The State 1976', has become accepted by many sociologists [Referenced in Sundström 1983 p.10].

concepts of what constitutes women's work, have kept many ghettoized in low paying jobs which have little or no pension coverage. Many women work part-time or casual, and even if employed in a pension favourable industry such as nursing, will not be eligible to participate in the pension scheme even though they may have worked in the same jobs for a number of years.⁶⁸ When we are able to participate, we are disadvantaged by the discriminatory and exploitive processes which pay lower benefit levels due to lower wages and anticipated longevity.⁶⁹

Just as factors at the macro and micro levels influence the decision to retire early, so too are the effects of this trend felt at both levels. An indirect effect of early retirement is that the age of hiring may also decrease. This would affect women particularly as reentry into the labour market may be restricted.⁷⁰ Thus the lower age of retirement and a lower age of entry would further aggravate the problems of the older worker [Rix et al 1982 p.107].

A further complication of advancing early retirement is

⁶⁸ For women the lack of an occupational pension acts as a disincentive to retire and certainly to retire early [Dex et al 1986 p.49].

⁶⁹ For further discussion see 'Pensions' this Chapter.

⁷⁰ For an interesting discussion of 'The Older Woman and the Search for Employment', see Pursell and Torrence 1980.

the deepening of class and gender differences and the deepening of class differences within gender.⁷¹ Those with high social status may be able to construct a new life in middle age whilst for the working class, the years in poverty are extended. This is particularly true for women. The combination of women's expected longevity, the discrimination in access to and size of benefits from pensions, the exploitation of women workers by employers paying low wages, and incomplete career paths due to late entry and reentry, means that early retirement will have adverse economic consequences for women [Meirer et al 1982 p.94; Dex et al 1986 p.50]. This is further complicated by other social and psychological deprivations of early retirement. Whilst some researchers argue that early retirement has many benefits for the individual; it decreases stress and boredom and provides for well earned leisure [Rix et al 1982 p.63]; others argue that it deprives people of social contacts too early, exposes one to the risk of premature ageing and increases the psychological

⁷¹ For instance Roadburg found that those who chose early retirement tended to describe their jobs as less autonomous, less satisfying and needing fewer skills. They also tended to come from small communities, have less education and be female with a non-working spouse [1985 p.139]. Whilst this fits in with the concept of women's socialization and job ghettoization, it is in contrast with Atchley's findings that women who are more likely to retire early tended to have high social status, to be married and in good health [Atchley 1982 p.160].

detriments felt by prolonged poverty⁷² etc. [ILO 1987 p.2].

The trend towards early retirement is encouraged in Western industrialized countries by legislation.⁷³ Several countries have lowered the statutory age of entitlement to state pensions, specifically in favour of the long term unemployed. Examples are Austria, Denmark, the Federal Republic of Germany and Sweden. Other countries have introduced schemes which at the same time encourage older workers to leave the labour force and make their jobs available to the young unemployed [EBRI 1987 July p.14].⁷⁴ Still other countries have lowered the retirement age for arduous work, but at the same time they have expanded the notion of arduousness thus accommodating more of the unemployed into retirement [ILO 1987 p.2].⁷⁵

Retirement is being enforced in a number of

⁷² Studies have shown that working women's life satisfaction is higher than those who have retired.

⁷³ Legislation which masks unemployment by improving unemployment statistics.

⁷⁴ The Job Release Scheme in the United Kingdom 1977 (see 'Early Retirement', Chapter Six); France introduced solidarity contracts in 1981, pension rights were granted at age 55 providing that individuals were replaced by the young or unemployed; Spain reduced retirement age from 65 to 64, stipulating that older workers be replaced by first job seekers [ILO 1987 p.2].

⁷⁵ Greece has extended its list of arduous occupations twice in recent years [ILO 1987 p.21']

industrialized countries at increasingly early ages, a phenomenon which Townsend notes is paradoxically being represented as a social achievement in both capitalist and state socialist countries [1986 p.28]. However this 'achievement' is causing concern rather than contentment in a number of quarters,⁷⁶ for what has been seen as a convenient way to improve unemployment statistics by legitimizing removing older workers from the work force and disguising unemployment of the older worker, creates a number of problems. The decrease in younger workers, coupled with the decrease of older workers, their numbers increasing due to early retirement, and the increased number of older people, presents a major drain on the social security system [Rix et al 1982 p.62; Meirer et al 1982 p.92; ILO 1987 p.2]. Coupled with this cost is the cost resulting from the reduction in the tax and distribution base; yet there is no conclusive evidence that retirement of one older worker will always lead to the creation of a job for a younger worker and reduction of youth unemployment

⁷⁶ Alicia Munnell of the Federal Reserve Board of Boston in the United States, in her 1976 report on the Future of Social Security, argued that dependency (sic) costs and improvements in health and life expectancy might warrant extending retirement age, that prolonging work life seemed more logical [referenced in Rix et al 1982 p.140]. In that same year at the Council of Europe Colloquium, concern was expressed that dependency (sic) ratios would be further aggravated if the pressures for early retirement were to succeed [referenced in Pendrell 1976 p.108]. Early retirement is not compatible with population ageing.

[ILO 1984 a) p.58; Hecquet 1983 p.13].

Thus the prevalence of early retirement raises some questions. To what extent should the retirement system should be responsible for combatting problems associated with unemployment [Meirer et al 1982 p.94], and why is this trend towards early retirement supported and enabled by governments when it drains the social security system and seems incompatible with population ageing? The latter question is more important here, for it impacts more on older women. I would argue that government support is part of the move towards privatization and the shifting of responsibility for older people from the public sector to the private sector, to both employers and employees.⁷⁷ This trend disadvantages women particularly for we are less able to compete equally and indeed freely in the open market due to past discriminatory practices; practices which have been imposed upon us by the ruling apparatus.

The growth of early retirement represents an extension and maintenance of the trends which first stimulated retirement: concerns over efficiency, productivity and high rates of unemployment, reflecting labour market conditions rather than the ability of the individual. In the long run this trend creates problems of increased public expenditure and social costs, deepening of gender differences, and

⁷⁷ See 'The United Kingdom', Chapter Six.

increases in the poverty of older women.

FLEXIBLE RETIREMENT

Flexible retirement⁷⁸ refers to the implementation of economic and employment policies, ranging from simple proposals to accommodate retirement earlier or beyond the 'normal' retirement age,⁷⁹ to reordering or readjusting jobs to meet the needs of older workers.⁸⁰ It is being encouraged as an alternative to other retirement age policies for it encompasses a number of elements which

⁷⁸ a) Sometimes flexible retirement refers only to retirement within a range of ages for example 60 - 70 but not at a fixed age, and a distinction is made between this and gradual retirement which is a reduction in working hours from full time to part time to full retirement over a number of years. Many researchers however encompass both elements within the rubric of 'flexible retirement' as will be done in this discussion.

b) Parker makes the distinction, arguing that flexible retirement is still retirement as an event in a person's life while gradual retirement policies are transforming retirement into a process [1982 p.157].

⁷⁹ Most proposals were originally introduced to accommodate early rather than late retirement [Morrison 1982 p.265].

⁸⁰ For example in the United States the major methods used to provide flexible retirement have been a reduction in the work week to 3/4 days; increased vacation time; decreased hours per day; job transfer programmes; and temporary part time work for employees. In Europe, there has been special job allotment for older workers: job redesign and special unemployment allowance in West Germany, France has provisions for decreased hours and increased vacation; Japan has established older workers quotas and government subsidies for hiring and extended unemployment benefits [Morrison 1982 p.274].

address many of the problems associated with these phenomena. It will be seen that whilst flexible retirement age policies potentially benefit older women workers and address the realities of our lives more than other retirement age policies, they come with their own built-in gender biases.

Flexible retirement is seen by some as 'individualization' of retirement policies [Donnahue et al 1960 p.355], and by others as "at root about choice" [Parker 1982 p.157], for it accommodates the choice to retire early or late and the choice to work full or part-time. It also makes provision for those who cannot work. As well, these policies have been encouraged as a possible answer to the challenges of the imposition of retirement, to which Human Rights legislation has been used as the vehicle. The recognition of the 'right to work' has made more provision for individual choice, but it must not obscure the fact that flexible retirement age policies were introduced as, and primarily are, responses to changes in the labour market modes of production, demographics and national and international economies.⁸¹ Flexible retirement is being

⁸¹ Jan Helander, a Professor of Psychological Gerontology in Lund, Sweden argues that, "If the real purpose of today's retirement systems is to solve the unemployment problems of young people, this should be clearly stated by the politicians in charge. The present manner to handle the retirement instrument reminds us of the apple of Snow White: the good part of it is that we are provided with some money even if we do not and can not work, the bad part is the idea that older persons should not work"

sold to workers just as retirement and early retirement have been sold in the past; this time the commodity is 'choice'. Studies have shown that whilst many individuals are choosing early retirement, many desire to work part-time.⁸² There is however the problem of finding employment, a situation which may continue due to a number of reasons: older workers of today are less educated than younger workers and more likely to experience obsolescence; older women are more disadvantaged due to past discriminatory practices in education and concepts of traditional roles; employers believe it is expensive to hire older workers [Morrison 1982 p.267]; beliefs about what age group should work are ageist; and there is the issue of supply of workers and demand for jobs.

Although there are a number of external factors which impinge on the retirement decision, the element of choice

[Helander 1978 p.5].

⁸² Studies in the late 1970's in the United States showed that a) half the current employees would prefer full or part-time work to retirement; b) half the current retirees would prefer working; c) most older workers planned to retire at age 60-65, indicating the intention to retire initially and that a significant number plan to return to work if possible [Morrison 1982 p.270]. No breakdown by marital status or gender was given. In the United Kingdom in the early 1980's 8,000 people took part in discussion groups. Almost all supported flexible retirement; and in Germany 66% of a survey in the early 1970's were in favour. As Parker asserts, the working populations preference for flexible retirement differs only in the extent of majorities [Parker 1982 p.157].

does provide a degree of autonomy and control. Because later retirement is one of the options, imposed dependency is deferred. The well being of older persons who want to reduce their work load and the life satisfaction of those who wish to continue working is increased [Palmore 1972 p.344; Kühlewind 1985 p.24]. Flexible retirement enables the individual to respond to retirement as a process, replacing the need to make a decision at a specific point in time by a gradual withdrawal, helping the adjustment to retirement [Parker 1982 p.161; Kühlewind 1985 p.24].

The idea of choice not only applies to individuals, but also at the macro level, for the implementation of flexible retirement provisions leaves the way open for the future. Early retirement policies or the lowering of retirement age make it difficult to increase retirement age when older workers are needed again. Flexible retirement age policies, which provides flexibility, accommodate future needs more easily; they provide policy makers with a 'choice'.

Financially, there are advantages at the micro and macro level. Flexible retirement benefits individuals as their income in wages and later pensions will increase.⁸³ For the government there are also advantages. Increased population ageing and the trend towards early retirement

⁸³ With inflation having a negative impact on retiree's income, flexible retirement provisions will help offset this problem.

have strained the social security system: flexible retirement would help reduce social security expenditure.⁸⁴ As has been seen, early retirement and mandatory retirement, which put age limits on the length of an individual's working life, are wasteful and inefficient.⁸⁵ Flexible retirement age policies which would enable employers to utilize the skills and experience and productive potentials of their older workers [Palmore 1972 p.344] are beneficial to employers and are efficient. They are also more compatible with population ageing and changing social and

⁸⁴ Sweden has the most developed system of flexible retirement policies. It is possible to retire at age 60 with benefit reduction or earn additional pension credits whilst drawing half pension from age 60-65; or postpone retirement between age 65-70 with a 7% annual benefit increment. In 1976 they introduced the National Partial Pension Programme, which facilitates the transition from work to retirement. It is available between ages 60-65 provided the individual transfers to part-time work. The pension replaced 65% of income loss sustained by taking part-time work, however in 1981 this was changed to 50% in response to increased costs of this programme [Rix et al 1982 p.65; Morrison 1982 p.276; The Swedish Institute, 1987 a)]. Eligibility for this is subject to being able to obtain a part time job. As many older women are already working part-time, they are unable to benefit from this programme. Unemployment is kept intentionally low in Sweden, and with the extension of the partial pension system, "The proportion of the elderly employed has substantially diminished." This decrease is entirely among men, whereas the proportion of women employed has increased, especially through part-time work [Mathsson 1988; The Swedish Institute 1987 b)].

⁸⁵ It is ironical when one considers that retirement was institutionalized due to pressure for increased efficiency and productivity in the workforce (See 'Economic Theories', Chapter Three).

economic circumstances than other retirement age policies and have been recommended by a number of committees and conferences.⁸⁶

Flexible retirement age policies are also in line with policy initiatives in the 1980's of right wing conservative governments such as the United States under Reagan and the United Kingdom⁸⁷ under Thatcher, which put more responsibility on the individual than the government for their old age. This is part of an agenda based on an ideology of private rather than public provision of

⁸⁶ For example a) In 1977 the Canadian Senate established a special committee on Retirement Age Policies. One of the recommendations in its report tabled in 1979 was that mandatory retirement at a specific age was outmoded and harmful to the individual and the economy. An alternative was needed, a zone of retirement ages which embodies maximum flexibility [Retirement Without Tears 1979 p.12].

b) In 1983 the Nova Scotia Senior Citizens Commission (Canada) ordered a retirement age study. It recommended greater flexibility with respect to pensions and flexible retirement options to include provisions for early, late and for partial retirement [1983 p.67].

c) The International Labour Organization Conference in 1980, Older Workers Recommendation 162, sets out that legislation about retirement ages should be as flexible as possible. This was designed to decrease the incidence of mandatory retirement [ILO 1984 a) p.61].

d) The representative from the Commission of the European Community, at the World Assembly on Ageing in Vienna 1983, made recommendations in the area of flexible retirement [Report 1983 p.30 para.120].

e) The XIIth International European Federation for the Welfare of the Elderly (EURAG) in 1988 recommended "A flexible retirement age so that older women who wish to retire early or to work reduced hours, or who need to continue working beyond the present age of retirement may have a choice [Network News 1988 p.14 #1b)].

⁸⁷ See 'The United Kingdom', Chapter Six.

services, and what Hess sees as a commitment to traditional gender roles [Hess 1985 p.319].⁸⁸

Whilst flexible retirement offers more advantages to both the individual and the ruling elite than other retirement age policies, there are negative aspects. Many are those which have encouraged the trend towards early retirement, for example, lack of jobs for older people; ageist pressure to vacate jobs; not wishing to stay until told to leave for lack of productivity, ie making a 'graceful exit', etc. Policies would also require major revisions in the design of employee benefit schemes. Growing unemployment led to a new emphasis on flexible retirement as a means of encouraging the older worker to retire early to make way for the young [Martin 1977 p.vii]. As such it legitimizes moving the older worker out of the labour force, while at the same time seeming to allow them to remain. Further, flexible retirement age policies, as is the case with early retirement age policies, are inefficient means of decreasing unemployment of the young, for there is always the question of how many jobs which are vacated, are in fact refilled?⁸⁹

⁸⁸ See 'Hidden Agenda', Chapter Six.

⁸⁹ Studies done in the Federal Republic of Germany showed that according to the estimates of firms in manufacturing and construction, a lowering of flexible retirement age to 58 years would permit replacement of only 54 percent of those leaving by new employees, non-terminations, and/or transfers (wholesale trade 52%, retail

CONCLUSION

An analysis starting from the point that women and the realities of our lives have been excluded from the onset of policy development and thus from the policies, demonstrates that they are not of, nor for women, but that we have been affected by them to our detriment.

In this exploration we were able to see that there is a close connection between old age and retirement policies; a close connection between retirement policies and women; and a close connection between retirement policies and the poverty of elderly women. We were also able to see that retirement age policies dictate not merely the age one collects a pension, although the timing of retirement is a crucial consideration in the debates about retirement benefit financing. They are unemployment policies, used at different times as a response to concerns over rising unemployment, which in turn reflects the state of the economy of the nation. Demographics and retirement age policies have been used to direct attention to youth unemployment and the macro economic costs of supporting older people, and away from the fact that retirement is a socially constructed institution, instead of focusing on the results, the dependency and poverty which disproportionately affects older women. Policies dictating the exit from economic activity, which is located in the extralocal

3

MICROCOPY RESOLUTION TEST CHART
NATIONAL BUREAU OF STANDARDS
STANDARD REFERENCE MATERIAL 1010a
(ANSI and ISO TEST CHART No. 2)

Flexible retirement age policies also increase class and gender differences due to differential access to pensions and inequality in pension benefits, wages and choice of retiring early with a financially secure life style. Having provision to remain working either full time or part time does mean that inequalities upon eventual retirement can be somewhat reduced due to longer in which to accrue pensions, earn wages, perhaps savings, complete career paths etc. Women would benefit from these options and from the provision of greater movement in and out of the work force.⁹⁰ However, whilst these policies accommodate those who do not have the choice to retire early, it does not fully address why people do not have that choice; lack of financial security due to low wages and low or no pension.

The utilization of flexible retirement age policies by women is limited by the criteria for use of the policies. For example many women now work part time⁹¹ and many do not

trade 51%). It is further claimed that about half the effect of a further lowering of the flexible retirement age would be on employment and half on productivity [Kühlewind 1985 p.18]. Thus too early a flexible retirement age policy is both inefficient and unprofitable.

⁹⁰ Married women for example could retire with their spouse and return to work upon widowhood if so desired or needed.

⁹¹ See Job Release Scheme (JRS), in 'Early Retirement', Chapter Six.

have a pension from which to take a reduced rate of benefits. Even with flexible retirement age policies there is usually an upper age limit, but women need to be able to continue working for as long as we need or desire to. We need this option because of the disadvantages experienced throughout our lives in the paid labour force which increase as we age: oppression because of being women; not as Marx hypothesized, because of being workers.

It has been seen that when the economy cannot provide enough jobs, a policy is needed that would enable those to work past retirement age if they choose, yet support those that cannot, or do not wish to work. Flexible retirement age policies help address some of these needs, moreover they reduce the charges of age discrimination and impingement on 'rights'. But they also legitimate moving older workers out of the workforce while at the same time appearing to allow them to stay; potentially provide jobs for the young at the expense of the old; defer social security spending; and leave the way open for the future when it may be more advantageous to encourage older workers to remain in the labour force, thus legitimizing a reserve army of labour. These policies appease the needs of many groups, but the benefits to women are diminished by the differential ability to utilize them due to past discriminatory practices and built-in gender biases.

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sphere, impinge on, regulate, and control the local sphere of activity to which women are relegated.

Changes in the size and structure of the population, plus the rising number of women in the paid labour force and therefore working outside of the home, have meant that to an increasing degree governments have had to assume responsibility for the elderly. Governments with ideologies of private rather than the public provision of services, plus commitments to traditional gender roles, have responded by placing increased responsibility onto the individual and the family (ie. women) for provision and care of the elderly, moves which disadvantage older women.

This analysis also enables one to see that ageing legislation, that is retirement and pension policies, are not about ageing but about maintaining the status quo; the existing division of power, class, race and gender and the inherent inequalities; by control, coercion and legitimization. Thus the key to retirement age policies is not the age of retirement per se but the political and economic environment within which the institutions of work and retirement are located. In patriarchal societies and in the west under capitalism, discriminatory access to education and work, the division of labour, traditional gender roles and expectation, and the value of women's work at home and in the paid labour force, leads to unequal incomes which contribute to women's poverty. It is these

restrictions in life choices prior to retirement, coupled with women's expected longevity, that disadvantage older women upon retirement. These disadvantages are increased when further restrictions are imposed, ie. taking away the choice of and the 'right to work'.

It is lack of a collective recognition of these realities of women's lives that has continued to disadvantage us through retirement age policies, for they remain exclusionary, inaccurate and inequitable to women.

CHAPTER FIVE

THE UNITED KINGDOM - 1700 TO 1970

I have argued that although retirement became institutionalized in the twentieth century, its roots lie in the dynamics of industrial development. It is not merely that retirement has grown alongside industrialization. Changes in the conceptualization of economics, the organization of industry, the mode of production and the labour market, and concomitant emergence of ageist perspectives, have all been structured to exclude the older worker. I have further argued that the same process coupled with traditional role expectations has excluded the female worker, to her detriment. One consequence is that the realities faced by women as workers, have been excluded from the increasing government interventions needed to deal with older workers. The social policies regarding retirement age are therefore exclusionary, inaccurate and inequitable to women.

In the next two chapters I will look at the evolution of retirement, its institutionalization and women's exclusion from that process, and the impact that exclusion has had. I will demonstrate that the oppression served the real economic interests of employers; hence they had every incentive to promote it and none to recognize the needs of women. As a vehicle I have used a case study of the United Kingdom, for it was there that the industrial revolution,

which was to change the concept of retirement, began.

Whilst the inequalities of a patriarchal society as reflected in women's dependent and subordinate position predates industrialization, industrialization reinforced the secondary position of women's non-domestic labour. The underlying ideology of patriarchy contained notions of the family and women's traditionally prescribed roles that reinforced the status quo and the inherent inequalities [Peace 1986 p.65]. I will therefore begin this case study at the period just before the industrial revolution and progress through to the 1980's, to show that the exclusion of women's realities in the evolution of the institutionalization of retirement has rendered them virtually invisible to theorists and policy makers, to the detriment of women workers and retirees. To do this, I will examine the prevailing ideologies and changes in the economy, modes of production and the labour force; their impact on workers, women and the elderly; and the reluctant but increasing government interventions needed to address those changes and effects at their initial and incremental stages. It will be seen that women worked and were important to industry and the economy. Further, whilst women were located within the prevailing economic and social structures, and were affected by changes in the structure of social relations, retirement evolved as a dynamic interacting part of the economy and the economy of

individuals, which was structured according to androcentric norms, needs and ideologies. Women were thus rendered invisible by their absence in discussions of retirement age policies. This has undervalued their contributions and disadvantaged them in old age.

BEFORE THE INDUSTRIAL REVOLUTION

There are many explanations for the industrial revolution which will not be debated here. What is not in dispute is that the organization of work changed in certain specific ways which restructured work profoundly for everyone. The biggest change was the reduction in production of income in kind (as under feudalism), and the increase in wage labour, concomitant with the creation of landless workers and urbanization. In England there had been an increase in population¹, which was accommodated by the introduction of domestic manufacturing.² Under this

¹ Often a major increase in population is seen to precede the industrial revolution, eg. by fifty years in England, seventy in Prussia and over one hundred in Russia [Stearns 1967 p.1]. In fact Stearns argues that it was this demographic expansion which contributed to the industrial revolution, for without an increase in population, industrialization would not have been necessary and without industrialization, the growth in population could not have been sustained [1967 p.66]. Authors who have offered contrasting interpretations to the demographic one include Perry Anderson and Karl Polanyi.

² The greatest growth of the population occurred in England after 1750, from 9-16 million and tripled in the 19th century. Deaths in wars and epidemics had decreased, hygiene and food supplies increased, people had more

system the weaver for example, would receive new materials and return the finished product on a weekly basis. This enabled the greater part of women's work to be carried out in the home where workers had some control over the pace and organization of production [Quadagno 1982 p.59]. Later developments separated even more house work and work done in the home and heightened a distinction between home and the work place. As this distinction grew, women's disadvantage grew; their contribution was less visible; in some cases their economic contributions was down; many were restricted to the home as carers; and the older women were not visible. Besides the population growth and the introduction of domestic manufacturing, there was also growth in commerce and wealth, especially among the middle classes who stressed hard work and praised the concept of saving. Trade with the colonies and the world increased the wealth of merchant groups; and the size and importance of cities grew (urbanization). Increased prosperity was not

children and more lived and fewer people died. The subsequent growth of domestic manufacturing meant that many had more money which enabled them to marry younger and have children earlier, increasing the population again. By 1840 the birth rate had already started to drop. The changing pattern of population growth brought about changes in the family structure. Children went out to work at earlier ages, people were married for longer and the number of elderly increased [Stearns 1967 p.60].

for all; however increasingly the enclosure movement³ was destroying the village systems of agriculture, and the growing population meant that peasants were being born without land. Some found work on the resulting larger estates, but the supply of labour exceeded the demand and many depended on poor relief⁴ for survival.

The elderly worked for as long as they were able at whatever they could find. When they could no longer work, or could not find any work (which was an increasing occurrence because of the increasing supply of workers and urbanization), they were cared for by their families, that is if they had any and if the families could afford it. Many had to look to charity, and as a last resort to poor relief inside and outside of the workhouse [Thane 1983 p.192].

³ The enclosure movement involved the withdrawal of large pieces of land from village tenure and some land was brought up from the peasants; what evolved was a system of estates. [Stearns 1967 p.11].

⁴ English Poor Laws governed state-provided income in Britain from the late sixteenth to the twentieth century. The right to relief was destitution and pay was fixed at below subsistence level. Those denied 'out relief' were forced into the workhouse. Whilst English Parishes were required to provide for aged poor persons, the Poor Law made no mention of chronological age in defining old age. Family responsibility for the elderly became institutionalized in the New Poor Law of 1834, but it did not create a legal definition of age: however the Poor Law Commission which was created by the Act did set a minimum age of 60 for eligibility for certain benefits [Hendricks et al 1981 p.267; Thane 1983 p.191; Anderson 1977 p.30].

Thus as we moved into the industrial era, changes were already occurring in the size and location of the population, within and between gender, age and class, with increasing numbers of poor and elderly poor.

THE INDUSTRIAL REVOLUTION TO 1850

This was in essence a new technology and organization of the manufacturing process, one of the bases of which was the application of mechanical power to manufacturing. Initial inventions were developed mainly within the textile industries, such as changes in spinning and weaving,⁵ designed to increase productivity and efficiency and decrease the need for manual operations. The Industry became increasingly competitive, with many small firms competing for survival. The jobs involved relatively little skill and most of the workers were children and women.⁶

As industries mechanized,⁷ domestic manufacturing

⁵ The flying shuttle invented in 1733 raised productivity of weaving by 50%; the Spinning Jenny a few decades later enabled a spinner to operate several spindles instead of one; the sewing machine in 1846 allowed gradual mechanization of tailoring and shoemaking; and the band saw was invented in 1858 [Stearns 1967 p.68, Quadagno 1982 p.159].

⁶ This is similar to the secondary labour market today. See 'Dual Economy and Reserve Army of Labour', Chapter Three.

⁷ The mechanization of spinning displaced hundreds of thousands of female spinners [Stearns 1967 p.67]. For a time some were absorbed into home weaving because of the

declined. The organization of production changed too, from numerous small units to concentrated production in fewer larger units called factories. Concentration of the workforce was possible with the development of systems of production based on the wheel or engine. These technological changes also facilitated the greater division of labour and job specialization⁸ and enabled greater central control and supervision of the workers. The rise of the corporation and large scale production supplanted the family and its patriarchal head as the typical unit of production [Atchley 1976 p.13].

Some work was not appropriate for factory production, and there was expansion of the 'sweated'⁹ trades, such as shirtmaking, cardboard box making, chain making, tailoring, and the making of baby linens and underwear. These were invariably trades that were extensions of work traditionally done by women. The production process was subdivided into parts. Household production increased, women had control over the organization of the labour process (such as hours

availability of cheap thread.

⁸ See 'Classical Economics' Chapter Three.

⁹ These still flourish today. Women provide a source of cheap labour, are isolated in their own homes, with no benefits. Many will be classified as casual or part-time labour or unemployed, one of the consequences being that they will not be in the figures on retirement.

of work and breaks for child care), but they could not (and can not) resist intensification of production through buyers control of prices. Thus ultimate control was in the hands of others [McDougall 1977 p.267, Quadagno 1982 p.93].

For many women this new status as independent wage earners represented a fundamental break in their dependent, 'hearth tied' past. For others, especially married women, the industrial revolution caused many to lose their economic independence, for they could no longer work as 'partners' with their spouses. Married women had never possessed the legal right to their earnings, and in the new situation their financial dependence was greater [Pinchbeck 1930 p.312].

The move to being wage earners in their own right also made the oppression of women more apparent. Their wages were low and they were excluded from skilled and better paid work by lack of training [Pinchbeck 1930 p.2]. This condition was to persist, for as Hartmann argues, patriarchy did not originate with capitalism: the emergence of the capitalist mode of production merely altered the preexisting patterns of sexual exploitation [Hartmann 1982 p.421]. Others retrospectively saw this oppression differently. In 1919 Alice Clark wrote,

"The momentous influence which some phases of Capitalism were destined to exert upon the economic position of women, were unforeseen by the men who played a leading part in its development and passed unnoticed by the speculative

thinkers who wrote long treatise on Theories of State Organization. The revolution did not mark a conscious demarcation of the respective spheres of men and women in industry, its results were accidental, due to the fact that women were forgotten, and so no attempt was made to adjust their training and social status to the necessities of the new economic organization The oversight is not surprising, for women's relation to the 'home' was regarded as an immutable law of Nature, inviolable by any upheaval in external social arrangements. . . . Thus the idea that the revolution in women's economic position was due to deliberate policy may be dismissed"

[1919 p.229-30].

Whilst the contribution to production and consumption of working women may have passed unnoticed by ideological thinkers, their contribution and the impact of their numbers was not unnoticed by employers who wished to have cheap labour, and by employers' unions and workers who exerted influence on policy makers to pass legislation restricting women's work. Further, women have always worked, contributing to the family wage. The ideology and immutable law of nature of the roles of men and women belonged to the class of thinkers, not to the peasants, the workers and indeed many employers. To infer that women's subordinate economic position . . . the result of unconscious omission, that women were unimportant that they were not considered, devalues the contributions made by women in both the domestic and non-domestic sphere. It justifies the subordinate position of women and their exclusion from

education, training and positions of power, which would have furthered women's economic position, if not their social status, and would have alleviated much of the poverty of old age. Further, it demonstrates the disparity between what women experience and the ideas that are developed from positions of power and which therefore come to dominate and to be taken as the norm. Clarke's comments however also illustrate that the organization and regulation of society can hide from women the oppression of women created by that organization and regulation.¹⁰

Although there were technological innovations and new forms of organization, the industrial revolution also depended on an increase in the supply of labour. Mechanization had increased production, and more workers had to be recruited. Demographic and agricultural productivity changes provided the workers; men, women and children [Stearns 1967 p.69]. At the same time that more labour was needed, the productivity of individual workers also increased, and there began a change in the balance among industries. Some such as the linen, lace making and textile industry declined in importance as major producers of wealth, while other heavy industries, such as steel and chemical industries, rose. The industries in decline were those which employed many women. The industries on the rise

¹⁰ See Dorothy Smith, 'Methodology and Theory', Chapter One.

were to employ mainly men. The increase in production drove prices down and increased national and international trade, thus the leading economists stressed the virtues of increased production [Stearns 1967 p.79].

Large numbers of women were employed in domestic manufacturing, factories, agriculture and domestic service, which was the second largest occupational category for women in the nineteenth century.¹¹ It is apparent that women worked in many areas, and were important as workers,¹² working in poor conditions with long hours and poor pay, factors over which they had little control.

The period between 1830 and 1870 was what Evans calls 'the age of laissez faire', when the principles of Smith,

¹¹ In 1861 in London, one in three women between the ages of 15 and 24 years was a servant and more than one in six between the ages of 10 and 95 were listed as a domestic. After 1880 there was a gradual ageing of the servant population; the service attracted a higher percentage of women over 60 than any other occupation. Few lived in, most working as part of a class of char women who worked on a daily or casual basis. Many older servants were cast aside and others met hiring prejudices after age 45, thus many were forced to the workhouse [Quadagno 1982 p.148]. In 1891 there were 1,549,502 domestics [McDougall 1977 p.145]. In 1911 when the former occupations of pensioners were tabulated, over one fourth of the women who applied had been domestics [Quadagno 1982 p.148].

¹² There was growing recognition that women were an integral part of the new machine age and employers were fond of pointing out that it would have been a major innovation not to use them [Neff 1929 p.248; Stearns 1967 p.128].

Ricardo and others¹³ were embraced, particularly by the middle class. They wanted an open, fluid economy to enable the individual to develop his (sic) own enterprise. This period also saw significant state intervention, forced albeit grudgingly and minimally, to introduce policies to counter the problems of monopoly, anarchy and worker's resistance, and to ensure the fullest operation of the free market system.¹⁴ Amongst state interventions were changes in the Poor Laws and the subjection of factories to government inspection [Neff 1929 p.36; Evans 1978 p.5].¹⁵

¹³ See 'Economic Theories', Chapter Three.

¹⁴ A number of scholars see the period between 1830 and 1870 as decisive in the emergence of the modern state: the government pursued laissez faire in economic matters but not in social policies. Evans argues however that government intervention did not invalidate the principles of laissez faire which had been embraced with industrialization. One has to assess the nature and purpose of that intervention at different times and one cannot assume that economic and social categories are mutually exclusive [Evans 1978 p.4]. This debate is relevant for this thesis for it bears on the institutionalization of retirement and why it was necessary. The industrial revolution, whilst massively increasing economic growth, also created social problems, which will be seen, could not go unregulated [Evans 1978 p.8]. Thus state intervention was in fact needed if the principles of laissez-faire were to operate efficiently.

¹⁵ In the early 19th century the aristocracy was in a period of crisis. Economic and social changes had challenged their way of life, their privileges and their status. Many aristocratic politicians encouraged the passage of legislation limiting the rights of employers over workers. These political actions however, were out of concern for maintenance of their own status quo and hostility towards the increasingly powerful middle class, rather than of concern for the workers. In 1860 one sixth

The 1844 Factory Act limited the hours of work by children. Legislative intervention was justified on the grounds that "children required protection and were not free agents able to bargain on equal terms in a free market" [Evans 1978 p.43]. The same Act also regulated women's hours of work. This was justified, as women were conceptualized as being like children, the property of men and without the right to make individual choices.¹⁶ However there were other factors. Women whose work kept them away from the home threatened two sanctified institutions; the patriarchal family and the home [McDougall 1977 p.257].

of the British House of Commons was aristocratic: this had declined to one twelfth by 1905 [Stearns 1967 p.91].

¹⁶ a) The justification was debated by Sir James Graham: "Did they decide and judge for themselves? So far as married women were concerned, the law held distinctly the reverse. The law held that they were under such control that they could not decide and judge for themselves, and to the female sex generally many of the rights of freedom are denied. The most important consideration of all was, that the restriction which had been already imposed upon the labour of children and young persons had driven those who sought to evade the law . . . to avail themselves of the lower paid labour of females, . . ." [Hansard (3rd series, vol.1 xxiv, cols 613-50 (1844); referenced in Evans 1978 p.51].

b) John Roebuck voted against the 1844 Factory Bill, stating that women were adults and there should be no laws to protect them. John Stuart Mill came to the same conclusion, fearing that legislation restricting women's labour would lend weight "to the system of tutelage under which they were held and thus delay their final emancipation as independent social units" [Neff 1929 p.67].

c) It was not until 1909 that the first legislation limiting the hours of men working was passed [Stearns 1967 p.286].

Thus whilst the Factory Act reduced women's exploitation as cheap labour, it also reduced their pay and their minimal independence. This effectively maintained the status quo of traditional gender roles, with men as head of the household; and the concept of a family unit, by perpetuating a reliance of women on men to provide. Women as workers were also seen as a threat to the employment of men because of the increasing numbers of women working in the factories. The Factory Act was seen as a way of reducing their numbers. This however was not successful, for women filled the jobs vacated by children, and the number of women in factories increased to 196,383 by 1835 and 242,296 by 1839 [Neff 1929 p.26].

Despite the economic prosperity of England in this period, poverty was a fact of life for many. Prevailing ideology held that anyone with merit could prosper and that poverty represented some individual deficiency, but the numbers of poor could not be totally ignored. In 1834, the British Parliament passed a new Poor Law which made poor houses even more unattractive: work became required as a condition of assistance, reflecting the new market economy. Also with this law, family responsibility for the elderly became institutionalized [Friedman et al 1983 p.54, Thane 1983 p.141, Stearns 1968 p.176].

Self help was available in the form of insurance, primarily through the Friendly Societies. Membership was

almost exclusively from the secure, respectable stratum of the male working class, who earned enough and with regularity to pay contributions. Few Societies admitted both men and women; few families could afford double contributions anyway; and few women earned enough to contribute in their own right.¹⁷ Later some separate branches were established only for women, but their required contributions were higher than those of men. Thus the friendly societies, the precursor of pensions, set the tone for discrimination of women in availability and level of contributions.¹⁸

1850 - 1900

By the mid 19th Century, the elderly had emerged as a 'social problem' due to a number of interrelated factors. Urbanization had resulted in the location of the elderly in obvious groups; they were therefore more visible. Another factor was the difficulty workers were having remaining economically active for as long as they were able. This was

¹⁷ Friendly Societies also provided medical insurance, and when women were allowed to join, many branches found the doctors unwilling to treat women unless they paid more, on the grounds that women were more often sick and made heavier demands on services; thus poor women would benefit most [Thane 1982 p.29].

¹⁸ By 1911 only 2235 married women were members of the four largest societies, in 1904 there had been six million members in total [Thane 1982 p.29].

due to the increasingly competitive nature of the market economy which stressed the maximization of productivity and efficiency, and therefore the need to exclude those workers deemed less efficient, the older workers. At this time pressure began to be exerted by philanthropists, the labour movement and employers, for State pensions for the active aged [Thane 1983 p.193]. This was to help those unable to find work. The unemployed were relabelled as 'retired', albeit involuntarily, and removed from the pool of available workers. Employers felt the pressure to develop a retirement policy as a way to legitimize the removal of older workers from the workforce.

In 1857 the Northcote-Trevelyan Report was released which recommended a retirement pension as a means to increase efficiency by removing those deemed too old for effective work.¹⁹ Two years later in 1859, fixed retirement was introduced for civil servants at age 65. The concept of fixed retirement age spread slowly, but less slowly in those

¹⁹ A subsequent report on civil service pensions recommended retirement at age 65, the age at which "bodily and mental vigour begin to decline." It also rejected flexible retirement as administratively too difficult [Thane 1978 p.234]. Age 65 was adopted by most occupational and charitable pension schemes because they found that most people who survived until age 65 could not economically support themselves (whether because of unemployment; no savings because of low wage; or ill health]. Note that when Asquith introduced state pensions in 1908 they were receivable at age 70.

occupations more or less under government control.²⁰ The Northcote-Trevelyn report also considered the merits of flexible retirement age, but it was rejected as administratively too cumbersome [Thane 1978 p.234; Evans 1978 p.110; Parker 1982 p.16; Victor 1987 p.167].

In the 1870's the principles of the Poor Laws were pursued vigorously and outdoor relief²¹ was cut, creating hardship for the elderly and for women who made up a high percentage of those receiving it [Thane 1983 p.195]. Between 1870 and 1895 it became clear that the poor law was inadequate to deal with the elderly who could not support themselves.²² Two Anglican clergymen²³ were among the

²⁰ In 1890 policemen were awarded pensions after 25 years of service. In 1892 elementary school teachers were forced to retire at age 60. They fought this arguing that their salaries were too low to enable them to save for old age. In 1896 Poor Law officials received a pension at age 65. In 1896 all non-manual public employees were pensioned off at age 65 [Thane 1978 p.234].

²¹ Relief for the poor was provided in 'abiding' houses which came to be known as 'indoor relief', as opposed to help given to people in their own homes, known as 'outdoor relief'. This was minimal payment of money or help 'in kind' [Thane 1982 p.185; Guest 1985 p.10].

²² By the 1880's 30% of those over 70 were on poor relief and increasing numbers were being forced into the workhouses, because people were unable to provide for themselves in old age due to low wages [Anderson 1977 p.42].

²³ They were W.L. Blackley 1830-1902 - curate of St. Peter's, Southwark; and Canon Samuel Barnett (1844-1913). In 1882 Blackley organized his own pressure group, the 'National Providence League', of which the Tory leader, Lord Shaftesbury became president [Helco 1974 p.159].

earliest to advocate provision for the aged in the form of pensions. Blackley's 1878 proposal was for compulsory deductions from the wages of young men (sic) payable later as a pension. Barnett's suggestion in 1888 separated those whom he considered worthy from the unworthy; he proposed pensions for those over age 60, if they had not had to resort to use of the poor law during their working lives [Helco 1974 p.159; Evans 1978 p.161]. Both schemes effectively excluded women, Blackley's blatantly and Barnett's because many women 'used' the poor law because of previous discriminations and inequalities.²⁴

In 1885, the Salisbury Government appointed a select committee of the Commons which represented the first public investigation of the pension issue. It dealt almost exclusively with the Blackley proposal. The committee of sixteen MP's sat only twenty-three days in three years. Opposition to the scheme came from a number of sources: government officials criticized it because of administrative problems; powerful interest groups, the then Friendly Societies and insurance Companies, presented strong opposition,²⁵ insisting that all "worthy"²⁶ individuals had

²⁴ Neither Helco nor Evans noted the discrimination within these proposals.

²⁵ In 1874 the Royal Commission on Friendly Societies had vetoed the idea of a National Friendly Society managed by the State. The central Poor Law Authorities, who

already made provision for old age, obviating the need for a state scheme [Helco 1974 p.159]. Their membership, those who made provision, was predominantly male. Women, by exclusion, are therefore not deemed 'worthy'. Many of the larger branches of the Friendly Societies were already experiencing financial problems; increasingly long term sick benefits became retirement pensions and they were having trouble supporting their elderly members, thus a lucrative source of funds would be decreased if the state implemented pensions [Thane 1983 p.29; Evans 1978 p.161]. As a result of the strong opposition, when the report was handed down in 1887, it stated that they would wait for further development of public opinion before proceeding further [Helco 1974 p.160]. Opposition to pensions was to remain strong. In 1893 the National Conference of Friendly Societies again rejected state pensions. In 1895 The Aberdare Commission, a Royal Commission reported that none of the pension proposals presented to it were acceptable, and that pensions should be left to the Friendly Societies [Parliamentary Papers 1895

recommended improvements in work houses, were motivated by a desire to outmanoeuvre pressure for pensions by proving that care provided by the Poor Law was adequate, and thus rendering pensions unnecessary [Helco 1974 p.160; Thane 1983 p.195].

²⁶ By the 1880's over half the adult male population were members [Helco 1974 p.157]. Helco again omits reference to women by not including the number of women members.

vol.XIV pp.83-5, referenced in Evans 1978 p.167; Helco 1974 p.164].

Although concern for the poor elderly had been a justification for convening the select committee, little statistical evidence of poverty had been presented to them: this was in part because there was little. However in 1887 Charles Booth did organize a social survey which found that poverty had in fact been greatly under-estimated.²⁷ Figures showed that 38.4% of those over age 65 were paupers, a group which Booth suggested surely could not be considered undeserving. He therefore recommended a pension for both men and women payable at age 65. It was to be large enough to give them hope that with their own savings they could maintain a home in old age, but small enough to discourage 'scoundrels' [Bornat et al 1985 p.25]. Booth made these recommendations despite an analysis of the women in this survey done by Clara Colbett. In her analysis, she wrote amongst other things that life to large numbers of married women in East End London was nothing more than the procrastination of death [1893 p.311]. Thus from his survey Booth could have seen that women were poor and that their wages were too low to enable them to save enough to support

²⁷ Listed in his analysis as a cause of poverty is 'drunken or thriftless wife', not husband. Indeed as the cause of 'great poverty it was 5% and for poverty 6%. It is important to note that in this table, age as a cause of poverty was not listed [Booth 1893 p.147].

themselves in old age, yet he does not address this. Whether this was due to presumptions that women were taken care of by men, or because he viewed the issue from an androcentric perspective which did not see the plight of older women, in this part of his analysis of the first social survey in the United Kingdom, he effectively excluded an important part of the reality of women's lives.

In 1891 Joseph Chamberlain became the first prominent politician to announce his commitment to old age pensions. In a speech to the Birmingham Liberal Unionist Association, he stated that of the working classes, one in two, if he (sic) reached the age of 60 would almost certainly have to go on the Poor Law. During the 1892 election, suggestions for pensions were made by some candidates, but Chamberlain was the only leader not to ignore the issue.

Helco suggests that according to some traditional democratic theories, the 1885 extension of suffrage²⁸ to virtually all adult males should have increased political interest in what was ostensibly a popular issue, that of pensions, yet it's impact was minimal [1974 p.162]. This lack of interest has to be assessed in light of a number of factors. Ageism was already displacing older workers from the workforce. The numbers of men aged 65 and over (the

²⁸ Women over 30 were given suffrage in 1918; this right was extended in 1928 to all women over 21. In 1969 the age for voting was lowered to 18 [Morgan 1984 p.64].

suggested pensionable age), was not a large portion of the population and not of the workforce, their numbers represented only a small section of the voting population and pensions for themselves and others in the future may not have been of prime concern for the other workers. Lastly many of the poor were older women to whom suffrage had not been given, who had no influence and whose presence, importance and worthiness had been ignored or seen as of secondary importance because of sexism.

Whilst retirement at a specific age was being extended to workers more under the control of the government, and the issue of pensions was being debated, interrelated changes were continuing in the labour market, and in the union movements.

By the 1870's over half of the labour force was employed in firms employing over twenty people. White collar employment was expanding rapidly; there were 7,000 female secretaries in 1881, 22,200 by 1891 and 90,000 by 2001.²⁹ The women who found white collar employment came from a wide variety of socioeconomic groups. Many were former factory workers, others peasants newly arrived in the city. It was becoming more difficult to enter the labour force in factories; the textile industries which employed many women were in decline in favour of the heavy industries

²⁹ Part of this increase in the number of female secretaries arose as they filled jobs vacated by men.

which employed mainly men. By the end of the 19th century the rate of growth of industrial labour force had stopped. Advanced production methods no longer required large numbers of new workers, and the majority of the industrial labour force were "the sons and grandsons of factory workers (sic)" [Stearns 1967 p.249].

Meanwhile Artisan unions made steady gains after 1850 and large industrial unions developed in the 1880's, representing many male workers and few female workers. (Skilled men had in fact formed craft unions which fought long and hard to keep women out of their trades, hoping to keep wages high) [McDougall 1977 p.260]. The Industrial Union Movement strove to organize masses of workers along plant or industrial rather than occupational lines.³⁰ As the need for increased production intensified, trade unions complained that this led to earlier redundancy of men (sic) too old to work at the required pace.³¹ This was compounded in 1897 by the introduction of the Workmen's (sic) Compensation Act, which made it easier for employers to lay

³⁰ Their methods were economic rather than political, relying on their ability to supply aid through collective funds and bargaining power with employers [Stearns 1967 p.266]. See 'Mandatory Retirement' Chapter Four, for more on mandatory retirement, collective bargaining and the infringement of the rights of the individual.

³¹ British metal workers claimed the increased spread of technological advances caused premature ageing, and found that many were judged 'too old at forty' by employers [Phillipson 1982 p.22].

off less 'efficient' workers and the old.³² The previous paternalistic practice of keeping some older workers on doing chores at reduced wages was proving less efficient, and was also being resisted by unions who feared a general lowering of wages [Thane 1978 p.236; Quadagno 1982 p.140]. Pressure for a fixed retirement age and pensionable age increased, primarily in response to demands for increased efficiency and production, which ran contrary to the stereotypical expectations of the older worker.

In the late 1890's the unions overwhelmingly gave their support to Booth's proposal of a universal non-contributory pension. The National Pension Committee (NPC) was formed.³³ As the NPC organized, so did the opposition, including the Friendly Societies and the Charity Organization Society (which upheld the Poor Law's distinction between deserving and undeserving poor) [Helco 1974 p.168]. This is another important step in the process of formation of retirement age policies and the exclusion of women's realities from them. Neither the actors supporting the call for retirement and

³² This act was intended to compensate industrial workers for injuries on the job, but the potential cost to the employer made them reluctant to keep on or employ those they thought might be more prone to injury. This disadvantaged the older worker who was deemed less efficient and less able to adapt to the fast pace of increasing technological advances.

³³ The NPC dissolved after achieving its objective of the 1908 Pension Act.

pensions, nor those opposing this call represent women. The unions were mostly made up of male workers,³⁴ and represented mostly male workers. The Friendly Societies members were for the majority men, yet they would be speaking for all workers. There were however large numbers of women workers, many of whom worked in the 'sweat shops', enduring appalling conditions with low wages. A select Committee on the Sweated System in 1890 had recommended extension of factory legislation to these trades, but nothing was done. Women's labour organizations continually raised the issue and the Women's Fabian Group took it up in 1905. The combined pressure of the Fabian women and the trades council based Anti-Sweating League, achieved the production of the Report on the Select Committee on Home Work 1908. The committee had sufficient evidence to convince them that the earnings of many people, mainly women, who worked in their homes, were so small despite long hours, that they were insufficient to sustain even a meagre life. It's recommendation of legislation for minimum wages was implemented in the Trade Boards Act of 1909. This established boards representing employers and workers, to fix minimum wages in the largely un-unionized 'sweated industries'. However the effectiveness of the Act is uncertain, for the boards did not have the capacity to

³⁴ By 1912 only 270,000 women were members of trade unions [Thane 1982 p.56].

inspect and supervise the numbers of women working in their homes and numerous small workshops [Evans 1978 p.288; Thane 1982 p.94]. These women were some of the very people who needed pensions and retirement provisions, yet they were not represented. If women workers were spoken of in pension discussions, they were not spoken for.

1900 - 1914

The representation of masses of workers by unions and their philanthropic allies had an impact on the government which had to face up to the social problems. It was certainly not that the problems were new, but now they had to be recognized. This represented the future public opinion that the select Committee report of 1887 had stated it would wait for. Provision for the elderly however was still years away, for whatever progress pension proposals were then making, they were put on hold for four years by the Boer War. As a result, in the election of 1900 interest in the British Working Man (sic) was directed not to pensions but to War [Helco 1974 p.168; Thane 1982 p.158].

Post war government intervention was predominantly directed at regenerating a young, healthy citizenship,³⁵ but

³⁵ The poor physical condition of the men recruited to fight in the war illustrated graphically to the government the full extension of poverty. Post war methods to counteract the continued economic and physical deterioration of the masses were dominated by discussions of methods to improve their numbers and living conditions, rather than of weeding out the unfit. Attention was thus given to

economic problems were immediate and the current generation of workers could not be neglected. Employers sought ways to increase efficiency by capital investment, but also by increasing the efficiency of 'human capital'. Employers thus pushed for pensions which would enable them to dismiss less efficient older workers [Thane 1982 p.60]. When employment statistics became available for the first time in 1906, it was apparent that unemployment was already a major problem for the aged [Quadagno 1982 p.149]. At this time there was growing support for non-contributory pensions from the previously opposed Friendly Societies. They had increasingly been experiencing financial strain as longevity of their members increased and sickness pay extended to become retirement pensions. Whereas in 1885 they had opposed state pensions requiring the revenue from their own system to cover their ageing membership, they now saw this ageing membership as a drain. Thus a major powerful opponent became a supporter [Helco 1974 p.170].

In 1907, Asquith gave the first public Liberal pledge of providing pensions. Lockhart suggests that the decision to initiate a pension policy at this time arose from setbacks which the Liberal cabinet had suffered on other

improving future workers and decreasing infant mortality [Thane 1982 p.60]. The function of the state continued to grow, developing a series of measures. Many regulated hygiene and the hours of work of women and children: both elements restricted the independence of women.

legislation, and the consequent perceived need to produce a programme that the House of Lords would not block [Lockhart 1984 p.340]. A draft pension bill was approved by the British cabinet in April 1908. Under its provision the state would grant a pension to all citizens 70 years old or over who had resided in the United Kingdom for twenty years, had an income under 26 pounds a year,³⁶ and had been habitually employed during his³⁷ (sic) working life. Workers were however ineligible if they had been in prison within the previous ten years, were insane or were receiving poor relief or had done so since January 1st, 1908 [Helco 1974 p.178; Evans 1978 p.272; Thane 1982 p.83].

There are a number of points to note. The pension was to be granted at age 70, despite evidence that most people who survived to age 70 ceased to be able to adequately support themselves from their mid sixties. It involved not only a means test, but also a moral test [Thane 1982 p.82; Bornat et al 1985 p.25]. It eliminated a number of older people: those who had been rendered unemployed and unemployable because of changes in the mode and organization

³⁶ This figure had been set with no analysis of its appropriateness, but chosen so as to be comparable with the limits set in Denmark and New Zealand [Thane 1982 p.82], and because the Treasury refused to pay the cost (nine million pounds per year) of pensions at age 65 [Thane 1978 p.233].

³⁷ Women were eligible, yet the use of the male pronoun not only marginalizes women; it renders them invisible.

of production; those who had used poor relief, surely the group that needed support in the form of a pension; and those who were employed as casual labour or had interrupted work patterns. All of these factors apply to women, yet I found no evidence that these realities were considered. Pensions therefore did not appear to address the poverty of an increasing number of older people, the amount was very low, and a number of needy were ineligible. The implementation of pensions did however appease for a while the growing unrest amongst the increasingly powerful unions. It legitimized removal of older workers from the workforce and enabled the government to appear to be in line with developments in social programmes abroad.

In his speech on the second reading of the Pensions Bill,³⁸ Lloyd George spoke regarding the situation of the old man (sic) and of the men (sic) who were unemployed [Evans 1978 p.274]. Women were not mentioned: men were the norm on which concerns and action were based.³⁹ Part of the

³⁸ Harold Cox spoke regarding his fear of the growth of unproductive dependence because of state initiatives; that the man (sic) who earned his living was independent [Evans 1978 p.272]. Cox, along with many others did not recognize that it is the reasons behind the need for pensions which renders people dependent: the receipt of pensions per se does not. See 'Pensions', Chapter Four.

³⁹ Women were further excluded by the National Insurance Act of 1911. It covered sickness and unemployment and was compulsory for those categories of workers to whom it applied; that was only 2.5 million men. Other insurance schemes emerging at this time were also limited. None covered dependents, widows or orphans and the poorest, the

responsibility for this lies in the acceptance by employers , union leaders and workers alike of the dominant ideology regarding the proper feminine role of women in the home. Most employers expressed the belief that married women belonged in the home. Although they were not adverse to using them as cheap labour they rationalized this by implying that good wages would encourage women to desert their domestic responsibilities. Union leaders and workmen also had a strong desire to maintain the sexual status quo. Lower wage, meant lower status: men had no desire to perform domestic chores, for that would decrease their status, paid work being classed as of more value than unpaid work. Furthermore men could at least be in charge in their own homes, whereas in the labour market, control was often in the hands of others [Braybon 1981 p.230]. Thus women were not seen in the role of workers in the paid labour force. Their 'feminine' role in the unpaid labour force was functional to the status quo, their 'worker' role was secondary, and dysfunctional.

Despite the fact that many women were ineligible for the pensions by virtue of lack of qualifying characteristics, it was noted the day after pensions were first issued, that most recipients had collected the full

rural labourers and single women were unprotected. Even when covered pensions were set low to discourage idling, it was assumed that they were merely supplements to savings [Stearns p.288].

pension and that the majority of the recipients were women [Evans 1978 p.275; Thane 1982 p.84]. There were several contributing factors including: women's longevity; the low wages paid to women (many women earned less than twenty-six pounds per year); and the reality that many women had indeed worked [see Table 5-1].⁴⁰

TABLE 5-1

Labour Force Participation Rates of Women
and Retirement percentages by Age, 1901

Age	% of all women in labour force	% of women retired

15-20	41.5	...
20-24	35.0	...
25-34	20.4	0.65
35-44	17.1	1.86
45-54	17.2	2.68
55-64	16.9	8.40
65-74	13.3	28.14
>75	6.5	91.78

a) Does not include women engaged in domestic duties at home, who were classified as "living on their own means".

Source: Census England and Wales 1901 [Quadagno 1982 p.153]

⁴⁰ a) See footnote 11 in this Chapter.

b) In 1911 the number of women working was 5.4 million, approximately one quarter of all British women. Other statistics show that in 1911, 69% of all single women worked but only 9.6% of married women worked [McDougall 1977 p.267].

The implementation of pensions changed the face of retirement. Before the growth of industrialization, individuals had retired at whatever age they could no longer work. Many continued working longer than was healthy for them because of dread of the Poor Law and its inadequacy. They were perceived to be old whenever they ceased to be independent, physically or economically. As industrialization progressed, retirement meant giving up work whilst still capable of working and was often synonymous with being unemployed and redundant. It was more often applied to the older 'less efficient' workers. By the end of the nineteenth century people lived long enough to have a number of years left after contributing to the economy and economic surplus, and the health of the economy demanded that part of that economic surplus be divested to support those that industry did not want. The stage was thus set for the institutionalization of retirement which occurred with the implementation of pensions. This also added a second condition,⁴¹ that of financial entitlement [Parker 1982 p.19]. The twentieth century thus saw the institutionalization and subsequent growth of retirement. This is a factor in why many view retirement as a twentieth century phenomenon, but retirement is new only to the degree that it is associated with massive income redistribution

⁴¹ Atchley's definition of retirement consists of two conditions, one of which is receipt of a pension [1976 p.2].

[Quadagno 1982 p.199].⁴²

1914 - 1939

The advent of the First World War directed attention away from the pension issue just as the Boer War had done at the turn of the century. Inflation occurred, production of consumer goods was down, unemployment was up, and wages were poor. Pensioners struggled in an era of rapidly increasing prices. Between 1913 and 1914 prices increased by two and a half times, but pensions remained at the 1908 level [Stearns 1967 p.315]. Towards the end of the war, John Bradbury (then Secretary to the Treasurer) stated, "I think it is quite impossible to restore people, like old age pensioners who are not part of the industrial machine, to as favourable position as they occupied before the war I cannot admit any inherent right in an aged person to receive maintenance at the expense of the community" [quoted in Helco 1974 p.199].

There were however increases in 1916 and 1919. In 1919 the government established the Adkins Committee, to look at

⁴² 1891 was the first census year in which he retired were classified as a separate category. Previously people had been classified according to former occupation regardless of work status; the retired included all those that had discontinued their previous activity plus those who were mentally or physically incapacitated. By assessing the labour force participation of men, it appears that their retirement rate was increasing. In 1891 35% of men over 65 were unemployed; by 1901 this has risen to 40% and to 44% by 1911. It can be seen that many were unemployed/retired before pensions came into effect [Quadagno 1982 p.152].

the pension issue. One of the witnesses, the Charity Organization Society pressed for a change from a non-contributory to a contributory old age insurance. The government gave some support to this in the face of opposition because of other demands to lower the pensionable age which were deemed financially impractical. The government promised further study into extending a contributory pension scheme to those age 65-70, although some, such as the Trades Union Congress (TUC) had wanted it lower than age 65 [Helco 1974 p.199].

Meanwhile the economic and population changes⁴³ brought about during the First World War continued. Some of the traditional industries and larger users of labour were declining: the textile industry suffered from competition from a mass of cheap labour; British Trade attained only three quarters of its pre-war level; old people, especially men, returned to the workhouses. Fewer old women were found in the workhouses of the 19th and early 20th centuries despite their excess in the population because they were more 'useful' to the family than older men [Thane 1983 p.192]. They were valuable as 'carers'. Increased unemployment led to increased pressure from labour and

⁴³ Population losses were due to war casualties, a decrease in young men, and a decrease in the birth rate. This inability to maintain population growth resulted in the slowing of industrial growth.

employers to remove those over age 65 from the work force.⁴⁴ These pressures to reduce the pension age, combined with the other economic difficulties, provided a climate to again introduce the issue of contributory pensions,⁴⁵ which would be cheaper for the Exchequer⁴⁶ and had been conservative party policy since 1908 [Stearns 1967 p.315; Helco 1974 p.204; Thane 1983 p.196].

The Old Age Pension Bill of 1924 was criticized by Labour back benchers and supporters. The Bill stated that the case for universal pensions was illogical, but more importantly, whilst raising the income limit for pensions it also added a rider, that the income earned as a result of

⁴⁴ Decreasing the pension age had been labour party policy since the First World War. In 1921, Arthur Henderson, the Labour party domestic spokesperson, had moved a resolution in the House of Commons to establish a pension at age 60. This was repeated in 1922 and 1923. In the general election of 1923 he promised that his government, if elected, would implement this policy. This was supported by TUC Conferences which followed a similar line; however upon election this promise was adjusted to an upper age [Helco 1974 p.203; Thane 1983 p.196].

⁴⁵ In 1923 The Anderson Committee was established to look at comprehensive insurance. It deemed that extending the universal non-contributory pension to those age 65-70 was too expensive, but stated, as had the Adkins committee, that it would look into a contributory pension for this age group [Helco 1974 p.2104].

⁴⁶ By 1922 pensions were costing £25.3 million (more than the cost to the treasury of all unemployment benefits), 93% of pensions were receiving the maximum, 70% of them were women. By 1933, 446,000 women and 264,000 men between the ages of 65-70 were receiving pensions [Thane 1982 p.196].

work was to be excluded from the exemption. This was the first time in British social legislation that a distinction had been made between earned and unearned income. This would benefit those with unearned income and discourage those eligible from working. Chancellor of The Exchequer Phillip Snowden said, "It would be wrong to do anything which might act as an encouragement to wage-earning over seventy in the present condition of unemployment" [Cab. 24/165 cited in Helco 1974 p.205]. This blatant display of ageism, that is claiming who has the right to work on the basis of age, further legitimized removing older workers from the workplace and rendering them dependent.

A few rejected proposals and a change of government later, the then Conservative government outlined its proposals for a contributory old age pension scheme, which included reducing the pensionable age from 70 to 65 for both men and women. The then opposition Labour party objected on grounds of its low benefits and industrialists advocated for suspension of employer contribution, but the Bill passed in July 1925 [Helco 1974 p.209]. Unfortunately flat rate contributions were also implemented; it having been deemed too complex a task to have varying contribution rates which would have enabled the poorer, uninsured to participate. This penalized women particularly and illustrates that ease of administration had greater priority than the poor, many of whom were women.

Neither the OAP Act of 1908 nor 1925 made retirement from work compulsory upon receipt of a pension (the retirement condition was not introduced until 1948); indeed the low level of pensions made such a move unrealistic. Nevertheless the provision of pensions was an incentive to encourage people to retire early, that is, to retire voluntarily.⁴⁷ The idea that people had 'contributed' to these pensions now made it easier to sell the idea of retirement, it being seen now as an earned right. It was in the 1920's that theorists⁴⁸ advanced the idea that 'unemployment' had to be re-conceptualized as 'leisure', a deserved period after a lifetime of employment.

Apart from a few technical measures, the pension approach of the 1925 Act went unchanged until the Second World War. Pensions, however, were not immune to the prevailing economic theory and fluctuations, and the cost of pension provision was quickly seen as a 'burden'. The cost of social service provisions had risen steadily: half was attributed to pensions and half to unemployment. The only

⁴⁷ This is a change from the 18th and 19th century Poor Laws which reflected the new market economy, required work as a condition of assistance [Friedmann et al 1983 p.54], and provided benefits low enough not to discourage such participation. In contrast, the 20th Century provision of pensions in that same market economy were used to discourage participation in economic activity: for many, 'not working' would become a condition for receipt of a pension.

⁴⁸ See 'Leisure Theory', Chapter Three

way seen to reduce these costs was by reducing unemployment and or by decreasing pension rates. The latter was seen as particularly difficult and could aggravate unemployment by reducing those retiring: efforts were therefore concentrated on the former. It is thus in the context of mass unemployment that older workers again became the focus of attention [Helco 1974 p.210; Foner et al 1981 p.111; Parsons 1982 p.18; Thane 1982 p.196; Phillipson 1982 p.23; Victor 1987 p.170].⁴⁹

The growth of occupational pensions had continued and, despite their inadequacy, had combined with changes in production and economic depression to force many workers into retirement and many into unemployment which became retirement. The Labour Party was exerting pressure to expand pensions: at their annual conference in 1928, support was given to increasing provision for older workers to enable them to retire to reduce competition for jobs. [Phillipson 1982 p.23]. A 1919 Trades Union Congress (TUC) report which was adopted in 1929 suggested, "...if a greater inducement could be given to those above age 65 to take a well earned rest from their work to allow the younger men (sic)... to come in to their place, then a step forward would be taken in both industrial efficiency and in

⁴⁹ You will recall that in 1924 the Labour Chancellor of The Exchequer had suggested that in times of unemployment, the old should retire.

diminishing the numbers of those who are today on the Unemployment Register" [TUC 1919 p.195 quoted in Phillipson 1982 p.23; Victor 1987 p.170]. Also in 1929 at the Transport and General Worker's Union Biennial Delegate Conference (TGWU), a resolution was carried that in view of the increasing number of superannuation schemes being taken up, parliamentary representatives be instructed to raise the question of keeping pensioners out of competitive employment. Further they called for increasing pensions for men over 65 and their wives, to enable them to retire [Phillipson 1982 p.23].

That same year the minister for employment J.H. Thomas appointed a sub committee to look into pensions for industrial workers.⁵⁰ A number of proposals were assessed and rejected. The final one called 'the retirement plan'⁵¹ failed to get support of the minister and it was decided against implementation. Interest continued, especially among Labour leaders. Oswald Mosely⁵² (Chancellor of The

⁵⁰ Pensions which would act as incentives to older workers to retire to vacate jobs for younger workers.

⁵¹ The 'retirement plan' would have 'insured workers' (that is few women) receive a pension on the condition they retire within six months. For further discussion of this and the rejected plans, see Phillipson 1982 pp.24/25.

⁵² Mosely, a member of the sub-committee, became a vice president of a national association which formed in 1930 to campaign for early retirement pensions.

Duchy of Lancaster) stressed both ageist and androcentric perspectives concerning who should work, as did Ernest Bevin. Bevin was another advocate of providing larger pensions to entice older workers to retire, postulating that it was better to spend money on retiring older men (sic) already less efficient than on unemployed men (sic). Another Labour MP, John Banfield, in 1934 called for optional retirement provision at age 60, however it was not accepted. Administrative difficulties and the burden of the scheme on the taxpayer and on industry again militated against the possible value for easing the employment situation [Phillipson 1982 p.24].

It is clear that at times of high unemployment older workers are at risk. Indeed Victor argues that unemployment is an important aspect in the institutionalization of retirement at a fixed age. The elderly fulfil the role of a reserve army of labour [Phillipson 1982 p.17; Walker 1986 p.210; Victor 1987 p.170]. Kreps is quoted as observing that in any pressured economy, "...older workers are among the last hired and first fired to accommodate these economic fluctuations..." [quoted in Blank 1982 p.8]. It is also clear that women were not a factor in most of the considerations regarding pension and retirement age policies other than as attached to a male provider,⁵³ although as had

⁵³ For example note the proposals by the TUC and TGWU.

been demonstrated, women were workers and women comprised a large number of the most needy recipients, thus the policies impacted greatly on women.

The period between the depression and the advent of the Second World War saw an expansion of industry and commerce. By 1938 Britain was producing more goods than ever before. Although unemployment had decreased, there were still 1.5 million unemployed and the disadvantage of employing the elderly was stressed. They had more sickness, were inefficient and were less adaptable. The virtue of retirement was emphasized [Parker 1982 p.18; Stearns 1967 p.329; Phillipson 1982 p.31].

1939 - 1970

During World War Two, with the economic upturn and urban evacuation, attention turned from the unemployed to the poverty of the elderly: they were viewed as social problems and burdens. Committees were formed, Reports completed and debates continued [Helco 1974 p.254; Thane 1982 p.254].

The year 1940 was important for women. Two items of legislation were introduced which were to have an impact on women for a number of years. One was the implementation of the supplementary pension, the demand for which far exceeded

expectations⁵⁴ at the time of implementation and which is still disproportionately needed by older women. The second was the reduction of the retirement age for women from 65 to 60 whilst that of men remained the same. This was a significant change and yet one which receives comparatively little analysis in assessments of retirement or social policies. The link between women's lower retirement age and women's dependency and poverty is rarely discussed.

In January 1940 the pensionable age for insured women and wives of national insurance contributors was reduced to age 60 from 65. This had been preceded by an extensive campaign by the National Spinsters Association in which they argued several points. One was that single women deserved to be retired at age 55 as they were usually employed in lower paid occupations than men and therefore had to work harder to exist. Another argument was that women declined physically earlier because of the dual nature of their role; thus they needed to retire earlier. Lastly they argued that independent single women found it very difficult to obtain work after age 60 and that this was worse for women than for men [Thane 1978 p.236; 1982 p.245; Victor 1987 p.168]].⁵⁵

⁵⁴ The number qualifying soon topped one million as opposed to the 400,000 which was expected [Phillipson 1982 p.20].

⁵⁵ Interestingly this was not challenged on the grounds of either age or sex discrimination. It was not until the 1970's and 1980's that challenges were made and met using these vehicles.

The government was also influenced by complaints about the poverty of pensioners' wives. The stereotypical couple has the wife a few years younger than the husband and not working, therefore the household was seen to suffer during the period between the husband's retirement from work and the wife's reaching pensionable age.⁵⁶ A government investigation, the Lequesne Committee, demonstrated that women were worse paid than men and that more women were 'retired' at age 60 than men. The committee could not decide if this was due to earlier physical decline of women (as was suggested by the National Spinsters Association), even though they noted that women lived longer, or to "inexplicable employer discrimination against older women".⁵⁷ However it did recommend reducing women's pensionable age, but to 60, not 55 [Thane 1978 p.236; Ellison 1987 a) p.3/5; Quadagno 1982 p.206].

Thane [1976 p.236] sees the reduction in retirement age

⁵⁶ In 1946 a dependant's allowance for a wife of any age began to be paid to a retired husband over age 65. Also the allowance under the National Insurance Act 1946 raised the husband's total pension to the sum payable to a married couple, both of whom are over pensionable age. Therefore this particular justification has not applied since 1946, yet in 1988 the differential is maintained [Ellison 1987 a) p.3/5].

⁵⁷ For discussion on this see 'The Crone. Woman of Age, Wisdom and Power' by Barbara Walker and 'The Crone', unpublished paper by V. Mildemberger 1987.

for women as one of the few historical examples of legislative discrimination in favour of women, but was it really? I would argue that this legislation helped disguise the unemployment of older women and the ageism and sexism in hiring practices, and that it legitimized increased dependency. Furthermore it occurred during the Second World War when a number of significant changes were occurring. Keynes,⁵⁸ who became economic advisor to the Coalition War Cabinet 1940, was concerned with the need to maintain the level of consumption at that time [Thane 1982 p.347]. I suggest that reducing women's retirement age, changing their unemployment to retirement and enabling them to get a pension was as much a concern with enabling women to contribute, albeit meagrely, to this consumption level as it was a direct concern with older women's poverty. The departure of men to the front and women to the factories meant that care of children was a major concern. Although married women with children under age 14 were not compelled to work, many did for financial and patriotic reasons [Wilson 1977 p.132]. Further, the reduction in retirement age meant that older women were available to work as unpaid

⁵⁸ In 1936 Keynes published his 'General Theory of Employment Interest and Money'. Previously it had been held that the economic system found its equilibrium at full employment. Keynes showed that the modern economy could as well find its equilibrium with continuing, serious unemployment, later called 'underemployment equilibrium' [Galbraith 1977 p.216].

volunteers in nurseries, canteens, WVS and other organizations; and as care givers.

The successful appeal on behalf of single older women may have at this time appealed to what Hobman calls a 'false sense of male chivalry'. A number of those women would have been left single by the heavy losses of men during the First World War, thus the reduction of their retirement age could have been seen as recognition of their loss and used to increase a sense of patriotism when all were expected to contribute to the war effort. However the age differential lacks logic and equity, for the combination of enforced earlier retirement and women's longevity means an increase in poverty and isolation for longer for many older women [Hobman 1978 p.1]. This piece of legislation was not discrimination in favour of women, but a tool used by the government to serve their own needs during the Second World War, and which was to be used later as an example of discrimination against men, to the detriment of women. Furthermore it reinforced the traditional gender division of labour, its location and inequalities.

In 1941 the government set up a Committee of Inquiry, chaired by Sir William Beveridge, to examine the social security system. In his 1942 Report he saw the old age provision as a one way drain on resources, and proposed a universal, minimum national insurance scheme with no means test, and compulsory for everyone of working age except

married women (maintaining the expectation that married women would be provided for adequately by a spouse). The Social Insurance White Paper produced in 1944 accepted the principle of universal insurance, but not of subsistence.⁵⁹

This Report also made an effort to reverse almost a century of movement towards a fixed retirement age. Beveridge argued that, "The capacity to work late in life varies from individual to individual. There is no reason to doubt the power of large numbers of people to go on working with advantage to the community and happiness to themselves after reaching the minimum pensionable age." He believed it unjust to force people to retire due to concerns over an increasing aged population and the cost [Thane 1978 p.236]. However this suggestion occurred when the male working force was depleted due to the war and older workers were being used as a reserve army of labour: it was in contrast to pre-war conceptions of elderly workers. Just as retirement is clearly associated with unemployment variations, so it is influenced by the availability of younger workers. Although retirement was already institutionalized, this report resulted in the dependent relationship between the elderly, the state and the labour market becoming

⁵⁹ The National Insurance Act of 1946 and the National Assistance Act of 1948 established a system of flat-rate universal pensions to insured women and to insured men and their wives; and a means tested national assistance scheme as a safety net for those whom the system did not cover. Pensions were still below subsistence level.

institutionalized itself by the implementation in 1948 of the 'retirement condition', that is, receipt of a State pension as conditional upon retirement rather than age. This encouraged older workers to leave the labour force and established an age, which had been somewhat arbitrarily chosen, as the customary retirement age. Beveridge had hoped to encourage workers to defer retirement, but it resulted in the adoption of pension age as the normal retirement age [Walker 1986 p.212; Ellison 1987 a) p.3/8; House of Commons Social Services Committee 1981-2 p.1:4].

Concern over the burden of the elderly continued, and the 1949 Royal Commission on Population added further weight when it stressed that the 'old consumed without producing'. Neither the previous contributions of the elderly, nor the reason for this lack of production and dependency were recognized [Phillipson 1982 p.31; Victor 1987 p.33]. It proposed that the best way to prolong the working man's (sic) life, would be through removal of influences conducive to early retirement and limitations to employment [Clark et al 1980 p.33]. Beveridge's concerns regarding the rights and abilities of the older worker were echoed by Hugh Gaitskell. In his 1951 budget speech, Gaitskell argued that because of decreased working hours, increased holidays and later age of starting work, people should therefore work longer, that is retire later, and thus suggested an upward revision of pension age [Phillipson 1982 p.33]. Likewise

the 1954 Phillips Committee Report on the Economic and Financial Problems of the Provision for Old Age, suggested raising both female and male pension ages by three years to 63 for women and 68 for men, but did not consider that conditions justified a recommendation for removal of the differential. These recommendations were not acted upon [House of Commons Social Services Committee 1981-2 p.2; Ellison 1987 b) p.315].

Just as social science and medicine was used in the nineteenth century to legitimate exclusion of women and older workers from the workforce, so it was used in the late 1940's and early 1950's to encourage older workers to remain in the workforce, and to again exclude women. Concern over maternal deprivation was used to get women out of the workforce. Retirement as a virtue was no longer stressed, instead concern was expressed over the men (sic) who died soon after retirement, and the disadvantages of retirement were stressed. It became accepted as axiomatic that retirement would lead to premature ageing and early death. However, despite the resulting pessimism towards retirement, the trend towards permanent retirement continued. This was in part because employers themselves did not wish to retain older workers, and practised age discrimination in hiring and downgraded jobs leading up to retirement, encouraging people to leave [Phillipson 1982 p.35]. The elderly were seen as dependent on the state for support and women were

dependent on men [Walker 1983 p.107] perpetuating yet again the assumption that women are associated with a male, who is the breadwinner. Elderly women workers are not mentioned. It is in part the assumed relationship between dependency, men dependent on the state and women on men, that has maintained women's invisibility as workers and in retirement age policies.

By the 1960's, activity theory, which had furthered the cause of the detractors of retirement, had given way to the disengagement theory of the functionalists. Changes in pensions occurred in 1966, when the National Insurance Act introduced a graduated pension scheme; higher pensions were paid to those who had put in higher contributions due to higher earnings [Quadagno 1982 p.208]. This provision enabled the male worker to better provide for his retirement than was possible for the female worker who earned less, and therefore contributed less. She received less benefits, and so the provision institutionalized dependency and the poverty of women in old age.

In 1968/69, sixty years after state pensions were implemented, ostensibly to address the increasing poverty of the elderly, Peter Townsend conducted a national survey on poverty in the United Kingdom. Interestingly his findings⁶⁰

⁶⁰ 32% of all those classified as living in poverty were aged 65 or over, and as many as 51.6% of men and 59.7% of women over 65 were living in households in poverty [Quadagno 1982 p.208].

were similar to those of Booth's study in the nineteenth century, which had been done prior to the state intervention in the welfare of the elderly. Townsend attributed the continued extent of poverty in old age to economic deprivation during the life cycle and the fact that periods of economic growth benefitted some age groups more than others [Quadagno 1982 p.208]. These factors apply disproportionately to females rather than to males.

CONCLUSION

In this first part of the case study on the United Kingdom, we saw that the institutionalization of retirement in the twentieth century was not the result of any conclusive detrimental effect of age. Retirement was a response to the interactive evolvement of, and changes in, the demographics of the population and workforce; in the mode and location of production; in national and international economies; in the economics of the individual; in economic ideology; and in the increasing, but reluctant government intervention in response to the cumulative effects of industrialization. Further, whilst these responses succeeded in legitimizing the unemployment and dependency of older workers, they failed as vehicles for alleviating their poverty.

It was seen that women worked, were important as

workers and were affected by the changes of industrialization. However, as industrialization had progressed, traditional gender roles and the expectations of and from them had not, thus a rigid distinction was created between work done in the home and that done in the paid labour force. The norm as a worker in the paid labour force was considered to be a man, the contribution by a women in and to that sector was seen as secondary to their function in the home. As a consequence, legislation that did consider women, such as the Factory Act of 1844 and the lowering of women's retirement age in 1940, maintained these differences. Further, although women had been affected by the changes of industrialization as women and as workers, they were almost absent from the discussions surrounding the legislation proposed to deal with these changes. This was primarily because, whatever changes had occurred, the pre-existing ideology of patriarchy which maintained women's position and the inherent power differentials, had not changed.

Although women were excluded from these early discussions, the resulting legislation was important to them. In the second part of this case study, I will examine the period from the nineteen seventies to the present, and the changes which are occurring. It is there that I believe we see a change, that women have become as important to the policies as the policies are to women.

CHAPTER SIX

THE UNITED KINGDOM: 1970'S AND 1980'S

In this second part of the case study, it will be seen that a number of developments created a need to re-evaluate retirement age policies in the United Kingdom. The global economic recessions of the 1970' and 1980's weakened the United Kingdom's economy in relation to other capitalist economies and caused unemployment to increase sharply. Just as the increase in international trade, colonization and technology had disadvantaged older workers in the 19th Century, the recession, coupled with rapid technological change and the influx of baby boom workers, brought about yet another shift in the position of the elderly to their detriment and another change regarding the value of retirement. As in the 19th century, efficiency was stressed, and the pressure to remove older workers in favour of younger workers became strong again. The development of multinational corporations and improvements in transport and communications led to the relocation of production and thus of the workforce into countries where low wages are paid. Those developments in the seventies and eighties influenced trends in retirement and unemployment [Townsend 1986 p.26].

Concurrent with these factors, an increasing number of elderly were eligible for social security benefits in some form or another. This led to renewed concerns over the cost of social security and an emphasis on the 'burden' of

support for the elderly. Another development was the renewed importance being placed on the 'family' as the natural locus of care and support for the elderly [Hess 1985 p.323]. Use of the collective term 'family' disguises the reality that most of the care and support is given by women within that unit.

Most importantly, women have been entering the paid work force in increasing numbers; getting old in larger numbers; making up an increasing proportion of the elderly; becoming aware of themselves as individuals with rights and needs to be met; forming organizations to represent their interests; and as a group have become an entity which cannot readily be dismissed. These factors, along with worsening economic conditions, rising unemployment and increasing awareness of the future impact of population ageing, have created a political need to re-evaluate the social security system and retirement age policies. This need to re-evaluate, the re-evaluation and the potential impact, particularly on women, will be examined in this chapter.

It is in this period where the importance of women to the issue of retirement age policies and pension policies can be seen, as much as the importance of the policies to women.

SUPPORT FOR THE ELDERLY

There has been increasing concern over the 'burden' of

support for the elderly in the United Kingdom. Indeed, in debates on public spending the old have been seen as a major factor in the fiscal crisis of the 1980's, even as, "threats to the government's plans to lift out of the economic recession."¹ The assumption was that the public sector represents a burden on the economy, with high levels of public expenditure resulting in low growth in the private sector [Bornat et al, 1985 p.11]. Revenues for benefits are largely derived from wages of the working population and cannot exceed the growth in real wages. If they do, it is argued, the ability of workers to save or consume and even the incentive to work may be undermined [Estes et al, 1984 p. 28].

Whilst the benefits to the aged cannot be limitless, social spending on the elderly performs a number of functions; it assures a supply of productive labour; legitimates the state and economic systems and ameliorates conditions that might be politically threatening.² This is particularly relevant in the United Kingdom, where in fact the overall dependency ratio over the next 40 years will be

¹ Bornat, Phillips and Walker cite an article in The Sunday Times which claimed that older people were a major obstacle to cuts in public expenditure, the cost was 'playing havoc with the Exchequer's budget' [1985 p.14].

² Millions of elderly living in poverty could be politically threatening. Most elderly poor are women and since the late 1960's the wave of feminism has ensured that the voices of women are heard if not listened to.

only slightly higher than in 1971. Even if there were considerable changes in life expectancy and fertility, it is unlikely that the overall dependency ratio will be greater than in 1951 [Bornat, 1985 p.29].³

During the 1960's and 1970's a series of earnings related social service programmes were proposed. Implementation progressed as long as the political party sponsoring the proposal was in power, but upon election and change of power, each new government abolished its predecessor's social security programme in favour of its own. This resulted in little progress for a number of years [EBRI July 1987 p.7].⁴

One way for the government to reduce social spending on the elderly would be to reduce pensions, which can and has been done. Although an obvious cut would be politically

³ This was a time when the UK was still recovering from the war and experiencing a manpower shortage. It was also three years before the 1954 Phillips Committee Report, on the Economic and Financial Problems of the Provision for Old Age.

⁴ A series of reports and studies in the early 1960's confirmed the difficulties older people were experiencing. In 1964 the labour Party came to power and promised an urgent review of the social security system, however no major changes were published until 1969. The Labour Party was defeated in 1970. It was not until after another change of government that the 1975 Social Security Act implemented any reforms [Phillipson 1982 p.94].

unwise, tinkering with forms or extent of indexation,⁵ or rewriting the formula with respect to contributions or age of receipt of the pension, are less likely to create outrage [Jones 1985 p.96]. It is these manipulations regarding retirement age, the women in them and their effect on women which will be further examined. As will be seen, the government is concentrating on long term strategies to gradually reduce pensions and change the structure to be more in keeping with Tory ideology.⁶

⁵ A 1978 Labour party discussion paper entitled 'A Happier Old Age' proclaimed that with the index-linking of the state pensions to prices and earnings (whichever rose faster), pensioners were assured of a continuing real increase in the value of their pension. Two years later in 1980 the Thatcher government abandoned this link to earnings, leaving pensions only linked to prices and in effect reducing pensions. This affects both the basic state pension and the additional schemes because the earnings limits used to calculate the additional pension (which is linked to the basic one) will also be distorted. Bornat et al calculate that if there is no correction in the long term, the basic pension would become only 10% of average earnings, and the maximum earnings related pension would also become a smaller proportion of earnings [1985 p.31]. Pensioners relying on these will be poorer. That means that older women will become poorer than they are now unless there are changes in the job market, wage structure and traditional role expectations, to allow women equal access to and equal remuneration for work.

⁶ Tory Ideology is similar to the laissez faire of the nineteenth century. It includes reduction in the role of government, private rather than public provision of services, reduction in government responsibility for the aged and encouragement of 'self help'.

THE PRIVATIZATION OF SUPPORT

The elderly receive nearly 50% of Department of Health and Social Services (DHSS) expenditure. Prime Minister Margaret Thatcher has argued in favour of a re-examination of the welfare State: "...There will be a substantial increase in the number of old people relying on pensions and welfare benefits in the coming years, as well as an increase in the number of young people seeking further education. The working population now (have) to consider how much of their incomes must be allocated to this kind of expenditure" [Quoted in Bornat et al, 1985 p.12].

Part of this re-examination comes under the rubric of the effort to reduce the role of government, and privatization. A climate has been created in which the private sector is seen as an efficient and less costly provider of services; a climate in which the social security system is seen as in crisis and the elderly as burdens. As this affects the elderly, it means reducing government responsibility for the elderly, and private rather than public provision of social services.

At the moment a large part of social spending is devoted to the provision of services 'in kind' as opposed to payment of cash transfers.⁷ Moving some of these services

⁷ Benefits for pensioners cost about half the total social security budget. Over 15 billion a year is spent on retirement benefits for 9.3 million pensioners, only 1% is devoted to earnings-related benefits [Ellison 1987 a) p.3/1].

to the private sector, which is argued to be a "more efficient and less costly provider", would thus reduce social spending [Hess 1985 p.323]. Privatization of many social services would create difficulties for many of the elderly. Placing services in the market would mean that older people would compete with unequal resources for necessities in an unequal market and would therefore be further disadvantaged.⁸ However 'Thatcher's Britain' is, according to Catherine Jones, proving more resistant to "welfare dismantlement" than might be expected. Services 'in kind' mean jobs, and it would be politically difficult to eliminate a number of jobs, there being no guarantee that they would be taken up in the private sector [1985 p.96].⁹ Therefore other ways have been sought to encourage self help in order to lessen reliance on the Government and to reduce

⁸ Providing people with a service does not necessarily mean that those in need will benefit most. To avail oneself of any service involves bureaucracy to an greater or lesser degree. For many this proves to be an insurmountable obstacle for a variety of reasons: lack of ability to read or write; lack of time; lack of energy; lack of knowledge; lack of the means to find out about the service, etc. However it does mean that they do not have to compete in the market.

⁹ Although common wisdom has it that the greater the legacy of services 'in kind', the more difficult it would be to 'roll back', Jones argues that past evidence offers no support for this, that social insurance has in fact proved more resistant to the effects of economic reverse [Jones 1985 p.96].

its responsibility to people in old age.

Concomitant with the emphasis on private rather than public provision of services, further emphasis is being placed on individuals to assume responsibility for their own financial security in old age. The Social Security Act of 1986 which reformed the State Earnings Related Pension Scheme (SERPS)¹⁰ also made changes for company pension plans. It outlined the basis for the introduction of new 'personal pensions' and gave greater latitude for employees in choosing whether to participate in the pension plan sponsored by their employer.¹¹ The Employee Benefit Research Institute (EBRI)¹² believes it relevant that these changes encourage individuals to take more responsibility for their own retirement benefits and reduce their dependence on government provided programs [July 1987 p.8]. Placing the responsibility for their own financial needs on the individual will in fact benefit most those who have

¹⁰ See 'Women as Burdens', this Chapter.

¹¹ This is also "part of the Conservative Party platform which is in line with the privatization program for national industries and the introduction of 'personal equity plans' to encourage stock purchases by the average worker" [EBRI July 1987 p.8].

¹² The EBRI is a non-profit, non-partisan public policy research organization based in Washington, D.C. and established in 1978. It provides educational and research material to employers, employees, the public, the press and academics. It contributes to the formulation of effective and responsible health, welfare and retirement policies.

access to private pension schemes, money for purchase of personal pension schemes and stock equity and money to purchase the commodities in the market which the government previously subsidized if not provided. The 'average' worker is a euphemism for male worker. Few women are able to participate in these schemes, or in the market, because of past discrimination in allocation of resources. Personal savings are encouraged, as are membership in private and occupational pension schemes. This presupposes equal access to these schemes and money with which to contribute, and further disadvantages women both young and old. Sheila Peace argues that placing more emphasis on the individual outside the state and employer-employee relationships will make it even more difficult to "protect the rights of women to equal treatment within the law" [Peace 1986 p.80].

Public support for the elderly can be eroded by emphasizing the 'burden' of the elderly. Social, economic and political stakes are invested in the definitions and perceptions of social problems, and whether the problems are considered to be crises. Thus claiming that the old are not so poor, and discussing the 'over provision' for the elderly, particularly older women alongside the 'burden', can create intergenerational tension which becomes inter-gender tension. In addition this denies the reality of many women who would indeed be poorer were it not for social security and provision of 'in kind' services. It also hides

why there is the need, that the dependency was created not by the victim, but by the surrounding structures and restrictions of society and obviates the ruling apparatus from responsibility. These elements demonstrate that even in 1986 the policies are not gender neutral, but maintain the process of gender discrimination which has been embedded in policy and legislation.

WOMEN AS BURDENS

It is perhaps no coincidence that many of those who comprise this 'burden of support' are old, poor and female.¹³ According to Elizabeth Filkin, Director of the National Association of Citizens Advice Bureau, in 1986 two-thirds of the 9.6 million retired people were women. Of the 9.3 million who draw the state pension, 6.1 million are women [Filkin 1986 p.10]. They require more health care, have fewer financial resources and therefore are prone to dependency on pension subsidies over a longer period of time due to their increased longevity.¹⁴ In 1986, 72% of those

¹³ A report of a survey on 'The Economic Circumstances of Old People', published in 1962, revealed heavy reliance on state pensions. Those who experienced the most severe economic difficulties were older single women and widows. The Conservative Government of the day, of which Margaret Thatcher was the Joint Parliamentary Secretary to the Minister of Pensions and National Insurance, urged that the document be 'treated with reserve' [Phillipson 1982 p.92].

¹⁴ From 1961-1981 the death rates per thousand among the female population aged 65-74 fell from 31.5 to 24.5, among those aged 75-84 it fell from 89.1 to 66.9 and among

on supplementary benefits were women [Platt 1986 p.4].

Women are not only seen as central to this issue demographically, but have also been blamed for the poverty of some older men and thus for contributing to this burden. "It is no coincidence that the loss of women's role (from home to work) has been accompanied by advice from the (then) Social Service Secretary Patrick Jenkin, that women should stay home ... and not take jobs away from men in the paid sector of the economy" [Phillipson 1982 p.67].¹⁵

Rix and Fisher state that there is a striking contrast between the way women and persons of retirement age, "took advantage of favourable employment opportunities from the Second World War to the 1960's." Married women established themselves as an, "accepted part of the workforce, whereas old persons did not." Furthermore, women achieved the backing of anti-sex discrimination legislation in the seventies, but older people did not "establish themselves in this way" and "consequently the employment prospects for those of pensionable age is not good" [1982 p.35].

Rix and Fisher acknowledge that significant numbers of married women did work, and that many women were organized enough and important enough to successfully lobby for anti-

those over 84 it fell from 215.9 to 180.7. From 1901 to 1979 life expectancy rose from 51.6 to 76.21 for women and from 48.0 to 70.2 for men [Filkin 1986 p.6].

¹⁵ Words in brackets are mine.

sex discrimination legislation. However in their argument that older people were not fortunate enough to benefit from legislation, they ignore the fact that many older people are women too, many are unemployed and many are more unemployable than older men due to stereotypes of women workers and traditional role expectations, as demonstrated by the comments above by Patrick Jenkin. When older women are employed it is for less wages than their male counterparts which again is seen as detrimental to the older worker, because wages may be kept down and women may be hired as cheap labour.

Another concern in the 'burden' argument regards 'over provision', that is that pensions are too generous for either schemes to afford or pensioners to need.¹⁶ Bornat, Phillipson and Ward suggest that concern of 'over provision' focuses on the 1975 State Earnings Related Scheme (SERPS).¹⁷

¹⁶ According to Bornat, Phillipson and Ward, the globally generous pensions of civil servants are used as examples which are then generalized to all. The calculations are based on assumptions of a male worker with a wife as dependent. The fact that many women do not have occupational pensions and when they do they are lower than those of men and that many pensioners are women who are divorced, widowed or separated, are not factored in [1985 p.29].

¹⁷ In 1975 under the Labour Party Government all political parties agreed to a proposal for an earnings related benefit to be added on top of the flat-rate social security benefit. This became effective in April of 1978 and became known as State Earnings Related Scheme or SERPS [EBRI, July 1987 p.7].

In June 1985, the Conservative government published a green paper which proposed that SERPS be abolished. The government was responding to new data released in June 1984 on the ageing population and prospective revenues to the social service system.¹⁸ The government feared that SERPS would be in serious financial difficulty in the future due to the ageing population, and suggested that the original calculations had been based on too short a period and that payroll tax revenues would not support the promised benefits over the long term. Firstly, it is too generous, but secondly and most importantly, it is 'too generous to women'. It allows a spouse to inherit the full additional pension from a contributor, provided that both are over retirement age [Bornat et al, 1985 p.31].¹⁹ This is important because if women's retirement age was increased there would be fewer years for them to collect both pensions, that is, her own assuming she has one, plus that of her spouse, assuming she had a spouse. This would

¹⁸ The original payroll tax and benefit levels were based on projections produced by the government Actuary's Dept., believing them to be adequate to ensure the financial health of the system. However the new 1984 figures gave projections on the ratio of retirees to employed pensions up to the year 2025. With no unemployed persons, there would be 2.7 employed for each retiree in 2025; if a 6% unemployment rate was assumed, the rate would be 1.8 employed persons for each retiree [EBRI July 1987 p.7]. The EBRI did not give gender breakdown for the information.

¹⁹ Men's shorter life span means that the majority who would receive two pensions would be widows.

represent a saving to the government and a loss for women. The scheme also allows credits for those years spent in child rearing. It is therefore only married women and those who have children who should even be assumed to be getting a greater return on their contributions if indeed that is what it is.

A number of other facts have been overlooked in these assessments. Women perform at least a dual role in the workplace and the home where they indirectly contributed to their spouse's pension by their support; receipt of their spouse's pension is payment for work already rendered. Thus it would seem that this is in fact generous to men. Many women are single, they have no spouse to inherit a pension from, neither do they participate in the 'credit clause' along with men, yet the argument is that it is discrimination against men. The arguments for 'over provision' reinforce several traditional concepts: that women are attached to a male provider; that the norm is for women to have children; the traditional division of labour with men working in the paid public sphere; and women in the unpaid private sphere and the lack of value placed on that role in the home. These arguments also ignore the fact that an increasing number of women are entering retirement as singles other than by widowhood.

The Social Security Act (1975) whilst requiring all employer pension schemes to give equal access to women, did

nothing for part time workers, 72% of whom are women [OECD 1987 p.29]. This is at worst discrimination; at best gender blindness. SERPS is available to part-time workers and is thus particularly important to women, who use it to top up their basic pension entitlement. A proposal to abolish SERPS caused much public discussion and opposition from pension industry groups. The government conceded to public pressure by publishing a white paper²⁰ in December 1985 proposing to reform SERPS instead of abolishing it [EBRI, July 1987 p.8].²¹ These reforms work against women's interests; the benefits to widows is reduced and the benefit formula means a reduction in the size of their already small pension. The Social Security Advisory Committee discussed this in their fourth report [Stevenson 1986 p.26], yet to date there have been no changes in these reform proposals.

Whilst policy failures have adversely affected old women, so too have the successes. The unintended effect of

²⁰ This was entitled, "Reform of Social Security: A Programme for Action."

²¹ a) The Social Security Act of 1986 provided the legislative vehicle for the reforms.

b) While the government agreed to retain SERPS instead of abolishing it, the compromise was a reduction in benefits. The changes will not affect anyone receiving benefits until the year 2000. The Social Security Act of 1986 reduced the old age benefit formula and the benefits to widows, but it introduced parity for widowers. The new formula will be 20% of relative earnings averaged over a whole career, not 25% over the best 20 years. Exemptions will be made for years of no earnings due to illness or caring for children [EBRI, July 1987 p.12]

the perceived relative security of some older women as a result of SERPS, has been the accusation of 'over provision' and discrimination and the diminishing of concern for those less fortunate. Hess believes that the possibility of an 'ageing backlash' foreseen by some is in fact a reality [Hess 1985 p.325].²² However I would argue that this 'ageing backlash' is a gender backlash. This is a manifestation of sexism which is more pervasive and precedes ageism, and presents a double jeopardy for women.²³

This notion of old women as a 'burden' must be challenged: morally, psychologically and economically.

Whilst it would be politically difficult to blatantly cut pensions, tinkering with them to bring them more in line with Tory ideology of less government and more individual responsibility, has been started. The tinkering is likely to have a negative effect on the well being of women, who are the majority of retired people and who are least likely to be in a position to provide adequately for themselves or compete equally in the market place for provision. The other way that the government can try to cut spending is to

²² Myles disagrees. He argues that the experiences of several countries which are already 'old' by demographic standards, provide little evidence of intergenerational hostility, or of an ageing backlash [Myles 1986 p.196].

²³ See 'Modernization Theory', Chapter Three for a discussion on the low status of the elderly based on sexism rather than ageism.

manipulate the age at which people traditionally retire, either by incentives to retire early, making provisions for flexible retirement or by changing the retirement age itself.

ADJUSTING THE RETIREMENT AGE

Early Retirement

The number of elderly who receive, or will receive, social security benefits has been increasing. This is in part due to increases in the actual numbers of elderly but also to the increasing phenomenon of early retirement,²⁴ whether voluntary or involuntary, in response to large scale unemployment.²⁵ In 1951 the proportion of men still economically active after age 65 was 31%. Whilst this number has decreased over the years, it was not until recently a similar trend was observed among those in the

²⁴ For more detail on this concept see 'Early Retirement', Chapter Four.

²⁵ In January 1975 the Council of Europe, in a Parliamentary Assembly report, expressed concerns that the growing proportion of elderly would impose a heavy burden on health and social services which would not necessarily be offset by increased production, or by the diminishing 'burden' attributable to decreased fertility. In December of that year a Council of Europe Colloquium met. It was comprised of cabinet ministers, parliamentarians and experts from 15 European countries and the US. They expressed concern that the increase in dependency ratio would be even further aggravated if continuing pressures for early retirement were to succeed. The final speaker's paper advised rethinking of the whole concept of retirement [Pendrell 1976 p.108].

60-64 age group. Fogarty reports that as recently as 1978, the Department of Employment was forecasting the economic activity rate of this group would remain at around 84-85% at least until 1991. However the recession changed this and by 1979 their activity rate had dropped to 79% and was projected to be 63% by 1986. For women the figures are somewhat different, and fluctuate according to marital status. Further, the phenomenon of their early retirement does not seem to raise the same concerns as that of men. Whilst there is a tendency for women to retire earlier, it is partially masked by the increasing economic activity rate of those aged 45-55. By age 55-59 it levels off, and the rate after age 60 (retirement age) has been falling since the mid seventies [Fogarty 1982 p.170]. This is especially true for unmarried women age 55-59. In 1973, 69% were economically active: in 1983, 53% were active [Dex and Phillipson 1986 p.51].

The retirement of women is masked, just as their activity rates are masked, by the numbers working casual and/or part time (Table 6-1). Their vulnerability to changes in the labour market would support the notion that they are a reserve army of labour. Dex and Phillipson however argue that married women's location in the growth area of part-time work has in effect afforded them a measure of protection. Studies of their labour force participation show that older women have been a fairly stable work force.

TABLE 6-1**Economic activity of females by age, 1973-84**

Age	Percentage economically active a)				
	1973	1979	1981	1983	1984
Females aged 16 and over					
Non-married women b)					
55-59	69	61	61	53	59
60-64	34	23	23	17	18
65+	6	5	4	4	3
Married Women					
55-59	48	55	54	52	53
60-64	25	25	21	20	17
65+	8	6	5	4	3

Notes:

- a. Full time students who were working or unemployed in the reference week are classified as economically inactive.
- b. Single, widowed, divorced and separated women.

Source: Adapted from Townsend 1986 p.27

They conclude that the reserve army of labour theory is probably deficient as a description of the older married women's role in the economy of the 1970's and 1980's and that this also challenges the notion that they are a secondary or marginal workforce [1986 p.53]. Dex and Phillipson do not specify the source of this protection, nor why older women could not at once be operating as a reserve army of labour, and enjoying some protection. Further, the fact remains that much of women's work is not 'accounted for'; therefore their numbers are unaccountable; therefore they cannot 'retire early'. To retire early presupposes that one can financially afford to, and that further implies that complete or partial pensions are available and can be drawn on years earlier than the expected date of retirement. These assumptions apply mainly to working men and rarely to working women, because of women's past discontinuous work histories, discriminatory access to work and pensions, and low wages.

Some of the women who are counted as retired are actually chronically unemployed. Labour market conditions have adversely affected the employment of older people. Those unemployed have a reduced chance of finding employment again in the face of general high unemployment; the 'discouraged worker hypothesis'. There is thus relabelling of unemployment to retirement of those who are on unemployment or sickness benefits or who take their

occupational pension early. On the other hand as the demand for older workers decreased, retirement rather than unemployment was encouraged by unions, employees and government, who hoped that early retirement could help provide jobs for new entrants into the labour market [Fogarty 1980 p.11; Martin 1979 p.3; Walker 1986 p.210]. The ILO notes that reducing pension age in response to increased aspirations to retire early and to demands for increased job opportunities for the young unemployed, would increase social benefit expenditures by up to 50%, reduce the tax and contribution base and may not improve youth employment. Whilst in a period of economic expansion it is possible that retiring an older person would create a job for a younger one, this may not hold true during a recession. Businesses may take advantage of the reduced numbers of older workers to rearrange their organizational structure and decrease the payroll [ILO 1984 a) p.58; Hecquet 1983 p.13]. As retirement and later early retirement have become legitimized, workers have accepted early retirement as customary and the 'norm' and it has become part of trade union bargaining for improved labour conditions. Thus much of this trend to early retirement is not the result of direct legislation although that resulting from the Job Release Scheme (JRS) is [Ricketts 1986 p.6; Social Security Programmes 1985 p.xxiii; Walker 1986 p.210]. In reality, for many those circumstances represent

involuntary retirement, not early retirement by choice.

In 1977, despite the recommendations of the 1975 council of Europe Colloquium,²⁶ the government introduced the 'Job Release Scheme' (JRS). The JRS was designed to create vacancies to be filled by the unemployed by 'encouraging older workers to leave'. It formalized and legitimized early retirement, by a process of 'disengaging' older workers prematurely from the labour force in return for a weekly allowance from the state. The JRS has a 'replacement condition' whereby the person retiring must be replaced by someone on the unemployment register [Dex and Phillipson 1986 p.40; Walker 1986 p.210]. This condition excludes a number of women from taking advantage of finding employment under the JRS, because many are not on the official unemployment register.²⁷ Women's disadvantage increased in 1983 when the JRS was expanded to include job sharing. Men aged 62-64, women aged 59 and disabled men between the ages of 60-64, who are working full time and who are willing to give up at least half of their standard working week, can receive a taxable job-release allowance at half the full time rate, providing some one from the

²⁶ See footnote 25.

²⁷ Women often fail to register because they are not eligible for benefits, therefore women's unemployment is often underestimated. According to the GHS as many as 60% of unemployed women fail to register [Dex and Phillipson 1986 p.51].

unemployment register can be recruited for the other half of the jobs. Women's retirement age being 60, they have only one year to use JRS whilst men have three or four. The JRS option is not available to part time workers, many of whom are women.²⁸

There has for some time been pressure on the government to reduce the retirement age of men, thereby legitimizing even more the withdrawal of older men from the workforce. Once a 'normal' pension age has been determined and introduced, it would be very difficult to change it upwards, although it can be reduced with less resistance. It is possible that implementation of the JRS was in response to these pressures. The JRS represented a compromise, for a scheme to encourage early retirement would be easier to alter when those in power changed and/or economic and market conditions changed that legislated reduced retirement age. However what we see is that inequalities between the sexes are in fact encouraged by advocating early retirement [Dex and Phillipson 1986 p.56].

²⁸ a) In 1981 women constituted 94.3% of all part-time workers in the United Kingdom [ILO and INSTRAW 1987 p.102].

b) According to the latest figures from the ILO, part-time workers comprise 24.7 percent of the total work force. About one in four working women in advanced countries is a part-timer, compared with one in twenty-five men [ILO 1989 p.1].

Flexible Retirement

Flexible retirement is in effect in principle now.²⁹ One can retire at the normal pensionable age but if one defers drawing a pension one can get an extra 7.4% a year for up to 5 years. Increments to benefits accrued over the period that retirement is deferred beyond the normal pensionable age are a way of rewarding those people capable of work, but are also a way of discriminating against those who cannot [Martin 1979 p.4]. Within that five years there is also an incentive to make retirement gradual. Those who wish to draw their pension can work part time without loss of pension, earning up to a certain level, beyond which their pension is reduced. After age 65 for women and 70 for men, this limitation is dropped. Many older women, particularly married women, work part time and therefore should benefit from working up to a certain level and collecting their pension. This may in part account for the number of married women aged 60-64 who are working although their reported numbers have declined. Those women working full time would potentially benefit from deferring the

²⁹ At the ILO Conference 66th session in 1980, the United Kingdom felt unable to give any firm commitment on paragraph 21, calling for flexibility of pension age and movements to ensure that retirement was voluntary. The United Kingdom did however feel that there was a case for greater flexibility in retirement ages. The TUC supported this general concept, but considered flexible retirement should be the subject of collective bargaining [ILO 1980 (2) p.32].

collection of their pension, accruing increased benefits for later, and at the same time collecting wages. However Fogarty reports that in 1980 over half of all women over pension age told the OPCS that they had never heard about pension increments [1980 p.32]. This may be one of the reasons why the numbers of single women working aged 60-64 is not higher.

Flexible retirement has a number of other benefits. The trend towards early retirement would present problems itself if attempts were made to reverse it, especially since it has been sanctioned by legislation (JRS), for as Fogarty says, 'forced labour for the aged' does not make a good political slogan. He believes that flexible retirement³⁰ may be the answer [1980 p.81]. Flexible retirement would also enable those who wish to work to do so, yet would allow those who do not wish to work or cannot work to retire. It would also be easier to manipulate the retirement age of women upwards without seeming to be too discriminatory, and at the same time address to a degree the call for a reduced pension age for men.

Retirement Age

Discussions regarding implementing changes in the retirement ages are not new, but the inherent dilemmas are

³⁰ For more detail on this issue see 'Flexible Retirement', Chapter Four.

probably a major factor in lack of action in the form of direct legislation by the present and previous governments. Some of the questions which surround retirement ages are whether they should be raised as fitness and longevity of older people increase; whether retirement ages can be expected to be lowered as productivity increases;³¹ or whether they should be lowered in order to legitimize the removal of older workers from participating in economic activity in order to make way for younger unemployed people. The political and power implications make the question of normal retirement age a complex one, and in the United Kingdom the differential in retirement ages of men and women introduced in 1940, adds another dimension. There is a strong demand among men for a reduction in their retirement age. At the same time it is generally perceived that equalization of retirement ages would worsen the condition of older women and would be unpopular.

As will be seen this age differential has been identified as discriminatory against men, regardless of the sexual inequalities inherent in retirement and pension policies which differentiate against women. The events leading up to these issues and the debates surrounding them will be examined.

When the first state pension was introduced in 1908,

³¹ The trend towards unlegislated early retirement supports this.

the retirement age was 70, although there had been pressure to have it at 65.³² Increasing unemployment in the 1920's led to pressure from labour and employees to remove those over 65 from the workforce, and was one of the reasons the Conservative Government reduced the retirement age to 65 in 1925 [Thane 1983 p.196].³³ In 1934 Labour MP John Banfield called for optional retirement at age 60. Nothing was done because burdens to industry and taxpayers, plus administrative difficulties, were seen as disincentives to implementing it [Phillipson 1982 p.26].

Despite previous protestations, in 1940 the pensionable age for women was reduced to age 60 from 65.³⁴ Implementation was in part the result of a campaign by the National Spinster's Association, concerned that women in lower paid jobs had to work harder to exist; that the dual nature of women's work caused women to decline physically; and the ageism and sexism in hiring practices created

³² At two by-elections in May 1908 candidates found that references to the forthcoming pensions were greeted with laughter and sarcasm by workers who saw little chance of surviving until age 70 [Helco 1974 p.176].

³³ a) This had been Labour Party policy since the First World War.

b) Another reason was that it provided an opportunity to shift from a non-contributory to a national insurance scheme, which was cheaper for the Exchequer and which had been Conservative policy since 1908 [Thane 1983 p.196].

³⁴ See '1939 - 1970', Chapter Five.

unemployment. The legislation also served as a tool for the war government: it reinforced the traditional gender division of labour and the inherent inequalities, thus women's dependency was brought forward. The older female worker was encouraged to return to her role as carer in the home. This age differential which has persisted through various calls for an upward revision of both men and women's pensionable age, to calls for removal of the differential³⁵ has increasingly been used as an example of age discrimination against men in an effort to reduce the retirement age for men and legitimize early retirement.

The 1976 report of the Occupational Pensions Board which insisted that equalization in the state scheme was a necessary precondition of equal status or occupational schemes, a vital component in reducing older women's poverty, has been little heeded [Ellison 1987 a) p.22/21].³⁶

In 1976 the labour government in a government memorandum on pension age, based their resistance to lowering the retirement age for men to 60 to be in line with that of women, on the costs involved. Later in 1978 they set out their policy in a discussion paper entitled "A

³⁵ The 1951 Budget speech of Hugh Gaitskell, in an effort to discourage retirement argued for an upward revision of the pension age. The 1954 Phillips Committee also suggested this but did not consider that conditions justified the removal of the differential.

³⁶ See 'Hidden Agenda' in this Chapter.

Happier Old Age". In it they argued for "rounding up of women and rounding down of men to a common retirement age". They continued to justify their resistance to and lack of action on the costs involved, saying that change could only be achieved at massive costs in terms of earlier pensions for men and thus at the expense of failing to respond to other social priorities [Hobman 1978 p.2; House of Commons Social Service Committee 1981 p.2].

Other interested parties have proposed initiatives which have so far not been acted upon by the authorities. Age Concern³⁷ in 1982 proposed that "any lowering of the retirement age would only reinforce the tendency for the social costs of society's failure to provide sufficient rewarding work to be transferred from the unemployed to the retired ... Providing that most women now approaching 60 are protected, we can see no logical reason why women should not retire at 65" [Fogarty 1982 p.183]. However by 1985 they proposed that the minimum pension age for both men and women should be equalized at age 60 and a full basic pension should be paid at that age [Age Concern 1985 p.53].

The Equal Opportunities Commission (EOC) which is concerned with sex discrimination, supports equalization of

³⁷ Age Concern is a confederation of over a thousand autonomous local groups and over 77 national organizations. It provides the means through which common ground and objectives can be identified and pursued by a combination of practical action and advocacy.

standard retirement ages, either by lowering men's retirement age, or by raising women's, or by a combination to age 63. The Trades Union Congress (TUC)³⁸ has made persistent calls for a reduction in male retirement age to 60 and opposes any decrease for women [Fogarty 1980 p.28; Ellison 1987 a) p.22/21]. There are several probable reasons for this. The majority of the members of the TUC are male as are those in positions of authority in the union; opposing increasing women's retirement age means they might be able to get men's retirement age down to 60 as opposed to something between 60-65. This would move more male workers out of the labour force and make way for the younger unemployed. Retirement has increasingly been used in collective bargaining,³⁹ and has been sold to workers as

³⁸ The British Trades Union Congress - TUC which is a major voice for organized labour, is a roof organization of the most important labour organizations.

³⁹ a) At the ILO 66th Session in 1980 the representative for the Government of Canada stated that (he) "considered it preferable to limit the scope of certain protective provisions and refer the implementation of measures concerning early retirement and pensions to collective bargaining." This point of view was shared by the Government of the United Kingdom [ILO 1980 (1) p.6].

b) Kreps has also argued that the "only significant route by which unemployment can be shared by older workers is that of reducing retirement age, negotiated individually or collectively" [Kreps 1980 p.3].

c) For a discussion on the use of collective bargaining and individual rights, see 'Mandatory Retirement', Chapter Four.

a commodity, as deferred wages and as a 'right'. Raising women's retirement age would run counter to this bargaining tool of the TUC towards its women members. Increasing women's retirement age would mean that more would remain in the labour force, keeping, it is argued, jobs away from the young. Further, the lower wages of older women would tend to keep wages down, an undesirable side effect.

In 1981 the Social Services Committee of the House of Commons carried out an inquiry into the age of retirement. This committee was formed in response to a variety of pressures: the high unemployment rates which had exacerbated the trend towards early retirement; the pressure this high unemployment was exerting on the elderly to retire to allow younger people to get their jobs; anxiety about this pressure on and discrimination against older workers;⁴⁰ the

⁴⁰ a) In 1978 the USA introduced the Age Discrimination Employment Act (ADEA). Whilst this was not introduced during the Reagan years its implementation and use could be seen by Thatcher (whose Right wing conservatism has parallels with that of the USA) as an example.

b) The ILO Convention of 1958 on Discrimination (Employment and Occupation) (No.111) "Provides for a national policy designed to eliminate all discrimination based on race, sex, colour, religion, political allegiance, national extraction or social design" [ILO 1984 b) p.17]. The presence of ageism is demonstrated in the absence of age as a discriminating factor. This was rectified in 1980 at the 6th Session of the ILO." recall that the Discrimination (Employment and Occupation) Convention, 1958, does not include age among the grounds for discrimination listed therein, but provides for possible additions to the list, and point out the desirability of adopting standards designed to provide equality of opportunity and treatment of older workers," [ILO 1980 (1) p.41].

continual pressure on successive governments to change the retirement age differential; and pressures for choice in the age of retirement.

There were other factors which may have been incremental towards reexamining retirement ages. The global economic recession and global population ageing prompted Thatcher's re-examination of the welfare system in general, of which retirement benefits constitute a large part. Ageing was receiving world wide attention: the ILO's convention in 1980 dealt with older workers, work and retirement; and in 1980 the General Assembly of the United Nations decided to change the name of the 1982 World Assembly to The World Assembly on Ageing "in view of the interrelatedness of the issues of ageing individuals and the ageing population" [Report of the World Assembly on Ageing 1982 para. 6 p.2]. The Thatcher government had earlier in 1981 put out a white Paper entitled 'Growing Older' in which the Government stated its position: "... scheme combining common pension age with effective and worthwhile provision for flexible retirement has attractions as a long term aid and seems to offer the best prospect of an acceptable solution. Current restraints on spending preclude early changes." [quoted in House of Commons Social Service Committee Report 1981 p.2]. Also, the five year difference

c) The U.K. Sex Discrimination Act of 1975 (SDA) specifically excluded retirement age [Ellison 1987 b) p.57].

in retirement ages for men and women was seen as a major exception to the trend towards equal treatment for men and women in the social security system, which the European Community Legislation increasingly obliges the United Kingdom to follow [Ellison 1987 a) p.22/20]. The Council of the European Communities had drafted 'Principles of a Community Policy on Retirement Age', and invited member states to review their own retirement systems [House of Commons Social Services Committee 1981 p.23]. The numbers of elderly were becoming large enough to present a political force. Women were becoming visible as workers, elders and poor people and in numbers which increasingly presented a political force, aware of the inequalities it experienced. Committees if nothing else present a force seen as doing something without actually having to implement anything. This defuses unrest and delays having to make decisions which would be politically sensitive and potentially damaging.

The Social Services Committee of the House of Commons reviewed several suggestions regarding the retirement age differential. One was lowering the retirement age of men to 60, which is favoured by the TUC. The potential cost of this approach was considered formidable, and unacceptable at that time due to benefit outlays and narrowing of the tax and contribution base. The cost was seen by the committee as one of the reasons for the failure of reform suggestions

in the past. Another suggestion proposed by the EOC was equalization of retirement age for both men and women to between 60 and 65 at approximately 63.⁴¹

An alternative suggestion, that of increasing women's retirement age to 65, has been offered "as a way of extending sex equality, and it has been argued that younger women brought up with the convention of sex equality would find this acceptable". The committee then invoked the

⁴¹ a) Raising women's retirement age, means more contributions, based on the present trend of an increasing percentage of women working and contributing to revenues of Social Security. Although their wages are less and their contributions less, some relief would be achieved, however this increase would not provide an offset to the declining participation rate of men for some time. Women's lower earnings and thus contributions would not offset the benefits paid out to men. Also, these women will also retire in time and claim against the system [Rix and Fisher 1977 p.54].

b) The National Association of Pensions estimates that saving from increasing women's retirement age decreases as more married women contribute to pensions in their own right. These do not offset the cost of reducing mens retirement age, but by the end of the century equalization of pension ages at 63 should be possible at no net cost [House of Commons Social Services Committee 1981 p.79; Fogarty 1980 p.28].

c) Other evidence was presented to the Committee by Mr. Luxton, Assistant Secretary Social Services Policy Group, who claimed that "the point at which the increase in women's pensions married with the cost of lowering men's pension age was somewhere around 64.5." [House of Commons Social Services Committee 1981 p.78]. However Mr. Luxton did not have an up to date cost, nor whether this estimate allowed for continual growth in female economic activity rates; nor figures on the number of women becoming pensionable in each year. All statistics requested on male retirees were available by these witnesses.

Pareto Principle⁴² by stating "whether the principle of equality would actually outweigh, for those affected, the loss of the right to retire at 60, is rather a matter for conjecture" [House of Commons Social Services Committee 1981 p.2].⁴³ This suggestion was seen as being politically difficult, and another reason for the failure of past reform attempts. The committee concluded that to equalize retirement age at 60 would be massively expensive and to equalize at age 65 was politically unacceptable.

Further it felt that a third course of equalization at an age between the two was the only realistic one, but to avoid expense, the new common age would currently be so near 65 (64.5) as to be little better than the second course,

⁴² Often called Pareto-Efficiency, refers to the notion of allocative efficiency, in which no one could be made better off without someone else worse off [Lipsey and Steiner 1969 p.34].

⁴³ a) Mr. E.B. McGinnis, Under Secretary Social Security Policy Group and a witness to the Social Service Committee on Retirement Age on November 11, 1981, stated "The groups purporting to speak for women, in particular the EOC, are saying that in principle equality is right and are saying that quite a lot of younger women in particular, who have been brought up on assumptions about their rights in terms of equality and obligations, would find the idea of an equal pension age, even if it meant some increase, beyond 60 entirely acceptable and right and proper. We do not detect this sort of pressure at all from individual women." [House of Commons Social Service Committee 1981 p.78].

b) A survey by the EOC done later in 1983 showed that of women aged 55-59 61% wanted equal retirement age at 60, 19% wanted equal retirement age under 60, 17% wanted equal retirement age over 60 [Dex and Phillipson 1986 p.56]. No breakdown by marital status was given.

"... to raise female pension ages would, according to some sources represent a diminution of their rights, and certainly of their benefits. To lower male pension age would involve the imposition of extra costs by way of contributions on men and women alike, to no benefit to the latter ... There is and can be no easy solution; the correction of an existing inequality (to the man)⁴⁴ or the removal of privilege (of the women) cannot but lead to a deterioration in the position enjoyed by the privileged party (the woman)".

The Committee therefore called for a flexible retirement age [Ellison 1987 a) p.22/21].

A number of the assumptions made by this Social Services Committee need assessing. Figures on finance suggest that a later rather than earlier normal retirement age for both men and women would be the appropriate solution,⁴⁵ yet this was not given as an alternative in its conclusions. Such a move would not be viewed as acceptable by the ruling apparatus for a number of obvious reasons which have been discussed previously: the perceived need to remove older workers from the work force; retirement as a right and a commodity; efficiency of production; and youth

⁴⁴ Words in brackets are mine.

⁴⁵ Clark and Spengler in *The Economics of Individual and Population Ageing* explore this in Chapter Six. They note that further population ageing necessitates higher rates of economic activity by older people to prevent increases in the tax rate which would be necessary to finance transfers to the elderly [1980 p.159].

unemployment. Yet precedents do exist, for example in the United States. The committee also assumed that it would be politically unacceptable to raise female retirement age,⁴⁶ which relates to other assumptions, those surrounding discrimination. The committee centred their comments around the perceived discrimination against men in favour of women and an assumption that women are 'the privileged party'. Perhaps this is not surprising considering that the Equal Pay Act of 1970 and the Sex Discrimination Act of 1975 both include provisions requesting equal pay for equal work, but both acts expressly exclude matters relating to death or retirement [Hayes 1987 p.5]. The discrimination against older women was already entrenched in legislation when this Social Service Committee was convened. The terminology used and these assumptions deny the reality that the lower

⁴⁶ a) Since 1981 other countries have done this. As part of pension reform measures effective April 1986, Japan is raising the retirement age for women under Employees Pension Insurance over a 15 year period from 55 to 60. By the year 2001, retirement age for women will equalize that of men [Social Security Programme 1985 p.xxviii; Ricketts 1986 p.9].

b) The Belgium Government has recently proposed equalizing the retirement age for men and women from the present 60 to 65. They proposed a flexible retirement age between 60 and 65 for both, but full pension would only be received at age 65, thereby in effect, raising women's retirement age to 65. Considerable short term savings are expected. This has apparently been met with strong protests from women workers. The National Labour Council requested that the present system remain in effect until at least the end of 1988 [European Industrial Relations Review, April 1986].

retirement age was imposed upon women by the ruling apparatus in part to allow women to retire at the same time as their spouse, thereby maintaining the traditional care role of women, the division of labour with women in the home even if the spouse no longer worked in the paid labour force and dependency relationship of the woman on her spouse and the state. Further, by classifying women as 'privileged' because they are forced into another socially constructed state of dependency removes the responsibility from those structures which have imposed this and places it on the shoulders of those whose power has been removed, the older female victim. This lower retirement age, seen by some as discriminatory against the male worker, is also seen by some as an indirect financial contribution to the dual role which constitutes women's work. This is a double edged sword however, for the lower retirement age for women which appears to benefit many by payment for their dual role, also disadvantages many women.

Because women live longer, they are retired from employment for longer and they are therefore penalized by occupational schemes,⁴⁷ many of which make their calculations by the subdivision of gender. Not only is this

⁴⁷ Most occupational pension schemes are 'final-earnings schemes. ie for every year worked for an employer the contributor receives a fraction (usually 1/60 of whatever their earnings are at the time of retirement or just before [Bornat et al, 1985 p.32; Hayes 1987 p.5].

discrimination rationalized as being necessary because of the increase in expense to provide for women as they live longer: the fact that women live longer and generally will draw benefits for longer than men, compounded by women's earlier retirement age, is seen as discrimination against men [Ellison 1987 a) p.3/5]. The fact that women have to pay different contributions because of 'natural' longevity and 'imposed' earlier retirement age, even though they may die earlier and a man may live to be one hundred, is not seen as discrimination. Their work patterns and lesser earnings also are not considered.⁴⁸ Furthermore, women pensioners suffer financially when their income is just above the single persons allowance, for example because they

⁴⁸ a) For an interesting discussion on this see John Martin's article 'Unisex in Europe' in which he states that women and men's different mortality rates are undeniable, and that at the time (1985) law cases were pending "to determine whether or not increased premiums for females are justified in some cases." [p.4].

b) On 24 July 1986 The Council of The European Communities adopted a Directive on the implementation of the principle of equal treatment for men and women in occupational social security schemes. The original proposal required equal benefits and contributions for women and men, prohibiting the use of different actuarial factions according to sex, however the Directive which has been adopted has been "specifically constructed so as to leave room for the continued application of actuarial data which differs by sex" [Daykin 1987 p.2]. It should be noted that whilst reservations about the solution adopted and its maintenance of principles seen by some as discriminatory and formally recorded them in the very minutes of the Council meeting at which the Directive was approved, it was approved. This movement has at the same time temporarily defused a political situation yet maintained this discrimination and the status quo.

receive a graduated pension and because no age tax allowance is given until age 65, the retirement age of men [Stevenson 1986 p.25].

Given that many women work for money as well as other aspects of working, and experience has shown that most retire into poverty, it seems reasonable to argue that women would be less likely to want to retire than men and less likely to retire early. Although the 1983 EOC survey reported that retirement at age 60 was the most desirable option, this is done at serious financial cost to women. They must have 39 qualifying years between ages 16-60 if they are to gain a statutory pension in their own right (this number may be reduced by home responsibility credits). Thirtv-nine years equals 60% of a working life: many women work less than this. Those working part time are likely to have been working below the level where national insurance contributions are made and few will get occupational pensions [Dex and Phillipson 1986 p.56]. If women were allowed to work longer, ie had a higher retirement age, they would be working longer and likely would have higher wages for the calculation of pensions. They would be collecting for less years therefore they should not be discriminated against for their longevity. Thus the question has to be raised, is it really politically unacceptable to raise women's retirement age? Certainly for the women retiring now, to be forced with an unexpected extra few years of work

may appear daunting and discriminatory as all would have been sold retirement as a right and deferred payment. Yet for those women who will be retiring in the future, early knowledge of a later retirement age would give them longer to work, accrue pension rights, increase their wages, achieve career goals, and a shorter time in which to live alone and in poverty. Who is this politically rationalized legislation serving: who really benefits from keeping a lower retirement age for women?⁴⁹ The lower age of retirement for women is already counted by some women as discriminatory, not a 'privilege' and has been challenged in the courts.

LEGISLATION

Despite the entrenched and accepted discrimination in state pension and retirement scheme ages, there have been some challenges to this status quo. Some have based their arguments on EEC Law and others have used employment legislation.

One of the problems of attempting to challenge age and sex discrimination in occupational pension schemes is that the discrimination is enshrined in legislation. The Employment Protection (Consolidation) Act 1978 states that in the absence of any provision to the contrary in the

⁴⁹ See 'Hidden Agenda', this Chapter.

4

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MICROCOPY RESOLUTION TEST CHART
NATIONAL BUREAU OF STANDARDS
STANDARD REFERENCE MATERIAL 1010a
(ANSI and ISO TEST CHART No. 2)

contract of employment, the normal retirement age shall be the state retirement age - Section 64 [Ellison 1987 a) p.22/23]. Thus employers can adopt the same retirement age differential as the state. This maintains the legitimacy of a forced state of dependency and the discrimination inherent in this policy.

Until November 7, 1987 when the amendment to the Sex Discrimination Act 1986 took effect, there was only one statutory anti-discrimination provision in force which particularly affected pensions. That was Section 53 of the Social Security Pensions Act (1975), which obliged employers to offer equal access to schemes for men and women [Hayes 1987 p.5]. Lady Platt, Chairperson of the EOC reported that the 1984 Department of Employment/Office of Population, Census and Surveys analysis of 'Women and Employment' found that whilst over 50% of women surveyed worked for an employer with a pension scheme, only 34% were contributors. The major reason for this difference was that part time workers were not eligible to participate [1986 p.4]. Therefore there is 'equal access to' only if certain criteria are met, such as full-time employment. It does not mean equality of participation, contributions or benefits. Thus discrimination remains.

Although the different retirement ages for women and men are sanctioned by legislation, there have been a number

of challenges to the differential, with varied results.⁵⁰ These are important because although they are in effect private individuals challenging their employers, the state legislated pension age is used as the guide for the retirement age by most employers. The major themes of the judicial findings were that "a contract of employment, if silent on the matter or overruled by practice, does not require that a woman retire at the state retirement age." This could be interpreted as meaning a woman does not have to retire at age 60 or that she does not have to be employed even until age 60.

Another finding was if no normal⁵¹ retirement age is specified by practice or by the contract, "...the five year allowance is deemed to take effect" [Ellison 1987 a) p.22/24]. Walton sees it not as an a matter of deciding whichever is earlier, 'normal' or 'statutory' retirement age, but as a 'right of the individual' - that is, the right

⁵⁰ Cited in Pensions law and Practice: Nothman v Barnet London Borough Council 1979; Duke v Reliance Systems Ltd. 1982; Howard v Department of National Savings 1981; Waite v Government Communications Headquarters 1983; etc. [Ellison 1987 a) p.22/24].

⁵¹In Waite v. Government Communications Headquarters 1983, the House of Lords stressed that 'normal' was not synonymous with 'usual'. Further that 'normal' retirement age was an abstraction, an aspect of an employment policy. For more on this discussion see 'Encyclopaedia of Employment Law and Practice' by Walton p.N6.

of the individual should be looked at to see whether there is a 'normal' retirement age:

"If there is, to conclude that the right of complaint to dismissal persists until that age has been obtained. Only if there is no normal retirement age does the right cease on reaching the specified statutory age."

So if there was a 'normal' retirement age below the statutory age (60 for women), there was no right of complaint of unfair dismissal available to those whose service in the same employment group was extended beyond that 'norm' even if their service was discontinued prior to the statutory retirement age of 60 [Walton 1987 p.D244]. This presented another aspect to the discrimination of women, for in the absence of a 'normal' retirement age higher than the statutory one, her right of complaint of unfair dismissal ceased five years earlier than the right of her male counterpart. Whilst women may have the right of complaint, legal action takes time, money and a certain amount of savoir-faire, all of which most older women have less of than their male counterparts due to past discriminatory practices. Furthermore women have to implement legislative challenges to achieve the same rights which men have by virtue of their being male. This is discrimination.

The issue of sex introduces another aspect. Because of the age differential, whether a claimant is a man or woman for the purposes of the Social Security Act 1975 has been

used as a vehicle to challenge age of receipt of a pension. One claimant who had been living and working as a woman for fifteen years argued that 'her' pensionable age was 60. It was held that the claimant was biologically male so the relevant date to qualify for a pension was 65. Another claimant argued that the Social Security Act 1975 referred to a social role rather than a biological condition. This was also rejected "on the grounds that 'woman' in the Act contemplated someone capable of forming a valid marriage with a husband" [Ellison 1987 a) p.3/7]. This rationale imposes a biological constraint onto the social construct of retirement, and maintains the traditional view of what constitutes a family.

Increasingly regard has had to be given to the impact of EEC law on English Statute law. The European Communities Act 1972 makes EEC law⁵² part of UK law, with EEC law prevailing wherever there is inconsistency. The EEC courts have decided that whilst an EEC Directive can give persons or companies rights against the state where the state law is incompatible with the Directive, it does not give persons or

⁵² Basic EEC law is the Treaty of Rome, consisting of a number of Articles giving the EEC Commission power to issue Directives and the European Court of Justice power to interpret EEC law. The EEC Directives are enforceable against Member States if their laws do not meet the requirements of a Directive. "The European court has held that where there is a claim by a person against a Member State where laws do not meet the requirements of the Directive, the state cannot rely on the incompatibility of its laws with those of the Directive" [Hayes 1987 p.6].

companies rights against each other where the state law has not come into line with the Directives [Hayes 1987 p.6].

This relates to the important case of Marshall v Southampton and South West Hampshire Area Health Authority.⁵³ The authority in question required females to retire at age 60, but allowed males to work until age 65. Marshall had in fact worked until aged 62 when she was dismissed. Marshall initiated proceedings against the authority contending discriminatory treatment by the authority on the ground of sex, contrary to the SDA 1975 and Community Law the Council Directive 75/207/EEC. At the end of the proceeding it was found that dismissal of a woman because she had reached the age of eligibility for a state pension which is different than for a man, constitutes sex discrimination. However it was also found that Marshall had a claim because it was against the state, but it would not have succeeded had it been against a private employer.

The following briefly outlines the process of Marshall's appeal which is in itself important.⁵⁴ It illustrates the sexism inherent in the original legislation;

⁵³ For details of the decision in this case see The Law Reports 1986 Edited by Carol Ellis. pp.414-423.

⁵⁴ There is a similarity in the process with that of the Canadian 'Pensions Case' of 1929, in which women had to appeal to a court higher than the one in their own county for justice, and in which the final court of appeal took four days of discussion to recognize the discrimination within the legislation.

the sexism or gender blindness in the process which did not recognize it as such; and the maintenance of the power of the state. The industrial tribunal which heard the appeal dismissed the claim as it was based on an infringement of the SDA 1975, since section 6(4) of the Act permits discrimination on the ground of sex where it arises out of "provision in relation to ... retirement." The tribunal however upheld that the Council Directive had been infringed [Ellis. C. 1986 p.415]. An appeal to the Employment Appeal Tribunal upheld the findings of the original tribunal for the first part but set aside the findings of the second part. The justification was that although the principle of equality of treatment as laid down in the directive was violated, "an individual cannot rely upon such violation in proceedings before a Kingdom court or tribunal" [Ellis C. 1986 p.416].

Marshall appealed this decision to the Court of Appeal which referred a number of questions to the Court of Justice for a preliminary ruling. As part of appeal Marshall argued that the elimination of discrimination on the grounds of sex formed part of "the corpus of fundamental human rights⁵⁵ and

⁵⁵ a) Human Rights Acts have been used as the vehicles to challenge retirement age in both the USA and Canada.

b) The recently formed Association of Retired Persons has as one of its priorities, achieving legal protection against age discrimination in employment and retirement [Brindle 1988 p.8].

therefore of the general principles of Community Law." Furthermore, she argued that in "accordance with the case law of the European Court of Human Rights, these fundamental principles must be given a wide interpretation." As part of its case the S.W. Hampton Area Health Authority claimed that the laying down of different ages for the compulsory termination of an employment contract merely reflected the age differential of the state social security scheme. A male employee was permitted to continue in employment until age 65,

"because he is not protected⁵⁶ by the provision of a state pension before that age, whereas a female employee benefits from such protection from age 60"

[Ellis C. 1986 p.418/9].

The answer to the first question which was referred to the court, and for this thesis the most relevant and important, was that Article 5(1) of Council Directive (76/207/EEC) must be interpreted as meaning that the dismissal of a woman solely because she has reached the qualifying age for a state pension, which is different under national legislation for men and women, constitutes discrimination on the grounds of sex and contravenes that Directive [Ellis C. 1986 p.423; Ellison 1987 b) p.557; Hayes 1987 p.6].

The second question was whether article 5(1) of Council

⁵⁶ The underlining is mine.

Directive (76/207/EEC) could be relied upon by an individual before national courts and tribunals.⁵⁷ The court held that Marshall's claim succeeded because it was a claim against the State (a United Kingdom public authority), but that it would not have succeeded had the defendant been a private person or concern [Ellis C. 1986 p.423; Ellison 1987 p.556; Hayes 1987 p.6].

It was the Marshall case which led the United Kingdom to enact the Sex Discrimination Act of 1986, which amended both the Equal Pay Act 1970 and the SDA 1975. A woman now has the right to complain of unlawful sex discrimination if required to retire earlier than the 'normal' retirement age for men in her group or earlier than age 65 if there is no 'normal' retirement age. The Act extends to private employees as well as public [Hayes 1987 p.5/6].

However the SDA 1986 does not state that different retirement ages in pension schemes are illegal: a woman's retirement date for the purposes of calculating her pension maintains the differential.⁵⁸ This means that retirement

⁵⁷ See footnote 52.

⁵⁸ a) Schemes can continue to provide benefits based on accrual for women to age 60 and men to age 65, even though as of November 7, 1987 men and women must be allowed to remain employed until age 65.

b) The EOC has demanded repeal of Section 45 of the SDA 1986, the actuarial defence for unequal treatment in insurance, on the basis of anti-discrimination law. The right of the individual is removed in favour 'of treating individuals on the basis of averages'. Hancock, Principal

for women at age 65 is now correct 'in law'. This helps to defuse the cries of discrimination by both men and women, yet that same legislation maintains women's retirement at age 60 by discouraging them from working due to the continued discrimination regarding contributions and benefits of pensions. Thus again the question has to be asked again, who benefits from women retiring at age 60? Women have reduced incomes, increased dependency and the inherent inequalities and difficulties, some of which could be reduced with a later retirement age. The ruling apparatus however have concerns regarding the traditional division of labour: maintenance of a male dominated status quo; and need for care givers in a time of concern for cost of the elderly, with a decreasing number of people to give that care because of the increasing number of women working. Maintenance of the earlier retirement age of women helps to address some of these 'problems'.

A HIDDEN AGENDA?

In this section I will be exploring another aspect to the issue of retirement age which is not often mentioned during debates on the subject, that is the supply of care

Officer, EOC illustrates the injustice of Section 45 in practice, "a hypothetical old man of 90 living next door to a hypothetical woman of 90; it will be no comfort to her to know that the reason why he is getting up to one-third more pension than she is, from the same contributions, is because no one expected him to live so long" [Hancock 1986 p.19/21].

givers who become available at or near retirement age. These women are a group about whom we know little: of their concerns; of how they feel about providing care at a time when many are becoming frail themselves and less able to care for the young or sick or elderly; or of how they feel at a time when they should only have to be concerned with their own problems of health, loneliness and poverty. We must ask how women feel about this and their concerns, something which cannot be done within the scope of this thesis. However I can draw attention to this aspect of care and its important relationships to retirement age and the question of mandatory retirement and retirement conditions.

Society depends upon the unwaged services of women in the home as reproducers of the present and future workers, consumers and care⁵⁹ givers, yet whilst there is expressed value attached to these roles, no financial value is placed upon them nor is there financial remuneration; their work is not 'accounted' for. These carers are disadvantaged by such things as exclusion from or discriminatory practices in pension rights and are dependent on the social and economic structures which envelop them. Those who are young and middle aged have been recognised by many and the impact of the imposition of these roles of being the 'woman in the

⁵⁹ 'Care' - a euphemism for a wide range of practical support and tending tasks which is primarily done by women [Walker 1983 a) p.106]. Also see work done by Anne Bullock and Andrea Madan.

middle' are now beginning to be explored.⁶⁰ I intend only to look at this in so far as it pertains to women and retirement age.

Much of the debate in the 1980's surrounding retirement ages and the reluctance by the ruling apparatus to increase that of women, has centred around the political difficulties of such a move. Yet women could in fact benefit if their retirement age were raised and social spending would be decreased. What has to be recognized is that from both an ideological and financial perspective the employment of women is not seen as 'cost-free' to society. With women working there has to be provision for day care, but the traditional givers of this care, women, are not available: their replacement represents a cost to society. At the other end of women's life we require pensions, seen as yet another cost.

Whilst many may view the high level of female participation in the labour force positively, there are those who feel that long term demographic needs and long term aspects of child rearing and thus the quality of life of future generations are being sacrificed for short term gains [Paukert 1982 p.317]. Concepts such as these, and particularly when they are emitted from one of the seats of

⁶⁰ For an example of an in depth exploration of this see 'A Labour of Love' by Janet Finch and Dulcie Groves.

female oppression, the Pontificate,⁶¹ perform a number of functions relevant to women's work and retirement. Placing emphasis on home roles reaffirms the traditional view that the home is of paramount importance and the right place for women, while work in the paid labour force is not, thus reinforcing the sexual division of labour and the inherent inequities. Assumptions are made that women are attached to a provider and therefore do not have to work indefinitely, and that the rightful role of a woman is to have children and be the primary care giver. These all conveniently reinforce the renewed importance which is being placed on the 'family'⁶² as the natural or normal locus of support and care, which includes care of the elderly. This perpetuation of the concept of the 'traditional' family maintains the illusion that the family is a private domain, and responsible for itself, thereby legitimizing the 'natural' inequities within the family. These in turn are all in line with the Thatcher Government's decrease in social spending, move towards privatization and withdrawal

61 Paukert cites an Encyclical letter 'Laborem Exercens' of the Sovereign Pontiff John-Paul II, Rome 1981 [1982 p.330].

62 The United Nations multilingual demographic dictionary defines a 'household' as a socio-economic unit consisting of individuals who live together, and a 'family' primarily in terms of relationships associated with the reproductive process, and which are regulated by law and custom [1982]. However family is also a euphemism for women, particularly in this context.

of responsibility for dependents in society, and relocation of it within the family. According to the Prime Minister,

"... it all really starts in the family, because not only is the family the most important means through which we share our care for others. It's the place where each generation learns its responsibility towards the rest of society... I think the statutory services can only play their part successfully if we don't expect them to do for us things that we could be doing for ourselves."

[From a speech by Thatcher to the Women's Royal Voluntary Service (WRVS) National Conference on January 19, 1981. Quoted in Walker 1983 b) p.125]

Although the proportion of the elderly may be lower by the year 2000 than it was in 1977, the United Kingdom faces a rapid increase in the very old. Between 1985-2001 there is a projected 83% increase in the number of people over 85. These will be disproportionately women, who are likely to be looked after by women retired themselves [Filkin 1986 p.6]. The DHSS provides a considerable amount of money to old people to live in institutions, but a comparable amount is not available for home care.⁶³ The reduction in spending on social services will reduce money available to institutions and limit the spaces available. In itself deinstitutionalization is positive, but as services are cut

⁶³ In 1958 The Minister of Health stated that "the underlying principle our services for the old should be this: that the best place for old people is in their own homes, with help from the home services if need be." However in 1983 within the personal social services over half of the annual budget goes to residential care and only one fifth on community care [quoted in Walker 1983 b) p.120].

the responsibility to care for the old and provide free and under-supported labour is back on women [Stevenson 1986 p.26; Phillipson 1982 p.67]. Home care services are unlikely to be expanded in order to accommodate the change in and location of care.⁶⁴

The push for privatization means that there is a concurrent move towards privatization of care and the development of private sector domiciliary services. Implicit in this is that private care is cheaper than public, that is, cheaper to the state and that there is freedom of choice, thereby increasing the independence of the older person. In fact Government policies reduce the potential for independence on the part of both the elderly and women: furthermore the 'free' market is an insecure place for the elderly who lack real power in the decision making process [Victor 1987 p.314]. As many people do not have the money to compete equally in a free market economy the responsibility for that cost falls on others who may not be in position themselves to purchase care. Care that cannot be purchased falls onto others, that is onto women who do not have the freedom of choice as to whether or not

⁶⁴ In a consultative document published in 1976, 'Priorities in Health and Personal Social Services in England', the DHSS argued that to assist keeping the elderly in their own homes so long as possible domiciliary services needed to be increased by substantial amounts [quoted in Phillipson 1982 p.96]. Both Labour and Conservative governments have implemented cuts in expenditure.

to provide 'care'. Expectations of and from themselves to give care are great. There is thus a reinforcing of the imposition of caring roles on women and perpetuation of an ideology which favours the ruling apparatus and men.

Many women will have to give up their economic activity in the labour market which creates economic and often psychological hardships. A number will be at or near retirement age themselves.⁶⁵ A small study done in 1978 showed that 25% of single (unmarried) carers were above retirement age, and half the women had given up work before reaching retirement age, whilst no men had.⁶⁶ Most received supplementary benefits or an Invalid Care Allowance (ICA)

⁶⁵ Both the US 1976 Retirement History Study (RHS) and the 1981 National Longitudinal Surveys, have severe limitations for the study of older women, one of which was their failure to gather complete data on spouses. Gratton and Haug report that economic theory is thus ambiguous in its prediction of the effect of a husband's poor health on labour force participation of his wife. Economic need could force her into the labour market but could require her to provide him with care, either purchased or by self [1983 p.69]. These shortcomings are another example of sexism in the research on retirement and in the concept of women working and the division of labour.

⁶⁶ a) Households with non-working single son care givers, received far more support from local authority home help services than did those with daughters, 55% to 23% respectively. Thus sexual inequities and assumptions of traditional carers are perpetuated [Wright 1983 p.96; Evers 1983 p.30].

b) According to another British study, two thirds of the persons caring for those with dementia at home were women. Their average age was 61 [IFA and AARP 1985 p.12].

[Wright 1983 p.92].⁶⁷ The ICA was introduced by the Labour Government in 1975. It is a non-contributory cash payment available to all men but only certain categories of women, who have given up full-time paid employment in order to look after a severely disabled person. Those working part-time are excluded: this applies to many women. Also excluded are those married, cohabiting and certain categories of single women,⁶⁸ that is, those not deemed to be 'bread-winners' and those separated, divorced or widowed.⁶⁹ Women in these circumstances were seen as already getting maintenance allowance or pensions equivalent to ICA [Groves and Finch 1983 p.148]. This reinforces the

⁶⁷ The latter is less than the long term rate of supplementary benefits, so unless they have a private income the recipients are also likely to have supplementary benefit.

⁶⁸ a) The introduction of ICA was in part the result of earlier lobbying by the Rev. Mary Webster who founded 'The National Council for Single Women and their Dependents.' Their target beneficiary of ICA was the single woman who had to give up her job to care for an elderly parent. [Groves and Finch 1983 p.150].

b) The retirement age of women was decreased in 1940 after lobbying on behalf of single woman. It seems that women unattached are considered more 'deserving' or 'in need' than those under the 'protection of a male.'

⁶⁹ Further complicating this is the fact that to be eligible for the ICA the dependent friend/relative must be in receipt of the 'attendance allowance'. Qualification for this is limited to those who have needed the attention of another person by day or night for at least six months; consequently many carers may fail to qualify [Peace 1986 p.69].

traditional division of labour and the lack of value placed on women as much as on their work, for this same work is paid when men do it. Evers notes that the discrimination of married women being ineligible⁷⁰ for the ICA is a legacy from the past assumption that a woman was the property of a man [1983 p.31]. State policies such as those support and promote gender based patterns of caring and the inherent inequalities.

There are also older women whose dependents are not severely disabled yet need attention for whom no allowance is given. A number of women will be grandmothers and needed to care for their grandchildren due to the inadequate provision of day care facilities; many of these women will receive no financial remuneration for this.

The issue of retirement age is thus important with regard to the area of 'care'. Increasing women's retirement age or maintaining the present age of sixty have negative and positive consequences for both women and the government. As has been shown, increasing women's retirement age gives them longer in which to accrue a pension, increase their

⁷⁰ An EEC Directive which came into force in December 1984 states that there must be equal opportunities to claim social security benefits, and that discrimination on the grounds of sex or marital states must end. An Appeal Tribunal claimed that the rule which prevents married women from claiming ICA no longer applies, consequently on March 1, 1985 ICA was awarded to a married woman for the first time. The DHSS has appealed against the tribunal decision and the case is to be decided by the European Court of Justice [Peace 1986 p.85].

wages, achieve career goals, benefit from the social interaction at work, a shorter time in which to be poorer and a short time of increased dependency, that is if they choose to work. The negative side of remaining economically active is that those who will be expected to provide care may experience guilt at not providing this. Of these women retiring before the new minimum pension age in order to provide care, many will experience increased financial difficulties. They will be retiring before the age of eligibility for a pension. This will reduce their period of contributions, and their eventual benefit level. These women would experience an earlier and increased dependency on society and their surrounding structures and will increase the need for supplementary benefits upon reaching retirement age. On the other hand they have the satisfaction of fulfilling a role expected of them even though it has been imposed upon them.

For women there are many positive and negative effects to increasing their retirement age. As the number of women at or near retirement age who would leave to provide care is smaller than those who would remain economically active, those positive appear to override those negative. Indeed if women did not give up their participation in the labour force, the only factor still under consideration would be

those feelings both internal and subjective,⁷¹ in response to a role imposed upon them.

For the government, raising women's retirement age means that if women choose to remain economically active instead of leaving to provide care, they contribute to the social service coffers for longer, this gain being potentially offset by their eligibility for larger benefits upon retirement, albeit for a shorter period of time. They provide a cheap source of labour, but therefore occupy jobs many would rather see occupied by younger workers. It would also however reduce the pool of care givers, the need for which is increasing due to numbers of those over 75 years of age, and which would increase more if men's retirement age was concomitantly reduced. There would be increased demand on the services provided by the government at the very time when they are reducing spending on social services; moving towards privatization; and attempting to make the family more responsible for the care of older people, whose dependency and need for care was created by the inequities inherent in the structures of society. If women did choose

⁷¹ Older women face many disadvantages yet often they are seemingly unmoved by it or oblivious to it (as is the women's movement compared to other issues - - 'the personal is political'). Ford and Sinclair explain this apparent lack of anger as the result of many pressures, not the least of which is self protection, confrontation perhaps being a luxury they cannot afford, Marxist's 'pragmatic acceptance'; and lack of awareness of the ageism and sexism they face, Marxist's 'normative acceptance' [Wilson 1977 p.14; Mann 1987 p.375, Ford and Sinclair 1982 p.154].

to leave the labour force in order to provide care, there would be an increase in the need for supplementary benefits.

If retirement ages were to remain the same women would not experience the positive aspects of an increased retirement age. They would not be subjected to much guilt about not providing care and they would receive their pension at age 60. The government would be able to continue with its plans towards reduction in social services and privatization with no increase in problems regarding decrease in care givers nor extra demand on social services. There is reinforcement of the unequal division of caring between the sexes, an increase in the dependency of women on the ruling apparatus and other relationships, and a reinforcement of the status quo. Facilitating this, the government already has some legislated safe guards in place to encourage women to retire at age 60, in the form of the retirement⁷² condition which discourages older women from continuing to work after retirement age. Whilst increments to pensions can be gained by continuing to work, many women are not aware of this: they are not 'alerted' to this

⁷² Upon the introduction of the 'retirement condition', receipt of a state pension became conditional upon retirement rather than age. Introduced in 1948 by Beveridge in an attempt to encourage workers to defer retirement, it in fact resulted in the adoption of the pension age as retirement age and did not defer retirement. Walker sees this as the vehicle which institutionalized the dependent relationships between the elderly, state and labour market [1986 p.212].

potential gain.⁷³ This retirement condition is in essence a form of mandatory retirement, ensuring a supply of women retiring at age 60.

At the International Labour Conference, the 66th session in 1980 on Older Workers and Retirement, the United Kingdom objected to paragraph 19, "Special efforts should be made to facilitate the re-entry into employment of older women to work after an absence due to their family responsibilities." The UK government "preferred deletion of this paragraph because the reference to a particular group of older workers would appear to be unnecessary and because this provision could influence the choice of the age(s) at which workers are deemed to be "older" [ILO 1980 b) p.29].⁷⁴

With respect to the issue of 'care', older women benefit more from an increase in retirement age and the ruling apparatus and much of society benefit from maintaining the present retirement age of women at 60. The provision of care is therefore a less obvious but none the less important contributing factor for lack of action on

⁷³ See 'Flexible Retirement', this Chapter.

⁷⁴ As the majority of members accepted this paragraph it was not deleted, however "proposals by the Governments of Denmark, the Federal Republic of Germany, the Netherlands and Norway led the Office to replace the words "older women" by "older persons". [ILO 1980 b) p.30]. It means that the inequalities and discrimination which women experience throughout our lives and which are exacerbated as we age, are yet again subsumed under the desire not to discriminate against men.

retirement age changes.

The ruling apparatus is involved in policies which are designed to restrict the claim that retired people make on society. Their 'demands' are controlled by pensions, emphasis on leisure, and by stressing the contributions they can make to caring and supportive roles. Thus as women near retirement age they are further restricted by the impositions of controls which do not address their realities, ie inadequate pension, nor increase in leisure, and the reimposition of a caring role [Phillipson 1983 p.134].

CONCLUSION

In this case study of the United Kingdom, we saw that in the past, retirement age policies have virtually excluded women. We have been peripheral, affected by association and implication, but not by definition. However in this later period a number of developments militated to change this. There were worsening economic conditions; rising unemployment; an increasing awareness of the future impact of population ageing; increasing pressure by unions for early retirement provisions; and international pressures and influences as the United Kingdom weakened in position of global power and came under the rubric of the EEC. Women were also becoming a force with awareness of their own rights: even more were working; more older women were

working; fewer remained solely in traditional roles in the home. This impacted on the number of jobs available in the workforce and the availability of care givers. All of these developments not only created a need to re-evaluate the social security system and retirement age policies. They provided the opportunity to a government with an ideology committed to privatization, individual responsibility and patriarchy, to restructure the social services and use them as a vehicle to further institutionalize that ideology. All of this further disadvantages older women, already disadvantaged due to past inequalities.

The cost of social security for the elderly, long seen as a burden, was named a crisis, enabling the government to address the issue, generate support to legitimize changes and neutralize their actions. These actions were part of an interactive process between tinkering with pensions and manipulations of the retirement age.

I demonstrated that the re-evaluation of the social security system, as previously, used the male worker as the norm on which to base analyses and policies. Nothing was gender neutral: there was discrimination, even though as I demonstrated before, women work, age and retire. However a major and disturbing element had appeared in the rationale: women were being blamed for a number of the problems of the cost of the social security system. Some of this centred around the number of women who are in that group seen as a

'burden'; others around the number of women working, which was seen as contributing to the poverty of older men. It was said that there was 'over provision' in favour of women; still more suggested that pension provisions discriminate against men. Yet, as I demonstrated, when the realities of women's lives were considered, the discrimination seen was against women.

In their efforts to restructure the social security systems, the government sent out contradictory messages. On one hand there is the JRS which encourages early retirement, a move generally suggested to be incompatible with population ageing and contrary to international recommendations. This occurred even though there was a 'crisis' in support of an ageing population! On the other hand there are increments to the basic pension if people remain economically active and defer receipt of their pension, thus encouraging later retirement. As part of an effort to reduce Governmental responsibility for the elderly and place this more and more on the individual, it has encouraged the use of private savings and occupational pensions. All of these elements advantage men more than women.

Another major element in the retirement age debate centred around the age differential. A number of groups argued that this discriminated against men in favour of women, and used it as a vehicle to try to reduce the

retirement age of men. However I demonstrated that the age differential does discriminate, but against women! Furthermore, many women would in fact benefit from a higher retirement age. Because of these findings, it was necessary to question whether there was another agenda to the persistent retirement age differential! Another part of the government's move towards privatization, and withdrawal of responsibility for dependents in society, has been a renewed emphasis on the family, that is women, as the locus of care for the elderly. The lower retirement age for women assures a steady supply of care givers at or near retirement age. Further, it removes women from the workforce; re-establishes them in their traditional prescribed place in the home; and maintains the traditional gender roles, division of labour and the status quo.

Thus whilst this has been a time when women have become as important to the policies as the policies are to women, the policies remain inequitable.

CONCLUSION

I argue in this thesis that not only are retirement age policies important to women but that women are important to the policies. Women work, age, retire and are poor, yet the policies are exclusionary, inaccurate and inequitable to women. They do not reflect the realities of women's lives as active participants and contributors within the social and economic structures. Further, it was revealed that the exclusion, and thus the inaccuracies and inequalities, are part of the discrimination and oppression women experience throughout our lives both in and out of the workforce.

Starting this analysis from the standpoint of women, we saw that retirement age policies are problematic. Policies do not develop on their own: they are the result of interactive involvement between the dominant ideology and empirical observation within the surrounding social and economic milieu. Thus when I looked behind retirement age policies, to the theoretical concepts and perspectives of analysis which have contributed to the construct of retirement, it was found that neither the micro nor the macro levels of analysis reflect the realities of women's lives. Micro level theories, which emphasize the individual approach to retirement, are seen to be based on ageist and androcentric assumptions of who workers are, the importance of work to them, traditional gender roles, and the division of labour; all of which place less importance on the female

as a worker and retiree. These assumptions reflect the biases of researchers and theoreticians who guide policy makers in the assessments of the potential effects of policies and policy formulation. Thus the assumptions effectively exclude the reality of women's lives as workers and retirees.

Macro level theories and perspectives of analysis emphasize the societal, structural approach to retirement. It is seen that retirement changed from being a matter of individual choice to, as Walker argues, a socially constructed state of dependency at a specific chronological age, which perpetuates the cycle of dependency of women on men. This change was socially constructed in response to industrialization and attendant economic changes. Ideas about women and retirement were formulated within the dominant ageist and androcentric ideologies of the ruling apparatus. We saw, as Smith explains, a mode of ruling which involves moving from the particular, changing the lived experiences into the general and abstract. In the evolution of the theories and perspectives of analysis, women's experiences, the realities of our lives, our participation in the workplace, and the value of our work have been excluded. It was apparent that this was not only the result of expectations of the worker being male, but also of the pre-existing inequalities of Patriarchy which resulted in inequalities in the workforce.

Retirement age policies address many aspects of retirement including pensions, mandatory retirement, early retirement and flexible retirement. Within these we saw that the age of retirement itself was an important element at the micro and macro levels of analysis. Further, it was even more relevant to women than to men because of womens' work histories, expected longevity and poverty. Women would thus benefit from a higher retirement age, yet the trend is towards earlier retirement, a move generally seen as incompatible with population ageing and which further disadvantages older women. These retirement age policies have been influenced by retirement theories and perspectives, and like them are ageist and androcentric, yet are generalized to all. They have excluded women from the outset and continue to do so, but they have been developed in such a way that knowledge of this exclusionary process is hidden. It is shown in this thesis that retirement age policies are not of, nor for women, although women are detrimentally affected by them. We have been peripheral; affected by association and implication, not by definition.

Retirement age policies have been seen to be about much more than retirement and ageing. They are unemployment policies which influence access to the labour force and selectively enforce retirement on the elderly. They are economic policies which seek to reduce government expenditures by moving the responsibility for retirement

income to the individual. Although ostensibly to decrease poverty and increase self worth, retirement age policies in fact act as a means of maintaining the status quo and the inherent inequalities by control, coercion and legitimization. Organized within the extralocal sphere of activity, these policies regulate movement back to the local sphere of activity, impinging on and regulating that sphere and reinforcing women's subordination. They also return women to traditional roles, and the existing division of labour, power, class, race and gender, and the inherent inequalities; and as was demonstrated in Chapter Six, they return women to the home where they provide a ready pool of caregivers.

Retirement and industrialization did not evolve separately. Rather, ageism emerged in interaction with changes in the labour market, in economic philosophies, and in the organization of industry. All these changes resulted in the exclusion of the older worker. Androcentrism in the ruling apparatus caused the exclusion of the female older worker in any government interventions instituted to address the plights of older workers. This ageist and ethnocentric perspective, and the negative impact on older women over two centuries, is demonstrated clearly in the case study of the United Kingdom.

In the United Kingdom, the industrial revolution saw retirement policies developed by employers for economic

reasons rather than due to the detrimental effects of chronological age. As a result, retirement became synonymous with forced unemployment and increased poverty for the elderly. During the twentieth century, government policies ostensibly aimed at relieving the poverty of the older worker were introduced, but as was seen in comparing the results of the social studies of Booth (1887) and Townsend (1968) in Chapter Five, they failed. Although eighty years and the implementation of government policies separated the two studies, their findings on the poverty of the elderly were similar. These policies did however succeed in legitimizing the unemployment of older workers, the dependency of the elderly, and the institutionalization of retirement. The policies were based on the view of the male worker as the norm and assumed the female's role to be in the home. Consequently legislation that did consider women, such as the lowering of women's retirement age in 1940, reinforced these traditional divisions. This was primarily because whilst industrialization had created many changes, the pre-existing ideology of Patriarchy had not changed. Indeed Patriarchy is fundamental to understanding women and retirement. In the later twentieth century, many theories of retirement also evolved in interaction with, and often in response to, retirement policies and perspectives. These theories, which were developed by the same male ruling apparatus which conceived the policies, were androcentric

and ageist, and again excluded women. As has been shown in the case study, this interactive process of the evolution of retirement policies and retirement theories and perspectives, has been to the detriment of women and continues to be so.

Retirement is seen conventionally as benign, classless, apolitical and genderless; but it is not. It is part of the national political economy. Retirement is in fact a political device used to address economic and social functions of society imposed by one group on another. Yet this imposition is seldom challenged; partly because of ageism which allows age discrimination, partly because of the internalization of retirement as a right, and partly because of the provision of pension as a reward for past labours. Retirement is a construct of the ruling apparatus which takes the particular lived experience of the individual, changes it into the abstract, and generalizes it to all. The realities of the individual are thus hidden, but in such a way that we are unaware of this process and we believe we are spoken for. As was demonstrated by the lack of response to the survey, this exclusion has been hidden from women.

The situation of the older worker and of women, as demonstrated in the case study of the United Kingdom, probably can be generalized to other countries, as in general they share some aspects of the circumstances in the

United Kingdom. The situation of older worker can be generalized not only to other economically developed countries but also to the third world where many countries are now becoming industrialized, and where the elderly are experiencing many of the problems endured by the elderly in the United Kingdom in the nineteenth century. The ILO, in May 1982, observed,

"Ageing workers see their livelihoods threatened and find it more difficult to find and hold jobs as long term restructuring of the economy rapidly diminishes the importance of the very sectors where most of them are employed, such as agriculture, artisan trades and small industries. In addition, the education, training, knowledge and experience of older workers are being made obsolete by technological progress and the transformation of jobs and methods of work."

[May 1982, p.5]

The situation of women in other countries is also seen to parallel the United Kingdom. In every case women earn less than men, they live longer, their pensions are less, they have unequal access to pensions, and they have unequal access to resources such as education and training; thus the retirement age policies are exclusionary, inaccurate and inequitable to women. At a recent conference Carmelo Mesa-Laga, professor of economics and Latin American Studies, said,

'For many Women at midlife and beyond, the concept of 'retirement from work' is, and will continue to be elusive

since, officially, they have never
'worked'."

[1989 p.4]¹

This thesis shows how retirement age theories and policies are exclusionary to women. But equally as important I have shown that, although women do work and retire, the knowledge of women's exclusion from the theories and the policies was hidden, and remains hidden. In other words, in the process of excluding women, the fact of this exclusion is hidden from women, thus perpetuating the cycle of exclusion. It is important to recognize this fact, because until it is visible, it cannot be addressed and corrected.

RECOMMENDATIONS

There are a number of initiatives which can be developed and implemented in order to correct and prevent the exclusion and the poverty of older women:

- a) The government must initiate education programmes. We need education for women, especially in the area of economics. We must raise the awareness of young women regarding the importance of economic planning to

¹ As with the elderly, the position of women in the economically developing countries has many similarities with women in the United Kingdom as it developed economically. Examples are the increase in factories, 'sweat trades', and the lack of recognition of the economic contribution of these women in the informal sector. For more on this area, see Network News, Vol.4, No.2, Fall/Winter 1989.

prepare them for the reality of the necessity for self support.

- b) There is a need for education that ageing is a normal part of the life cycle. This will help to create a more positive attitude towards old age. Accepting that old age is normal and adopting a more positive attitude will help one to prepare for it.
- c) Gender based policies, such as Mandatory retirement for men only, would work like affirmative action. However this by itself would only be one element of a solution, for gender based policies alone are not adequate to help women.
- d) Also needed are larger social and economic changes, as well as the aforementioned changes in education. The poverty of older women will only be decreased by long term strategies that address all of the economic circumstances which affect women throughout their life span.
- e) Concomitant with this is the necessity to focus on the person, not the pension. We need to look at policy development in the broad perspective of social policy and social framework and keep in mind womens' changing roles.
- f) It is necessary to remove the sex discrimination from the existing policies and from the implementation of the policies. As Sommers says, "Sex discrimination in

employment begets sex discrimination in retirement" [1975 p.270]. It is necessary to raise the awareness of policy makers to the gender blindness in the policies.

- g) Actions must be taken so that women are thought of as part of the permanent labour force, rather than as marginal workers. Examples are: equal access to pensions for women in work; pensions for jobs in which women are traditionally employed; equal pay for work of equal value; and an increase in the number of women in positions of power and authority.

FURTHER RESEARCH

There are a number of areas where further research is required to address the issue of women and retirement age policies which are beyond the scope of this thesis. A comparative case study of retirement age policies and their implementation in other countries would complement the case study of the United Kingdom which was presented here. It is also necessary to examine how economic development and the institutionalization of retirement affects the position of elderly women. In this thesis, we saw that women are excluded from the concept of retirement by definition. To explore and define this important concept is in itself another thesis. Finally, Qualitative studies of how women feel about retirement and the policies are required in order

to effectively and accurately construct new and more equitable retirement age policies which include women.

* * *

I end this thesis with a quote from Clara Colbett's analysis of women's work in Charles Booth's social survey of 1887. Although I would generalize this to all women, it is still, sadly, applicable a hundred years later.

"The position of married women can only be affected through the better education of the child, the training of the girl, and through everything that tends to raise the man morally and industrially."

[Clara E. Colbett 1893 p.13]

APPENDIX 1

INTERNATIONAL RETIREMENT AGE SURVEY

METHOD

In October 1987, I implemented a survey to obtain information on retirement policies in fifty-two countries (Table A1-1). The countries were selected because they had actively taken part in a discussion on, and responded to, a report on "Older Workers: Work and Retirement" which took place at the 65th Session of the International Labour Conference in 1979. Thus I felt that 'Retirement' was an issue for these countries. The survey consisted of two parts. One was a letter (Appendix 2) requesting information from government agencies regarding the policies, rationale for implementation, assessment of the policies, planned changes and some demographic features of the elderly. Where possible government agencies responsible for women were the ones contacted, as I felt that this would increase the probability of a response given the centrality of women in my enquiry.

The second part consisted of a letter to women or non-governmental women's organizations, asking their opinions on the retirement policies in place in their country, whether they felt they were equitable, rationale for their views, and what changes they would like to see implemented. Women were sent letters (Appendix 3) in forty of the fifty-two countries (Table A1-1). These were chosen because of

availability of addresses and the potential relevancy of the issue to them.

In some countries more than one government agency or women's group were sent letters; totalling one hundred and sixteen. Phone calls were made to seven women's groups in Canada with a follow up letter to two; and three in the United States with a follow up letter to one.

RESULTS

Government agencies responded in some form from 24 of the 52 countries. Some forwarded the letter to a more appropriate agency; some sent information in the language of their country, others sent cover notes with information and publications; only three attempted to specifically provide the information requested in the letter. Those were Denmark, Ireland, and Seychelles.

Women or women's groups responded in some form from 17 of the 40 countries. Some sent information, others letters expressing regret at being unable to help. Four attempted to answer the questions posed in the letter. They were from China, Canada and two from Turkey. Only the two from Turkey passed comment on the equity for women of the retirement age policies in their country.

In the last fifteen years Turkey has undergone a number of changes in their retirement age policies. In 1975 the employment period required for retirement was reduced from

25 to 20 years for women. However it was seen as encouraging many young and efficient women to retire. In order to prevent this loss a new decree was passed in 1983, enforcing an age limit before they are entitled to retire. One of the respondents suggested that this also addressed discrimination in hiring, as employers preferred to hire men who would not be eligible to retire after a total employment of 20 years. This age limit was increased at some time to 50 and 55 respectively, and in 1986 it was again increased to 55 and 60. These increases were seen by both respondents as justified and in favour of women, enabling them to work longer. However it was also believed that these increases were made in order to reduce the burden of pensions on the national budget.

TABLE A1-1

**Countries Selected for 1987 Survey by Government Agencies
and Women's Groups Contacted and Responses**

COUNTRY	GOVERNMENT 2) AGENCY CONTACTED & RESPONSES	WOMEN'S 2) GROUP CONTACTED & RESPONSES
=====		
Argentina		
Australia	a,e	d
Austria	b	x
Bangladesh		
Brazil	a,b ¹⁾	
Bulgaria		
Canada	b	a
China	d	a
Columbia	d	d
Cuba		
Czechoslovakia		
Denmark	a,b	b,e
England	b	
Federal Republic of Germany		d
Finland	d	
France	b ¹⁾ ,a,e	b ¹⁾
German Democratic Republic	b	b
Honduras		
Hungary		x
Iceland	a	x
India		
Iraq		
Ireland	a,b	a,b
Israel	b	x
Italy		
Japan	b	
Jordan		
Kenya		
Korea		
Lebanon		
Luxembourg	a,e	x
Malaysia	a,e	x
Mexico		a
Morocco	b	x
Netherlands	b	a,b
New Zealand	b	
Norway	b	a
Philippines		
Poland		

TABLE A1-1 (continued)

Portugal	b ¹)	
Romania		x
Seychelles	a, b	x
Spain	b ¹)	b ¹)
Sri Lanka		a
Sweden	b	a, b
Switzerland	b ¹)	x
Tunisia		x
Turkey	b	a
Yugoslavia		
U.S.A.	b	
U.S.S.R.	b ¹)	a, b

KEY:

- x letter not sent as no address was available
- a letter received
- b information received
- b¹) in language of country
- d letter returned unanswered
- e no reply from new address suggested
- 2) Unless otherwise stated, Government agencies and women's groups were contacted in all countries.

APPENDIX 2

LETTER TO GOVERNMENT AGENCIES

Valerie Mildenberger
School of Social Work
Carleton University
Colonel By Drive
Ottawa, Ontario
Canada K1S 5B6

October 18, 1987

Dear Madam;

I am a student at Carleton University working on my Master's degree in Social Administration Policy. I am doing a thesis on 'Retirement Policies and Women: An International Perspective'. As part of my research I am writing to Government officials responsible for women's affairs in a number of countries for information regarding the retirement policies their country has adopted. I would appreciate your contribution to this work which I believe is important in view of the increasing number of elderly throughout the world; the high percentage of women who make up these numbers, many of whom will be alone and poor; and the increasing number of women who work.

The information I require is:

1. Retirement policies which are in place in your country,
2. When these policies were instituted,
3. The reasons for the adoption of these specific policies,
4. Statistics on the elderly broken down by;
 - a) Age
 - b) Sex
 - c) Marital Status
 - d) Working or Non-working
 - e) Poor or Non-poor,
5. Whether the policies have been successful and the reasons for these assessments,
6. Any changes in these policies which are being considered and the reasons for the changes,
7. Whether the age when men and women can receive government pensions is the same as retirement age.

Any printed literature you have or further information you feel might be useful would be greatly appreciated. If you require any clarification or have any questions, please feel free to contact me at the above address, or phone (613) 592-9377.

Yours Sincerely

Valerie Mildenberger RN, BA

APPENDIX 3

LETTER TO WOMEN'S GROUPS

Valerie Mildenberger
School of Social Work
Carleton University
Colonel By Drive
Ottawa, Ontario
Canada K1S 5B6

October 18, 1987

Dear Madam;

I am a student at Carleton University working on my Master's degree in Social Administration Policy. I am doing a thesis on 'Retirement Policies and Women: An International Perspective'. As part of my research I am writing to Government officials of various countries for information regarding their retirement policies and for some statistical information regarding the elderly. Another component of my research is to gather information from non-government women's groups within those countries, to ascertain their perspective on the impact on women of their countries' retirement policies.

I would appreciate your contribution to this work which I believe is important in view of the increasing number of elderly throughout the world; the high percentage of women who make up these numbers, many of whom will be alone and poor; the increasing number of women officially working, and the relative invisibility of women in the literature on retirement.

The information I require is:

1. Retirement policies which are in place,
2. When these policies were instituted,
3. The reasons for the adoption of these specific policies,
4. How these policies have affected women differently from men,
5. Whether the policies have been successful and the reasons for these assessments, and
6. What changes, if any you would like to see made to these policies and the reasons.

Any further information you feel might be useful would be greatly appreciated. If you require any clarification or have any questions, please feel free to contact me at the above address, or phone (613) 592-9377.

Yours Sincerely

Valerie Mildenberger RN, BA

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