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Do women retire? : A feminist critique of the social construction of retirement

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Do Women Retire?

A feminist critique of the social construction of retirement.

by Pamela Weatherill

**A thesis submitted in partial fulfillment of the requirements for the
award of**

Bachelor of Social Science (Human Services) Honours

at the Faculty of Health and Human Sciences, Edith Cowan University.

Date of Submission: October 1994.

USE OF THESIS

The Use of Thesis statement is not included in this version of the thesis.

ABSTRACT

This research comes as a response to the paucity of discussion on women's experience of retirement. In consideration of the relationship between work and retirement, this study examines what a feminist perspective on women's experience of work can contribute to the androcentric conception of retirement. Women's experience of work is shaped by many forces, most particularly by the ideology of motherhood and the sexual division of labour. Together, these factors have ensured that women and men experience both paid and unpaid work in quantitatively and qualitatively different manners. While the construction of retirement has been around the largely male experience of fulltime, uninterrupted, paid work, women's experiences of work have been rendered invisible in much of the retirement discourse. By applying a feminist perspective on women's experience of work, this study has been able to explore the concept of retirement with women's experience of work and later life at the centre of the discussion. This was made possible through using a feminist review of literature on women and work and the construction of retirement. This study also uses case studies of older women to add to the discussion of the concept of retirement. This is a discussion which is particularly important for women, as they are the predominant survivors into retirement, and as they often experience paid and unpaid work - and thus retirement - differently from men. My personal research journal is included in this thesis in an attempt to show both the personal and public process of feminist research, and to give the reader an insight into the decisions I made during the research process.

DECLARATION

I certify that this thesis does not incorporate without acknowledgment any material previously submitted for a degree or diploma in any institution of higher education; and that to the best of my knowledge and belief it does not contain any material previously published or written by another person except where due reference is made in text.

Signature:

Date: 26 October 1994.

ACKNOWLEDGMENTS

I would like to thank the many people who have provided me with support and assistance, especially my peers and staff in the Department of Human Services. For the journey of this research I would like to thank Lekkie Hopkins and Dani Stehlik. 'Supervisors' is hardly an appropriate term for these women who have been rigorous in their critical comment, and supportive of my personal journey. These two women have provided me with a shining example of feminist research in action and have acted as mentors throughout this process. I would also like to thank both Ann Ingamells and Dr. Hyung-Shik Kim for supporting my early efforts in the area of women and retirement, and for convincing me I had the capability to do more. To my family, particularly Alan, Simon and Clare, I say thank you for your support as this study interrupted your busy lives.

I am aware that the following conceptualisation would not have been possible, if it were not for the many feminist scholars who have used feminist perspectives before me. In return, it is my hope that this work will move the discourse around retirement and the lives of older women along just a little further.

This research belongs to the women who so willingly shared their stories, thoughts and feelings with me. Without their input this research would lack all voice. In particular I would like to dedicate this thesis to my mother whose voice echoed in my ear throughout this process - "Women never retire!".

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CHAPTER ONE: BEGINNINGS ...

The idea for this research was conceived in anger and frustration. As part of an undergraduate project I was searching for resources on women and retirement and I found I had to look very hard to find very little. I could not understand why feminists who wrote so much on work, appeared to have forgotten the experiences of older women when they completed this work. I could not understand why gerontologists and social scientists treated women so passively (if at all) in retirement discourse. And so my search began.

I learnt that mass retirement from the paid workforce is a relatively new concept, and one which is integral to the social and economic organisation of industrialised societies (Atchley, 1976; Fennel, Phillipson & Evers, 1988; Graebner, 1980). Also integral to such societies is the performance of paid labour in the public sphere and unpaid labour in the private spheres of home and community. I considered then that there are two important social phenomena which have occurred in the wake of industrialisation: first, the formalising of the mass removal of older workers from the public workforce, to a life-phase structured around leisure; second the shift in perception of work and what women's role is in this work. Both these phenomena are found in Australian society, as well as in other Western-industrial societies such as in North America, Britain and West Germany.

I noted that Australia is currently witnessing raised awareness on issues related to retirement, as a result of the studies on the ageing of the Australian population (for example Australian Bureau of Statistics (ABS) Catalogue No. 3204.0, 1984; Kendig & McCallum, 1990). Particularly noticeable were the changes in aged income support. There is a significant shift occurring from Government aged pensions from general revenue, to more independent forms of support such as occupational superannuation (Fitzgerald, 1993; Foster, 1988; Howe, 1989). These changes included a major change in pension eligibility for women when the Federal Budget of 1993 announced the intention to raise the pensionable age for women from 60 to 65 (Dowling, 1993). The passing of legislation to support this proposal on June 30, 1994, occurred with minimal surrounding debate except for a late attempt by the Democrats to block the Bill in the Senate.

While there is abundant literature on ageing, in which retirement is placed as a sub-section, the literature documenting *women's* experience of retirement is minimal (Erdner & Guy, 1990; Fennel *et al*, 1988; Garner & Mercer, 1989; McPherson, 1990). This absence is significant for Australian women. Retirement is a life phase experienced by more women than men, as women are the predominant survivors into old age and make up the majority of those of retirement age (ABS Catalogue No. 4113.0, 1993; Kendig & McCallum, 1986).

The key to examining the void I felt came from a central principle of contemporary feminist scholarship. That is that women's experience has been rendered invisible by the androcentric construction of knowledge (Greer, 1971; Gunew, 1990;

McCarl Nielsen, 1990; Reinhartz, 1992; Rowland, 1988; Spender, 1983, 1985). I could see clearly then, that the construction of the concept of retirement has been androcentric and this is discussed further in chapter two. Contemporary feminist scholars have written on a range of social issues, and particularly on women and work. However there is little or no attention paid in Australia or elsewhere, to the social construction of retirement from a feminist perspective. It is my purpose in this study to raise awareness of the androcentric construction of retirement, and to explore how women's experiences of work and later life will contribute to the concept of retirement. I will do this by placing women's experience of retirement at the center of this research and bringing the voices of a few women forward. Fennel *et al* (1988, p. 104) call for the development of "a feminist social-gerontological theory ... to locate women's personal experiences of retirement in the wider social order". The absence of such a theory has meant that I have drawn from varied sources to enable exploration of both women's work experience and the construction of retirement.

There is an inextricable link between work and retirement, and it would be impossible to examine retirement without also looking at work. McPherson (1990, p. 382) argues that retirement "must be studied in relation to the work history of the individual". In support of this argument, this study aims to explore the qualitative nature of women's work experience to use this experience as a lens through which to view retirement discourse. It will raise awareness of the androcentric assumptions underpinning current retirement knowledge, and I hope it will also encourage human service policy makers to take into account the qualitatively different work and retirement experiences of women in Australian society.

My desire to explore retirement from a feminist perspective led me to use case studies of women to highlight the variation and similarities in women's experience of work and later life. To keep this study woman centred I talked with four older women who had experienced both work and older life. I cannot say they experienced retirement, because as you will see in chapter six, one of these women asked: "How do you consider yourself retired when you are still doing the same job today you were doing forty years ago?" (Bernice).

I also came to this research with a personal desire to experience what it is to be a feminist researcher. I have struggled in this process, to bring myself out of the male paradigm in academia which holds a strong influence over me. No where did this struggle become more apparent, than in my writing. I have struggled to bring my voice to this study, a voice which previously did not enter research that I conducted under the dominant paradigm. As a means to 'bring my voices together', and to indicate my world-view and personal reactions to feminist research, I have included excerpts from my journal in this thesis. This inclusion also highlights the subjective nature of research and the gap between the research process and the research outcome.

The question posed in this study is: What can a feminist perspective on women's experience of work in Australia contribute to the current construction of the concept of retirement? I explore this question through a number of pathways. These pathways are discussed in further detail in chapter three along with a discussion of what I consider to be the 'feminist perspective' of this study. In chapter three I focus on selected literature

to explore the varied work experience of Australian women. This discussion provides a lens through which I examine the current construction of retirement as an institutional process later in chapter four. In chapter five I introduce the voices of the women who so willingly shared their experience of work and later life. The discussion culminates in an exploration of retirement from a woman centred perspective and concludes by pointing to questions for future research.

Journal

December.

The launching was yesterday! Well, the official launching anyway... I had my first "supervisors meeting" (new jargon about to enter the family vocabulary). I am possibly the luckiest "supervisee" in the State! I am taking part in feminism in practice. I am working with two amazing women with great personal and professional qualities.

So where did all this start? Somehow it was an area of discomfort relating to the status of older women. I recall hearing my mother say, "A woman's work is never done" during my childhood. And sometime in later life I recall hearing her say, "women never retire". What then does retirement mean to women? It was as simple as that.

Already after one supervisors meeting, the topic is being refined. The intellectual ownership of this refinement is not mine alone. I am aware that I could not do this by myself.

I was wondering around Bi-Lo smiling and chatting to myself and a possible title came to me. "Towards a feminist reconstruction of retirement". It might need a short title first .. and use this as a subtitle.

It makes more sense if you see inside my head. This is a huge intellectual shift from my first attempts at framing a question. The early ones were

- *What is retirement?*
- *What is women's experience of this?*

Therefore what is retirement for women? Wow. What huge shifts keep happening in my head. It is all full of black holes. Here I go!

I begin feeling very lucky, very excited.

I'm gradually visualising this thesis in a more refined way. The new picture includes this:

- *The social construction of work*
- *Social construction of retirement*
- *Feminist theories on work*
- *Viewing the future construction of retirement in a manner which validates women's experience of work.*

This is no small order is it? Makes organising Christmas holidays a breeze.

PS Engine's kittens born yesterday. Black x 5!

Happy New Year!

The aim of this diary is to record the intellectual path of the thesis, and record how my daily and family life interacts with the thesis process. I also want to record what the process of feminist research is like.

At my first supervisors meeting we talked about Patti Lather's book style and Lekkie asked if maybe it would be appropriate for me in my thesis. I'm beginning to think it might be fun - but is it viable? Is it legitimate?

The 'thesis drawer' in the filing cabinet is already full! Probably an indication that the topic is too large I'll bet. I can't see how to contract it. I'm hanging out for my supervisors meeting, but also a bit wary because I haven't done very much reading. There goes my guilt levels!

I dare say I felt the dust on the cover of this diary when I picked it up. My baby Clare is a school girl! She is so confident about it all, I'm really proud of her. Simon likes his new teacher ... no more split classes this year!

I'm creating a good work schedule for myself. I get all my tidying up done before the kids go to school. Spend some time with them up at the school, then straight to the pool for my laps. I just know I need to be fit and healthy to get through the year ahead. When I get home I work with vengeance.

Supervisors meeting.

I did feel pushed this meeting. Pushed to start and pushed to reinvestigate where I am going with the research.

I wish I had have written in this diary when I first came out. I integrate my thoughts into my being before I realise it - so quickly.

I'm tutoring this semester and I have all my gear ready and the household in order for the year. By the middle of next week I will have to actually start writing. Why is it so scary?

Happy Valentines.

I was reading one of the rad feminists who was equating sex with work in marriage. In my relationship as a wife none of the relationship is work. Being a mother is a relationship, but somehow some of that is work.

I remember this feeling. Tired.

Supervisors meeting on Tuesday put a bomb under me. Hyung-Shik sat in for support, and guidance as the Masters Coordinator. My proposal needs to be at the Committee for May 2nd! My seminar for my proposal will be in April ... Help!

My methodology is fine up to a certain point (the lit review) then it feels like the Black Hole of Calcutta. I'm finding it useful to define what I'm NOT doing. Latest title is:

"Do Women Retire? A feminist critique of the social construction of retirement."
Thought of it on the freeway going to Joondalup.

CHAPTER TWO: THE RESEARCH PATH

This chapter continues to provide background to the study by examining the meaning I have placed on the term 'feminist perspective'. I then go on to discuss the three components of this research: feminist literature review; case studies; and research journal. The chapter concludes with discussion on the ethical considerations taken into account in the process of the research.

A Feminist Perspective

There are many feminist perspectives, and woman centred research, that is research *for* women not simply *on* women, is integral to them all (Gunew, 1990; Reinharz, 1992; Tong, 1993 Oakley, 1986; Reinharz, 1992; Westkott, 1990). Feminist epistemology has critical thought as its base, and feminists have challenged much traditional theory, particularly positivist social sciences based on *scientific* methods (Alcoff & Potter, 1993; McCarl Nielsen, 1990; Stanley & Wise, 1993). The positivist approach which many feminist social scientists challenge, is constructed around two major beliefs. First, that the social world is knowable in the same scientific manner that the natural world is knowable. Second, that this knowledge is obtained objectively with the aim to achieve absolute knowledge. Feminist scholarship in social science research frequently opposes these epistemological assumptions of positivist research.

Differences in viewpoint between feminist social scientists have led to what I consider artificial classification of feminists such as liberal, socialist, postmodern or radical. As a novice feminist I found it frustrating that I did not identify specifically with

any of these viewpoints. This has led me to discard readings which did not make sense considering my experience and to take from others which I could identify with, to form my understanding of social events and structures. The epistemological assumptions that I bring to this study are common across much feminist research and are based on two major understandings. The first major understanding is that the social construction of knowledge has been androcentric, and this was introduced in chapter one. The central argument of the *social construction of knowledge* is that the interrelation of societal factors creates the reality we accept as people within a given society (Berger & Luckman, 1966; Stark, 1977). Accordingly, knowledge is contained in a historic and social context. The understanding that knowledge is socially constructed then is based on the understanding that "knowledge is developed and transmitted and maintained in social situations" (Berger & Luckman 1966, p. 3). I found I agreed with feminists who argued that this social construction has been androcentric (Cameron, 1990; Reinhartz, 1992; Spender, 1985). The public construction of knowledge has largely excluded women, and as feminists argue, the perpetuation of this androcentric knowledge has been maintained through the silencing of women. The legitimisation and formalisation of knowledge have taken place in religious, legal and education systems, all of which have largely excluded women and woman centred studies (Gunew, 1990; Heckman, 1987; Oakley, 1986; Spender, 1985). Through using a feminist world-view, this research puts the experience of women central to the following discourse, while not denying the impact of class, race, economic situation or sexual orientation.

That research is value-laden is the second major belief I bring to this study. That people internalise their worlds to create their realities, is the basis of this belief. This

means that I reject the idea of any absolute perspective and endorse the notion of scholars such as Heckman (1987, p. 78) who claim that there is "a plurality of viewpoints". Building on the notion that knowledge is socially constructed, each perspective has its foundations in different (yet often shared) historic and social meanings. These different perspectives influence a researcher's observations and conclusions. My inclusion of a research journal for example, stems from this epistemological assumption that "enquiry for knowledge" is value-laden (Guba & Lincoln 1988, p. 82). I found feminist argument surrounding subjectivity to be inspiring, particularly that of Stanley and Wise (1983, p. 161) who claim "personhood cannot be left behind, cannot be left out of the research process". I tried hard in this study to avoid the danger of asserting what Oakley (1990, p. 25) refers to as "a more real form of abstracting truth", adopted by many feminist scholars, and acknowledge that truth is relative and not absolute. Consequently this paper draws on many different feminist perspectives to review the androcentric construction of the concept of retirement.

Feminist Literature Review as the Basis for Critique

Feminist scholars argue that a "[f]eminist literature review [will] both summarize the salient findings of pertinent studies and question the assumptions of the paradigm underlying the studies" (Reinharz 1992, p. 150; see also Cameron, 1990). My use of a feminist review of the literature on women's work experience and the construction of retirement aims to highlight emergent themes on the nexus between women's work experience and the notion of retirement. Reinharz (1992, p. 163) aptly calls the examination of the invisibility of women, "the sociology of the lack of knowledge". It

was a lack of knowledge on women and retirement which motivated me to continue with this research after the initial literature review.

There are two parts to this literature search. I initially concentrated on feminist perspectives of women and work, and included a description of Australian women's collective experience in the past century. While I claim this to be an Australian examination, specific differences in class, ethnicity and sexual orientation are largely missing because their experiences are so different from Anglo Australian women. This is possibly the major limitation of this study. My position as a 32 year old white, middle class, heterosexual, Naturalised Australian woman experiencing both paid and unpaid work, highly influenced the view of this research. While I recognise the unpaid labour of men and the current variation in paid employment between men, this remains a woman centred study, and the implications for human service practice and policy must be read in recognition of this. The literature reviewed was largely feminist scholarship on the meanings of work, but also included a number of studies that noted women's experience of work. This search included general feminist readings from areas such as epistemology to books based on women and work, journal articles, and Australian Bureau of Statistics (ABS) publications. The aim of this literature search and subsequent discussion, was to establish a framework from which to review the treatment of women's experience of work in retirement literature.

In the second part of the literature search I examined discussions which highlighted how retirement has been constructed and reviewed a number of studies on retirement. This search covered a broad range of retirement literature, including general

gerontological texts, journal articles, and Government publications. The search included newspaper coverage of current retirement issues in the past two years in the *West Australian*, *Financial Times* and *The Australian* newspapers.

I used literature held in University libraries within Western Australia, the State Reference Library and libraries of relevant Government Departments and non-Government agencies. Initial library searches included use of Austrom on the CD-ROM and the OPAC systems using the descriptors *retirement*, *women and work*, *older women and leisure* and *women and retirement*. The chapters, texts and journal articles selected for both parts of the literature search came through library searches and through referral from bibliographies of articles reviewed, restricted to publication dates between 1970 - 1994. I selected this period because it is significant to the context of this research, in a number of ways: firstly, there was an increase in the number of women participating in the paid workforce alongside raised awareness of women's unpaid work; secondly, there was an increase in the number of significant works and studies on retirement; and thirdly, the debate on the ageing population and subsequent retirement incomes' debate had gathered momentum. This period also allowed examination of the most current literature and recent print media.

Case Studies by Interview

The case study component of this research borrows from case study research and oral history, and was achieved through spending time with four women and conducting semi-structured interviews. The rationale for choosing case studies in this research, was to focus on the nexus of women's work experience and retirement as a construct, and

to highlight contrasts. Highlighting contrasting subjective experiences is a common use for case study research (Reinharz, 1992), as the depth of information gained in case study research lends itself to illustrating different experience, in some common context. The rich and subjective data generated by case study research can provide a key to themes for further exploration in a broader sense. The generalising that comes from this research is not to statistical populations, then, but to theoretical propositions (Burns, 1994).

Oral history is a category of case study where data is collected by interviewing individuals (Burns, 1994). The strength of oral history is that instead of researchers interpreting facts and written archives, oral history allows the researcher “the unique opportunity to ask people directly” (Anderson, Armitage, Jack & Wittner, 1990). I thought this to be particularly important in recording the histories of women, when I considered the absence of women’s voices in the past. Anderson’s *et al* (1990, p. 103) discussion on oral history claims that; “[b]y probing the meaning of the words women use to describe themselves and their experience, we can begin to employ an analysis of the social forces that affect their consciousness”. This supports my use of case study interviews which aimed to gain an understanding of how some women who have experienced a life time of both paid and unpaid work may view the concept of retirement. To gain a picture of each woman’s experience of work, dialogue regarding surrounding events in their lives was necessary to understand the *context* of this experience.

I chose semi-structured interviewing as a data gathering technique, due to its strength in allowing “free interaction between the researcher and interviewee” (Reinharz 1992, p. 18). The variety of information gained from the different women by using this technique allowed me, as the researcher, to expose the differences between the women interviewed. At the same time however, the themes for questions asked, or guiding comments in the interview remained similar in each case. Anderson *et al* (1990, p. 5) claim that; “[w]hen women speak for themselves, they reveal hidden realities; new experiences and new perspectives emerge that challenge the ‘truths’ of official accounts and cast doubt upon established theories”, the very aim that I had for each interview. As a woman interviewing women, my desire was to explore not just facts but feelings and attitudes as well. My high regard for the women interviewed has led me to include many of the women’s own words, in chapter five.

In case study research the idea of sampling has a different meaning than it has in quantitative research methods. Previous case studies have selected from chance encounters and volunteers usually based on some selection criteria, the choice being between three kinds of person - marginal, great or ordinary (Plummer, 1983). While this research aimed at gathering interpretations from ordinary women, I came across a dilemma of determining what could be considered ordinary. In the words of Plummer (1983, p. 89); “Almost everyone stands out of the ordinary on some dimension or other”, and this was certainly true of the women in these cases, although they all considered *themselves* ‘ordinary’ women. On the topic of selection, Burns (1994, p. 316) claims that “[o]ften the researcher does not have a person in mind but meets a person as they are exploring the topic who strikes them as a good subject on the basis of initial

conversation". This was certainly the situation in this research where all women were aware that I was exploring retirement as a topic, before my asking them to take part in the research. It was through personal networks that I selected these women, with the aim to illustrate disparity in experience within certain boundaries.

The criterion for selection was that all women would be between the ages of 65 and 75, the age in which society generally considers a person retired. All the women selected were Australian citizens, (although one was an immigrant), and have been married at some point in their life. Each woman self identified as middle-class when asked, and had considered themselves experiencing both paid and unpaid work. Chapter six describes these women in detail. Because of the time constraints of this research I interviewed four women, each selected for their disparity in life experience within the selection criteria.

The interviews were conducted in what Plummer (1983, p. 97) calls "a funnel": they begin with a broad question to each woman and slowly narrow down to specifics for clarification or exploration as the interview progresses. My initial question asked each woman to relate her experience of work in her life. As the interviews progressed, I asked for clarification or specific work related questions such as 'Did you experience any unpaid work?'. Once the women appeared to have completed telling me about their experience of work I would ask them: 'When did you retire', to begin exploration of the term 'retirement'. Most of the interviews concluded with the women telling me about their experience of later life and the place work had in their current life stage. All four women agreed to the taping of the interviews, and the interviews ended with a post-

interview session with each woman off-tape to explore their feelings about the interview *per se*. I sent transcripts of individual interviews to each woman for critical comment and to allow requests not to include information.

As a researcher I saw the aim of my participation being to facilitate answers that would allow me to give voice to the thoughts and feelings shared by the women I interviewed. I did grapple with the notion that my age meant that I was researching something without “familiarity with what that means to the participants themselves” (Plummer, 1983, p. 66). However, it became clear to me that my role was to give voice to otherwise unheard women, about the ways they view aspects of their lives. As experienced by Finch (1984), the unstructured nature of the interviews meant that they were more like an intimate conversation. This is a phenomenon which Reinharz (1992) claims is experienced by many feminist researchers.

Analysis of the interviews took place during the interviews, in transcribing the interviews, and after reading the transcripts. While reading the transcripts I also replayed the tapes, to ensure I did not miss nuances such as satirical comment for example. The coding of transcripts was replicated by a peer to ensure consistency. The coding revealed each woman’s experience of paid and unpaid work, as well as her personal definitions and experience of retirement and of later life.

Research Journal

The inclusion of ‘the researcher as a person’ has been the subject of much feminist discussion on methodology. Reinharz (1992) and Stanley and Wise (1993) also

call for rejection of the notion of positivist style objectivity to allow researchers to expose their personal perspectives to the reader. Patti Lather's discussion on objectivity, in which she explored Harding's argument that value-laden research enhances objectivity, was an inspiration to me. Lather (1990, p. 319) claims "'objectivity' means being aware and honest about how one's beliefs, values, and biases affect the research process". This is in direct opposition to the positivist view which claims objectivity as the aim of each researcher to ensure that findings and observation are not biased. I wished to create an understanding for the reader as to where my 'objectivity' lies. Thus, this study integrates a personal account of the process as well as the product of the research as journal extracts. Schniedewin (1983, p. 261) argues that "the greater the congruence between process and content, the *more* consistent and powerful students' learning can be". Reinharz (1992, p. 16), supports this in her claim that "[m]any feminists have written that 'finding one's voice' is a crucial process of their research and writing. During this phase the researcher understands a phenomenon *and* finds a way of communicating that understanding". This was my purpose in using this methodology. I came to the research with an appreciation of the value of integrating my voice within the research, but lacked the skills to do so after many years writing in a predominantly patriarchal positivist style.

There is much documentation of the use of journals for secondary research projects; however, including ones own journal is largely a feminist approach, and a technique that acknowledges the subjectivity of the research process. Judd, Smith and Kidder (1991, p. 292) support the general utility of journals in their claim that "the research use of personal documents can achieve for inner experiences such as beliefs and attitudes what observational techniques can achieve for overt behaviours". Reinharz

(1992, p. 231), in describing Susan Griffin's similar approach of writing in two voices identifies the patriarchal voice as "detached and disembodied", and the feminine voice as "using both emotion and cognition", thus creating "a conversation between two or more parts of the self". Clearly, the inclusion of journal entries highlights both the personal and the public domains of the research process. In this way, both the process and the product are foregrounded, and this in itself is "a feminist alternative to patriarchal thought" (Reinharz, 1992, p. 231). Rainer (1980, p. 267), in her discussion on journal writing, claims that re-reading journal entries "gives you a sense of the inner movement and continuity of your life behind the words, the river of self discovering its own path". In the tradition of much feminist research I have included myself as integral to the research. I have described the changes in my views as the researcher over the research period, as well as my thoughts, feelings and attitudes.

I have kept a journal since the first meeting with my research supervisors. I have included approximately 4000 words in this thesis, from the approximate 35,000 that were in the journal at the end of the research process. Entries included met a number of criteria. The first criterion was that the entries would provide insight to the path taken during the research and possibly also an insight on what affected decisions I made during the research. The second criterion was that the entries would not harm anyone mentioned, or break any promises of confidentiality to the women interviewed. The third criterion was that the entries would include an insight into my personal life without compromising my family or my privacy. And the fourth criterion was that the entries did not include reference to potential or actual markers of the thesis.

It was important to me that the journal was a part of the thesis as a whole, and not sitting alone in its own chapter. Thus the journal is presented in chronological order as a running dialogue at the end of each chapter, giving the reader a sense of both the formal recording of the research and the personal journey of the researcher. As these were experienced side-by-side as the researcher, they are presented side-by-side in this thesis.

I then brought together these three components of the research. I considered the discussion on women's experience of work, the social construction of retirement and information from the case studies to allow an exploration of the meanings of retirement for women. Much of this synthesis occurred during different stages of the research, and has been recorded in the concluding chapter alongside an outline of the areas of need for future research.

Ethical Considerations

All text read and/or referred to is accurately cited in the bibliography. The description of the women interviewed, including the use of pseudonyms, provides anonymity. I provided each woman with the transcript of her interview to ensure its accuracy, and to provide her with the opportunity to withdraw use of the interview in part or whole.

The journal was a concern ethically as it names various people in my life. I have shown these people the entries included in the final thesis, to ask for their permission for inclusion. I was aware at the time of the risk that in showing someone an entry I may

unintentionally do harm. Names have not been changed (the exception being the women interviewed), nor entries edited as it was important to me that the journal was in as original a state as possible. Entries were excluded if people did not return them, or they requested editing.

An ethical issue for all research is its potential to exploit its participants (Westkott 1990). It is for this reason that the thesis explores the means to provide research *for* women, not merely *about* women. This can be the outcome of any feminist research which has the potential to change oppressive social phenomena. Cook and Fonow (1990, p. 80) argue that feminist research is political in nature and "that knowledge must be elicited and analysed in a way that can be used by women to alter oppressive and exploitative conditions in their society." Research becomes *for* women when it is consciousness raising. Since an explicit aim of my research is to highlight the androcentric assumptions underlying the current construction of knowledge on retirement, it clearly falls into this category. I begin now by sharing the view I have collected of Australian women's experience of work.

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I took the kids away so I could work all weekend. There you go, WORK. I define this thesis as WORK. My head is going overtime defining and re-defining everything from the title to the methodology to the conceptual framework and even the definitions! I'm having trouble coming to grips with even using the word retirement anywhere. Particularly the title.

It's been good going to the research units just for the peer support. We are all nutting out our own journeys, and learning while we share our experiences. This peer discussion has become so valuable in what is sometimes feeling like a very lonely process.

There is a strong link between work and retirement; that is what I am exposing from a woman centred view. Sexual division of labour leading to a sexual division in retirement experience. The retirement incomes debate is an important one here. Not sure how yet.

Midnight, and I can't sleep. Tossed and turned since 10pm. New sub-title might be "A feminist exploration of the term retirement". I think I will interview ten baby boomers and ten older women and see what they say. Goes to show what a good toss can do.

So. I thought I had it all sorted out eh? Back to scratch again today. I got to my supervisors' meeting in Dani's room and she had morning tea there for us. Hot cross buns and coffee on lovely pink china plates. I asked her if all supervisors were like this and she just smiled and gave me a hug.

The supervisors meetings are becoming a place where I can be me. Say things out loud and not be worried about the quant/qual divisions I seem to battle with everywhere else. It frustrates the beans out of me that no matter what the qual books and lecturers say, feminist qualitative research is still not recognised as rigorous research practice. Well let me tell you, it would be a damn site easier to do some well thought out number crunching exercise, copying someone else's framework and writing it out.

Lekkie pointed out that I was trying to push my wish to do feminist research into a framework that doesn't do MY study justice. She wrote it out into a little vignette! I was trying to make my research valid out there in the positivist world of research.

My research can only be that. My research.... What I really want to do is to raise debate on the use of the word retirement. Dani advised me to concentrate on the conceptual work and leave out the interviews for now.

It is simply a look at retirement. Simply a look at where the women are hidden by the assumptions - an integral part to all human service practice.

I just wonder why no one else has done it before me. I doubt ... I doubt why I have the right to explore it.

... And guess what? I'm doing the Patti Lather bit. I will use quotes from my journal to trace the real process of the thinking. It will show how messy the real process of research is. It will record the process - disorder and all. It is so liberating to be being so honest. It will also include how hard it had been for me to struggle with feminist research in a different dominant paradigm.

I am also excited because I believe doing this as part of public research will actually make a small contribution to feminist methods theory.

I must remember this moment. It's almost mid-night and I'm waiting for the cookies to come out of the oven for the school cake stall tomorrow ... I wonder if the people who

buy them will feel the excitement. I have forgotten the tears of this afternoon's struggle already.

It's about keeping women at the centre.

I am really enjoying the feminist readings. There's so much that is new to me. I seem to pluck out the parts that validate my feelings or support the techniques I wish to use.

It's a shame the journal will look so orderly when it is all typed up. It will lose some of its reflection of my personal process. Messy! Writing it up at the end as a unified piece is actually an issue I will have to deal with. But then could you imagine handing in a beautifully bound thesis along with a set of pretty little books scribbled on in purple pen?

I'm wondering if I should write it up chronologically, or by themes Do I leave in spelling mistakes? Colloquialisms? How do I show all the diagrams and pictures I put in my journals? Every time I consider these sorts of issues I feel very alone. I can't be the first one.

CHAPTER THREE: AUSTRALIAN WOMEN AND WORK

In this chapter I explore Australian women's varied and dynamic experience of work. Firstly, I examine the meaning of work from a feminist perspective to highlight both paid and unpaid work. Secondly, using a historical-economic summary, I describe the shaping of Australian women's experience of work in both public and private spheres this century.

Defining Work

Work determines many aspects of human life, work being closely linked with class and economic status. Recent research has also highlighted the ways in which work also determines daily routines and relationships (Kahn-Hut, Daniels & Colvard, 1982), as well as our place in society and sense of self-identity (Fox & Lake, 1990; Graycar & Jamrozik, 1993; Kahn-Hut et al., 1982; Rowland, 1988; Sargent, 1993; Skevington & Baker, 1989; Probert, 1989). Fox and Lake (1990, p. 8) in their study on the Australian experience of work argue that work has "no universally accepted meaning", and that any meaning must be taken in the context of culture and time. Feminist scholars add to this claim by arguing that any definition of work must be seen in the context of gender because historically the treatment of women's experience of work has been different from men's experience. Probert (1989, p. 2) called for a confrontation with "the subjective significance of work", in her recognition that work for one person may be leisure for another.

Before the feminist challenge to the concept of work, it had been defined solely in male terms (Jaggar & Rothenberg, 1984; Lewenhak, 1980; Matthews, 1984; Saunders &

Evans, 1992; Tong, 1989). Feminists have argued that the conventional definition of work values the male experience of uninterrupted, full-time paid work (Probert, 1989; Rowland, 1988). Thus the definition of work has been related to productivity (away from the home) combined with payment for this productivity. This definition has been compounded by conventional economic definitions of work which also concentrate on payment for services or products in the public marketplace (Edwards, 1980; Matthews, 1984).

Redefining the qualitative nature of work and the recognition of unpaid labour as work have been major issues taken up by feminist scholars. Socialist feminists in particular have called for this recognition to include domestic labour (Johnson, 1990). Radical feminists have also taken issue with women's unpaid work, particularly on women's unpaid domestic labour in marriage and the often accompanied economic dependence of women upon men (Rowland & Klein, 1990). Baldock (1990) argues that unpaid work is not limited to domestic work but also includes volunteer work which is performed predominantly by women, particularly in human services. Defining paid work is relatively simple - the trading of any service or production of goods in the marketplace for payment. Defining unpaid work and its qualitative nature has proved to be more complex.

There are many facets of womens' unpaid domestic labour beyond the tangible activities such as cleaning. Ann Oakely's (1985 p. 182) study on housework in 1974 was the first to "conceptualize housework as work, rather than simply as an aspect of the feminine role in marriage". Oakley argues that for many women their housework is

combined with child rearing; the use of the word 'housewife' as synonymous with 'mother' is also an indicator of this. Supporting family needs is the center of women's unpaid domestic work if they have children. This experience is influenced by the market need for workers (in rearing the next generation and supporting a spouse working in the public workplace), and the markets' need to have goods consumed (Rowland, 1989).

Kahn-Hut et al. (1982) argue that unpaid domestic labour produces goods and services similar to those produced in paid public work. The difference is that the consumption of these goods and services is *within* the private sphere of the family rather than the public sphere. The overt services provided include shopping, cooking, cleaning and maintaining clothing for family members; less obvious services include the bearing and rearing of children and their cultural induction. In addition, some radical feminist authors define sexual intercourse as another service that married women provide. Rowland (1988, p. 125) claims that "[i]n the minds of many women the two become synonymous; labour includes sexual intercourse". As well as physical services, domestic work includes organising family commitments and provision of emotional support (Probert, 1989; Rowland, 1988; Rowland & Klein, 1990). Women's role as "emotional shock absorber and confidant" (Rowland 1988, p. 99), appears to be largely unrecognised except in some feminist discourse on work.

Baldock (1990), amongst other feminist authors, has argued that women's unpaid work often extends informally to volunteer work in the community and is most often associated with tasks these women already perform in their homes. Women extend their emotional support beyond immediate family, to care for extended family, friends or

community members who are ill, very young or frail aged. Carers provide this emotional support alongside physical work in their care.

Clearly, the qualitative nature of unpaid domestic work differs from paid work in a number of ways. The work itself is dynamic, changing with the number of members in the household, with the ages of any children and with the household economic status (Sharpe, 1984). Unpaid domestic work attracts neither pay, nor vacations, nor worker's compensation nor occupational superannuation, and carries with it little status. Obviously Australian society, like other Western Industrialised societies (Probert 1989) values paid work over unpaid work: as for paid workers there is a plethora of legislation concerning employment conditions, yet there are no Acts of Parliament to protect people performing unpaid labour in their own homes.

Forces at Work

Historical events, economics, ideology, technology and legislation all shape women's experience of work. Personal history, race, class, education, family and personal relationships also impact on each woman's experience of work. Examining the work experience of Australian women provides fuel to the argument that women should not be treated as a homogenous group in social and economic policy. The one factor which does affect all women's experience of work is the status of women's work in the sexual division of labour.

It appears that in traditional Aboriginal culture there was no 'payment' for work (Jacob 1991). The landing of women convicts in 1788 then, marks the beginning of

Australian womens' experience of paid work, when they were expected to assist in the establishment of the new colony (Ryan & Conlon, 1989). Wives of soldiers and civil servants were the forerunners of the unpaid women's labour force in the non-Aboriginal sense. They supervised household servants, performed domestic labour and participated in unpaid charity work as Australia's first human service workers. With the arrival of female factory workers came a source of unpaid labour for the men of the colonies. Free men could go to the factories to choose a wife (Saunders & Evans, 1992) to act as a domestic servant, farm hand, sexual companion, and bearer and rearer of their children. The unpaid work performed by Aboriginal and non-Aboriginal women was unrecognised and remains officially unrecognised, as since the 1891 census, the definition of work has been around activity which attracts wages (Matthews, 1984). There is still no recognition of women's unpaid work in any economic equations such as the Gross Domestic Product in Australia (Stehlik, 1993).

As Australia entered the twentieth century the major source of exports and mainstay of the economy was the agricultural and pastoral industry, which was fast being supported by growing mining, manufacturing, transport and communication industries. Australia entered this century as an industrialised nation with a capitalist economy (Matthews, 1984). Also clearly set at the beginning of this century, was the sexual division of labour in Australia. With the increase in factories came a decrease in economic activities occurring in the home which could be performed alongside, and fit in with, domestic and family work. Increasing industrialisation in the early twentieth century in Australia separated the public and private economies (Fox & Lake, 1990; Rowland, 1988), the world of family work insidiously becoming separated from public

work, and women's work concurrently being separated from men's work. New roles were created: men became breadwinners and women became their housewives and mothers to their children in the middle and upper classes (Kahn-Hut et al., 1982; Sokoloff, 1984). In working class families, women continued to find paid work to support the family.

The ideology underpinning women's inferior status in the sexual division of labour claimed women's dependence was largely due to their biological ability to bear children (Matthews, 1984; Probert, 1989). Middle and upper class men wanted to be able to 'support' their wives to 'protect' them from having to perform paid work, as a sign that they were not of the working class. Many women from the upper and emerging middle class expected (and were expected) to be dependent on their fathers and to do their 'apprenticeship' in domestic labour, often alongside paid work. Upon marriage these women would be dependent on their spouses and perform domestic work and bear and rear children. 'Work' was something men did outside the home for wages; women's unpaid labour at home remained invisible as work.

These ideologies are implicit in the early legislation regarding women and paid work. Although single, poor and childless women did work in the public workplace, their work was not equated to men's work. Since the Commonwealth Arbitration Court came into existence in 1904 (Ryan & Conlon, 1989), legislation on payment and conditions of paid work in Australia has continuously reflected the dominant ideology. In 1907 the President of the Commonwealth Arbitration Court, Mr. Justice Higgins, introduced a Living Wage. This act publicly aimed to reduce poverty by providing a

minimum wage for unskilled male labour: clearly, its basic assumption was that men were breadwinners, whether married or not. Implicit in this was women's economic dependence on men: hence women were viewed as economically dependent upon men, and thus women had no right to the Living Wage. Ryan and Conlon (1989, p. 91), claim that this act, known as the Harvester Judgement, was to bar "the progress of the women's pay rates for over half a century".

The classification of jobs as either men's jobs or women's jobs following the Harvester Judgement, was to ensure that women were not *used* as cheap labour (particularly over the employment of a male breadwinner). The payment of men's jobs at a higher rate (whether performed by men or women), while women's jobs attracted lower rates of pay (Matthews, 1984; Ryan & Conlon, 1989) was clearly discriminatory. While employers tried to have jobs classified as women's jobs to keep labour costs down, the growing trade union movement worked to protect the male breadwinners and fought for jobs to be classified as male. The belief that women were weaker due to their child bearing capacity, was seen to justify the protective legislation which stopped women from performing many heavy jobs and overtime (Matthews, 1984; Ryan & Conlon, 1989). Ironically, there have never been any Acts of Parliament to protect women from heavy work or long hours if they were working unpaid in the family home.

The reality for women participating in paid work was that they worked in gender segregated occupations as telephonists, typists, nurses, and shop assistants or as factory workers in light manufacturing industries, and always at low rates of pay. Women employed in the Commonwealth public service or certain other areas such as banking

were legally required to cease work in permanent positions upon marriage - a situation that remained until 1966 (Probert, 1989). Implicit in this legislation was the assumption that the men's sphere was the public workplace and that women would become unpaid domestic servants. So the expectation that women would work as unpaid domestic servants became entrenched in Australian society as in other countries.

Feminist scholars have argued that the ideology underpinning the Harvester Judgement was accompanied at the time by the growing ideology of motherhood. From the beginning of the 1900s there was a push to reduce infant mortality. In the early years of this century the medical profession - supported by upper and middle class women as volunteers in agencies - started "the education of mothers and the surveillance of their mothering" (Matthews 1984, p. 78). The setting up of infant health clinics was seen to assist women in their role as mothers and as potential mothers. In return for this assistance women were expected to produce children in perfect physical and psychological health. Mothers were seen to be at fault if children did not meet the new 'scientific' standards set by professionals; and as Matthews (1984, p. 79) highlights "since no child was ever perfect, mothering became, by definition, an impossible task". By the 1930s the mortality rate had decreased, and 'adequate mothering' was legislated for by Child Welfare Acts which *punished* mothers by removing their children. For many Aboriginal women the 'crime' that instigated the removal of their children was merely that the children were of mixed racial descent (Haebich, 1988). For non-Aboriginal women the central 'crime' was bearing a child outside marriage (Matthews, 1984). The ideology of motherhood placed women under increasing outside pressure to perform social duties and to raise their standards of cleanliness and take responsibility for the

emotional and psychological health of their children. The introduction of compulsory schooling also worked to keep women with school-aged children at home. The hours did not “fit with any other time pattern in society, certainly not with formal work hours” (Matthews 1984, p. 84). Schooling took over part of a mother’s role rearing children into society. Girls were prepared for their new standard role as mother and housewife as part of domestic science classes, while boys were encouraged to complete as many years formal schooling as possible to prepare themselves for the public workforce.

By World War Two the institution of motherhood and the role of housewife, a role that was “romanticised as both God-ordained and natural” (Saunders & Evans 1992, p. 178), were well entrenched in Australian society. Women were called upon to perform the jobs of men in the public workplace during both world wars, but especially in World War Two. During war time women were paid up to 90-100 % of men’s wage (Ryan & Conlon, 1989), and provided with workplace creche facilities for their children. However when the war was over, wages reverted to 75 % (Ryan & Conlon, 1989) and facilities such as creches were removed (Sargent, 1993). The flexible work hour arrangements instigated in war time (particularly part time work), were seen by some industries to be “equally convenient in peacetime” (Sharpe 1984, p. 216) and Australia witnessed a gradual growth in part time work.

During the first two decades after World War Two, economic developments conflicted with the prevailing ideologies keeping women in the home. The movement from primary to secondary and tertiary industries created a period of full employment in Australia. Employers were looking for labour and the Government responded by

increasing immigration. Women who experienced paid work during the war were pushing to re-enter or remain in paid work, while the dominant ideology post war was pushing for their return to 'home and hearth'. Industries that required the consumption of their goods, heralded women as the center of family and home life. Concurrently English psychologist John Bowlby started a new 'guilt trip' for mothers with a study concluding that to be healthy, young children need continual attention from their mothers. The study was based on institutionalised children, and although there is still no 'evidence' that the presence of working mothers will emotionally harm children (Probert, 1989; Shreve, 1987), the consequences of this study were far reaching.

As living standards increased in the 1950s and 1960s, home became a place of consumption rather than production (Probert, 1989). Women spent longer hours shopping as larger stores appeared in the cities and Australia saw the demise of the travelling greengrocer, milk deliverer and ice man. The ready availability of cheap pre-manufactured clothing and prepared food meant that women's domestic work changed form from the production of these goods to the consumption of these goods.

In the first half of this century much of women's work was *invisible* in the home. Boarding single people, making food, keeping accounts for family businesses and child care for example, were all jobs which many women did. After World War Two women still performed these or similar jobs, but their increased participation in the public workplace meant that their work became *visible*. For example, women keeping accounts for family businesses found work - now often part time - as book keepers, or mothers worked in day care centres looking after other people's children. With full employment

there was also an increase of women performing traditionally male jobs (Matthews, 1984) although the majority of women re-entered into female segregated positions (Kahn-Hut et al., 1982).

While technology reduced the time required to perform many home duties and the contraceptive pill allowed for more effective family planning, it was concurrent changes to work related legislation which facilitated the changed work experience for many Australian women. First came the fixing of a female basic wage in 1950, the first female basic wage in Australian Arbitration history (Matthews, 1984). However one of the most significant factors to change married women's work experience was the raising of the bar to married women retaining permanent positions in the Commonwealth Public Service and other industries in 1966 (Probert, 1989). Between 1966 and 1992 the total labour force participation of women rose from 29% to 53% (Australian Bureau of Statistics (ABS) Catalogue # 4113.0 1993, p. 118), and from 1966 until 1980 the number of married women working part-time increased by a massive 137.5% (Matthews, 1984).

Most women were in paid work before marriage, and women in occupations which allowed it, kept working until their first pregnancy. By the 1960s many middle class women were choosing to re-enter the public workforce after children reached school age, to join the working class and single women who had always been there (Probert, 1989). hooks (1984) argues that while for many women re-entering the public workplace was a sign of liberation, for poorer women quitting a job because a husband could afford to 'keep' them was a sign of freedom. The new wave of feminist ideology

in the 1970s was beginning to take effect, though it was not experienced in the same manner by all women. Liberal feminists in particular pushed for many work reforms. These reforms assisted married women in particular to remain in, or to re-enter, paid work; a phenomenon that was to affect “most economic, social and political aspects of society” (Graycar & Jamrozik 1993, p. 173). The qualitative and quantitative changes to women’s work experience were greater than those of men in the period post World War Two.

The Whitlam Labour Government (1972 - 1975) instituted a number of changes which altered women’s experience of work, particularly in relation to wages. Though the previous Liberal Coalition government had seen equal pay for work of equal value legislated for by the Commonwealth Conciliation and Arbitration Commission in 1969 (ABS Catalogue #4113.0, 1993), most women remained segregated into female occupations that continued to attract lower pays. In 1972 the Commonwealth Conciliation and Arbitration Act changed the ‘male’ minimum wage to ‘adult’ minimum wage. This Act publicly ended the view of men as the sole breadwinners although the consciousness remained long after the legislative change (Ryan & Conlon, 1989). In 1973 Whitlam funded a Commonwealth childcare program (Ryan & Conlon, 1989), which facilitated the return to paid work for many women with young children.

After the dismissal of Whitlam in 1975, the States enacted Anti Discrimination and Equal Opportunity legislation to further break the barriers for women (Ryan & Conlon, 1989). The aim of these policies was to remedy past discriminatory practice and to make up for periods women spent out of paid work, as women were still poorly

represented in trades and high status positions.. The next Labour Government (Hawke 1983), legislated Federally with the Sex Discrimination Act of 1984 and the Affirmative Action (Equal Opportunity for Women) Act in 1986 (Ryan & Conlon, 1989). However the 1990s may be witnessing a backslide for women in the paid workforce with new Enterprise Bargaining and Work Based agreements.

In the 1970s, feminists lobbied to raise awareness of the value of housework with calls for wages for housework and for women in unpaid domestic work, and the 1976 Family Law Act recognised the value of housework in divorce cases (Ryan & Conlon, 1989). Current reforms include the Department of Social Security Home Child Care Allowance, introduced in May 1994. This allowance is paid to women whose personal (not family) income is less than \$250 per week and who remain at home to care for dependent children. This payment is one of the first to recognise that family income is not necessarily shared within a family unit although this recognition does not extend to the Australian Taxation Office which will be discontinuing dependant spouse rebates for partners (Butler, 1994).

Women at Work in the 1990s

In 1994 work is still generally defined as the production of goods and services in exchange for payment, however feminist debate has raised awareness of the contribution of unpaid work. Current debates surrounding employers providing family leave for workers, shows recognition for the dual role many parents perform as well as the role of many women who often care for older parents. What is the reality of work experience, both paid and unpaid, for women in Australia in the 1990s?

The ABS statistics of 1992 show that 52% of women work in some form of paid work as opposed to 74% of men (ABS Catalogue # 4113.0 1993, p. 119). The highest participation rates of women are amongst married women without children aged 15-35 (at 84%) and single women aged 15-24 (at 68%). These figures suggest that the absence of children is a factor affecting a women's likelihood of experiencing paid work (ABS Catalogue #4113.0 1993, p. 122). Women with children are more likely to be in paid work if they have a partner - with 60% of married women with children and 47% of single women with children participating in paid work. Most women with children are still interrupting their public careers for periods of child rearing.

Women's experience of paid work is more likely to be part-time or casual, and this is probably due to the expectation that women will take responsibility for unpaid domestic work. This belief continues to have an impact on their experience of paid work. Part-time work has increased dramatically since the end of World War Two. In 1992 when women were 42% of people in paid work, 75% of these women were working part-time (ABS Catalogue # 4113.0 1993, p. 123). Women working part-time are more likely to be women with children (ABS Catalogue # 4113.0, 1993).

The clustering of women in a small range of occupations still occurs despite twenty years of 'equal opportunity'. For example, in 1992, more than half of the women in paid work were employed either as clerks or salespeople and over 90% of people employed as nurses, typists and personal service workers were women. At the same time only four percent of tradespeople were women (ABS Catalogue #4113.0, 1993).

Overall, women are mostly employed in community services and wholesale and retail industries. This reflects the qualitative nature of women's unpaid work experience being translated into the public marketplace.

Despite equal pay legislation, overall women earn less money than men do, because of women's high participation in part-time work and work in low paid occupations. In 1992, 50% of women receiving some income, received less than \$10,000 (as did 22% of men) and only 9% of women earned more than \$30,000 (as did 33% of men) (ABS Catalogue # 4113.0, 1993). Even if only full-time employment is used as an indicator, women earned only 76% as much as men in 1992 (ABS Catalogue #4113.0, 1993). This reduced earning capacity possibly indicates the interrupted career path of women due to their participation in unpaid domestic work, particularly for women rearing children.

It appears that many women with children are experiencing both paid and unpaid work concurrently. In 1992, 38% of single women with children and 46% of married women with children were participating in paid work - particularly if their children were of school age (ABS Catalogue # 4113.0, 1993). This dual role requires extra balancing and causes extra tension for those women participating in both roles (Rowland, 1989) as they spend on average 19 % of their time on unpaid work as opposed to men's 11% (ABS Catalogue # 4113.0, 1993). This dual role has seen women interrupt their careers for periods of child bearing and rearing and choose part-time work over full-time work to fit in with family responsibilities. This is a phenomenon not generally translated to men (Bittman, 1991). Women not in the paid workforce are most likely to be

undertaking some form of unpaid domestic work, including child care. Women working both paid and unpaid, also often participate in volunteer work. A South Australian study showed that at 38%, women in part-time work had the highest participation rate in volunteer work (ABS Catalogue #4113.0, 1993).

To gain a picture of the unpaid work of women, the 1991 Time Use Study by Michael Bittman gives some insight to the qualitative nature of the work and shows that women 'have the major responsibility for the unpaid household work within families, such as providing childcare, cleaning, cooking and nurturing' (Bittman 1991, p. 1). This study showed that when women reduced their paid work, their unpaid work increased, while for men reducing paid work saw an increase in leisure (Bittman, 1991). Another factor increasing women's experience of unpaid work is marriage, with or without children, but particularly with pre-school children (Bittman, 1991).

It can be seen then, that many factors impact on Australian women's experience of work. In particular the ideology of motherhood and the sexual division of labour have led to women and men experiencing work in a different manner both qualitatively and quantitatively. It becomes evident, then, that the construction of the concept of retirement around the male experience of work, will render the experience of many women invisible.

For the remainder of this study I would like to use the definition of work coined by Brennan and Rosenzweig in their study on women and work *Toward a New Developmental Model* (1990, p. 528):

work is defined as any activity that results in the production of goods and services. Work may be performed in any number of private and public domains that make up the immediate environment of a [person].

This definition extends work into the private spheres of women and does not differentiate between paid and unpaid work. This is a factor I believe is necessary to decrease the difference in status between paid and unpaid work. This definition also encompasses the varied experiences of women in their work, an essential component to the coming discussion on retirement. In the remainder of this study, I will nominate whether work is paid or unpaid as it is relevant to the argument.

JOURNAL

After five million and one proposal drafts my research is still about the treatment of women in retirement literature. The methodology and conceptual framework are really tough going. It's amazing how so many people are there to help. I had the image of higher degree studies being really "closed shop", but that's not so. I'm finding people helpful and concerned and interested.

I've got a really useful file on the computer titled "rubbish.doc". When I sit down and throw things out, I put them in there just in case I need the ideas later. I'm too scared to delete things outright. My proposal is 6,500 words at the moment and the rubbish file had 7,000!

How quickly it happened. I didn't even notice it. It frightens me. The first time I researched my hunch about the lack of literature on women and retirement, what motivated - no drove me - was anger. Raw anger. I remember sobbing in Anne's office because I thought no one cared about older women. I remember the rawness of the emotions. Pure exhilaration when I found a study which actually cared; and involved sympathy when I listened to women at a retirement seminar.

Somehow this raw emotion has become displaced. Now the raw emotion relates to the process. Look at this journal! Full of emotion about the process, but none about the real issue. Its frightening how one can change.

I think I must always hold a vision of my mother with me. She is the product of social construction. A 1950s North American "Apple Pie" mom who has had her work, life and old age defined for her.

It's a hazy line where the proposal ends and the thesis begins. It's quite ridiculous really. Writing the proposal as if I hadn't started the research yet. Sometimes it all just feels like a great big game of chess, where the moves don't really make sense to the novice.

Hit me! Retirement is the window to old age. Women leave full-time paid work at 20 sometimes. Are they old?

I'm starting to visualise the seminar. Its like the end of a stage - frightening and exciting all at once. I'm off to a supervisors meeting now - who knows how I'll feel when I come out this time! I wonder what sort of supervisee they think I am?

I am really caught up in this feeling that it isn't legitimate research. I can imagine some rad feminist shouting at me "It's the dominant paradigm having a go at you"! Makes me laugh. I wonder how my feminist forebears got their support? Sometimes I can almost feel that collective wisdom from Aphra Ben to me, here, now. A powerful wave which supports and carries us all.

Yes there is life after the seminar! I was so flat afterwards. I guess it went OK, no one made any comments until the end which I found disconcerting. Ann made some really straight forward and critical comments, I was glad she was there. Someone pointed out the relationship between leisure and retirement. Ha ha! Talk about missing the bleeding obvious!

I'm going to have a good nights sleep now.

Sometimes I absolutely hate living in this time of changing paradigms but mostly it is exciting.

Feminist epistemology has helped me to recognise where my anger is regarding the absence of women in retirement research. It's not the absence, but the constructed absence which is disturbing, and which I feel the need to highlight.

Ethical issue: Exploitation of women as objects of knowledge. Big one. I can't stop reading - I must start to write sometime soon.

The idea of women's ways of knowing is very strong with me now. I first came to it with ignorance and reserve, and then in Lekkie's class today I could really understand it.

I haven't written about this because I was scared to make it real. Everything I write in here is real you see. I have a breast lump. Tests on Thursday. End.

Well its time for a new start. A fresh start. It feels so good. I got the all clear! Now its time to prepare for the exams.

I'm putting it all behind me straight away and having a huge party for my birthday. I just feel like I have isolated myself over the last months and its time to emerge before the final submerge. I'm excited about the party and very excited about the next stage of this thesis. Writing it! Dani has been in Queensland being interviewed for a job. I really don't want her to go. It will be a very important link missing for me.

People keep offering me their mothers! "Do mine", they say as though they want to hear their mothers stories. I feel like saying "Ask them yourselves". Maybe I should take my own advice.

Lekkie and Dani had a meeting with someone from the higher degrees committee who suggested I do some case studies. Dani steered me away from this idea earlier in the year, to focus on the conceptualisation, but I really always wanted to go out and interview. So I guess I am! I just feel a bit cross that now I have to re-do the methodology and I could have spent more time last semester looking at case study research instead of trying to work out what I was doing. That's life.

People ask me how the thesis is going and I just say "fine thanks". It is such a personal journey. I didn't know I would learn so much on my own.

Is it legitimate to interview my own mother? She is already so much of this thesis. It's her question I am trying to answer.

CHAPTER FOUR: THE CONSTRUCTION OF RETIREMENT IN AUSTRALIA

I begin this chapter with a short historical and economic overview of retirement in Australia. This chapter argues that the concept of retirement has been constructed around regular, full-time, paid work, a phenomenon that the previous chapter showed is not women's experience of work. This chapter then explores the relationship between retirement and the concepts of old age, leisure and work, from a woman-centred perspective, a perspective which is largely missing in sociological, gerontological and feminist discourse.

Retirement as a Twentieth Century Economic Construct

There are many layers to our understanding of any social phenomenon, and this is particularly true of retirement, which Atchley (1976, p. xi) describes as a "complex and evolving phenomena" in his sociological examination. The major historical components of the construction of retirement are: mass retirement from paid work as integral to capitalist economics; and the provision of alternative forms of income as a reward for a life of work, leading to a life of leisure (Graebner, 1980). It becomes clear then, that women's unpaid work is missing from this conceptualisation.

The concept of retiring from one's field of work is not new. It existed in pre-industrial societies in the form of parents handing their farms, businesses, or households to children who would in turn look after their aged parents. The early factory workers and paid workers in other industries of the emerging capitalist economies did not retire

voluntarily without savings. Thus most of the working class remained in paid employment until ill health or death. The aged and the retired were likely to be from higher economic strata where health and living conditions were higher (Atchley, 1976; Phillipson, 1982).

Clearly, retirement as mass removal of older workers from *paid* employment, is a recent phenomenon, little more than a century old, and a product of industrial society (Atchley, 1976; Crandall, 1980; Fennell, Phillipson & Evers, 1988; Graebner, 1980; Minichiello, Alexander & Jones, 1992). The concept of retirement was first introduced by Chancellor Bismark in Germany in 1884 during a time when the German Capitalist economy was growing with industrialisation (Carlsen, 1991; Friedan, 1994). With industrialisation came an economic surplus, accompanied by a raised standard of living and new technologies which together increased the chances of survival into old age. With the arrival of the assembly line and growth in factory work, the displacement of older workers through retirement became an accepted practice. By 1900 the resultant economy “was productive enough to support a sizeable number of adults without jobs” in most industrial nations (Atchley 1976, p.15). While Atchely made this comment to indicate a rationale for removing older workers from the workforce, one can also argue that this economic surplus also kept many women from the paid workforce. This occurred despite the fact that many individuals lived in poverty. Phillipson (1982) argues that it was the market, not workers, who pressured for formal retirement ages, a view also supported by Friedan (1994, p. 153) who argues that the history of retirement is “closely tied to economic trends”.

Graebner (1980), in his historical analysis, discusses retirement as integral to the capitalist organisation of the workforce as a means of “transferring work from one generation to another” (Graebner 1980, p. 13). The provision of pensions to older workers, meant that industry was able to open up positions for younger workers. This also provided a reduction in unemployment in depressed economies, and has been particularly beneficial in reducing unemployment statistics in depressed economies (Graebner, 1980). As nations devised systems of retirement, the public workplace concurrently decreased their demand for older workers. Older workers gradually became viewed as surplus and obsolete (Crandall, 1980; Fennell et al., 1988). Phillipson (1982) highlighted the phenomenon in Western Capitalist economics where the withdrawal of older workers in periods of depression occurs more quickly than other groups such as youth. Policy changes such as access to pensions supports this phenomenon. In periods of depression, older workers are encouraged to retire, while in times of full employment the workplace retains older workers (Donaldson, 1991; Phillipson, 1982).

The provision of an aged pension is the “primary agent” of the construction of retirement in economic and social terms (Graebner, 1980, p. 149). Australia formally accepted retirement in 1908 when it passed legislation for the Old Age and Invalid Pension, which provided a form of payment to selected older people as a means for survival into old age (Kewley, 1973). Occupational linked superannuation did exist as early as the last two decades of the 1800s for some employees in occupations such as banking. However superannuation was a condition of employment reserved for male employees.

Although a substantial history of retirement in Australia has not been written, it is clearly linked to the development of the Old Age Pension and associated policies. The latter two decades of the 1800s saw a boom in the ageing population as the immigrants from the 1850s Eastern States' Gold Rush period aged (Dixon, 1981; Unikoski, 1989). At this time the state and charitable organisations which provided institutional relief for 'deserving' poor and elderly were overcrowded and ineffective (Dickey, 1987; Dixon, 1981; Unikosky, 1989). Australia was also experiencing declining economic growth and rising unemployment at the same time (Foster, 1988). These factors combined to provide the impetus for the debate that led to the provision of the Old Aged Pension in 1908. This pension was provided at a flat rate to Australian residents of 'good' character, aged over 65, who could pass an assets test (Smith, 1988). Despite the promoters of the pension arguing that it was based on the ideology of reward for past work, in the early years the pension was regarded as a form of charity. In 1917 the Repatriation Act introduced a war service pension which was "Australia's first pension based on rights rather than needs" (Unikoski 1989, p. 8). The clause requiring a pension recipient to be of 'good character' was not repealed until 1974, although it had not been applied for years (Smith, 1988). While retirement can be viewed as age discrimination when it is so clearly linked with certain ages (55-65 in Australia), it was dressed up to workers as a reward for years of hard work. Australia's provision for retirement income from general financial reserves as opposed to contributory schemes is unusual amongst Western industrialised nations (Fuery, Huta, Gauntlett & Murray, 1988; Unikoski, 1989). As an equity measure, the payment of the age pension at a flat rate rather than an earnings-

related rate means it works to some degree to reduce economic differences upon retirement.

Retirement income policies are clearly economic and social tools. From its inception, the age pension has had many changes in eligibility criteria, most reflecting Australia's economic condition and degree of population ageing. For example, when the Depression of the 1930s was accompanied by a decreasing birth rate and increasing population ageing, pensions were decreased markedly for older people with non-pension incomes. Most significant in contemporary terms were the changes in the 1970s which had bi-partisan support. The removal of the means test for people over 70, and accompanied removal of assets testing in 1973 saw a rapid expansion in the numbers of people taking up the aged pension (Smith, 1988). The number of pensioners peaked in June 1983 at a time when Australia was experiencing a depressed economy, and research was highlighting the population ageing. Since that peak, Government policy has been effective in reducing the number of people eligible for the aged pension. This is largely due to changes in eligibility, and policies encouraging non-pension income through superannuation and accompanying tax concessions, property income, capital investments and taking of overseas pensions.

The only changes to the age eligibility of the pension occurred in 1910 and 1994, both being to change the age eligibility for women. The eligibility age for women was dropped from 65 to 60 in 1910, and this was reversed in June 1994. When the pension was introduced in 1908 the Government had promised to lower the eligibility age for the age pension as an act of 'chivalry' towards women, who were considered at this time to

be 'frail' workers. The change did not occur until 1910 however, because the Government could not afford the cost involved.¹ In 1994, the Government promoted this reversal as an equal opportunity issue when in fact it was as a result of the Government restricting spending on retirement incomes due to the fear of the cost of the ageing population. The lack of debate around both of these changes is noteworthy. The 1994 policy change had bi-partisan support from the time it was announced in the 1993 August Federal Budget, and was challenged only by the Democrats just before the legislation going to Senate (Markey, 1994). There was also little backlash from community groups, with only a small number of women's organisations commenting to the media: significant lobbying did not occur.

Retirement as a Social Construct

The process of retirement is related to two other social concepts of the twentieth century: these are old age, and leisure. As previously discussed, retirement is generally considered by policy makers as synonymous with the beginning of old age. Consequently retirement has a part in the construction of age (Covey, 1992; Erdner & Guy, 1990; Fennel et al., 1988; Foster, 1988; Friedan, 1994; Kaplan, 1989; Philipson, 1982; Wiles, 1987). Old age and retirement are both new phenomena, and products of the same century and the process of industrialisation, and both have been embraced as "distinct social and economic categor[ies]" (Phillipson 1988, p. 38).

The aged are more visible now than they have ever been. In 1908 when the pension eligibility age was set in Australia at 65, the life expectancy of women was 58.8

¹ During the course of this research I found no evidence to suggest any significant debate regarding this change in eligibility age, either in 1908 or 1910.

years and 55.2 years for men. Currently women's life expectancy is 80.3 years and men's is 74.4 (ABS Catalogue 4113.0 1993, p. 37). Hence, while in 1910 a man had a 50% chance of surviving to pension age and a woman had a 63% chance, in 1988 the chances were 75% and 91% respectively (Foster 1988, p. 69). This has resulted in an increase in the numbers of people whom we see reaching 'old age'.

Setting the superannuation withdrawal age to 55 "has the potential to further redefine retirement age downward" (Rosenman & Winocur 1994, p.9). Concurrently it is in danger of also reducing the entry into old age down to 55. It can be argued that there is currently a trend to early retirement (Foster, 1988), often due to retrenchment of older workers. Setting 55 as a standard age for superannuation withdrawal will probably work to keep down the retirement age of people with adequate superannuation cover. At the same time people in lower socio-economic groups will have no choice but to work (if they can find employment) until they are eligible for the pension at 65.

Phillipson (1982, p.16) highlighted the belief that "To be permanently retired still lacks the sense of legitimacy and purpose attached to the role of worker". This low status relates to perceptions of being productive or unproductive. Viewing old age as a period of dependency, has been somewhat socially constructed (Fennell, Phillipson, & Evers, 1988; Friedan, 1994; Phillipson, 1988), reflecting the societal belief that older people are unproductive. In pre-industrial times "no one thought of mandatory retirement because no one thought of the aged as anything but just as productive as younger people" (Graebner 1988, p. 11). Compulsory retirement policies (for women at

Prior to this century, beliefs about old age did not impact on work experience. Friedan argues that societal beliefs on age and retirement have constructed a "model of incapacity and decline" (Friedan 1994, p. 160). The view of the aged as being unproductive has been translated to also being an economic burden, as has been reflected in current retirement incomes policy in Australia. Since the ageing population debate began in the 1980s, public argument has raised the question: 'What are we going to do with all these old people'? This attitude is based on a belief that older citizens are making no contribution to society because it is not a visible economic one. This is an attitude not unlike that which is often displayed regarding women in unpaid work.

Age and life expectancy in themselves distinguish women's retirement period from men's, as women are the predominant survivors into old age particularly in the old-old groups over 75 (ABS Catalogue 4113.0, 1993; Foster, 1988; Minichiello, Alexander & Jones, 1992). Women spend around 22 years in 'retirement' age while men spend only 14 years, with most heterosexual women experiencing much of this without a partner due to divorce or widowhood. Retirement is currently a social experience which, if defined by age alone, is predominantly an experience of women. While retirement is equated with old age and lack of productivity, and retirement is defined as leaving paid work and not intending to work full-time again (such as in ABS studies), then women make up 93% of people who 'retired' from work prior to the age of 45 (ABS Catalogue 6238.0 1992, p. 33). Thus women who leave full-time careers to rear children or look

after older relatives and do not intend to be in paid work full-time again, are officially considered retired. With the strong links to old age, lack of productivity and invisibility of their work, these women's status in society becomes lowered further.

It is interesting that the leisure many people 'retire' to is as active as their previous paid work, and for many women their unpaid work remains qualitatively the same. This concept is highlighted by Bernice in chapter five. In Australian society leisure is the antithesis of work, leisure time often being seen as the reward for working. For example, days off and holidays where an individual has the freedom to use time at will, are given to enjoy leisure time away from paid work. Retirement, too, has been promoted as a period of leisure, a period deserved by workers after a lifetime of service. This concept of formal leisure time is a recent mass phenomenon not unlike retirement (Crandall, 1980), and is entrenched in Australian society. The 1992 Retirement Intentions study found that the most common reason given for early retirement was to experience more leisure time (ABS Catalogue 6238.0 1992, p. 3). Pre-industrial societies experienced leisure time around the rhythms of daily and seasonal life. They were not prescribed leisure times such as four weeks annual leave, but organised around seasonal events such as the end of harvest. While this is still the way many self-employed people and women in unpaid work experience their leisure time, we now have institutionalised leisure industries and an expectation of this leisure time, whether in the form of annual leave or as retirement. Leisure is sold to workers in workplace agreements and many economies depend on the leisure industry.

Considering retirement as a reward for a life of work "has always been a part of the conceptualization of the institution" (Graebner 1980, p. 269). This ideology was important to the institution of retirement, to enable it to be 'sold' to many workers who do not want to retire or did not feel they were financially ready to retire. While the previous discussion has made it clear that retirement exists because of the provision of alternative forms of income, it needs to be recognised that there was an ideology running alongside which claimed people have a right to have this income *and* the associated period of leisure in their lives. This is an ideology which is well entrenched amongst paid workers and is reflected in social and economic policy (Atchley, 1976).

Men and women experience leisure differently in all life stages, a factor highlighted by Bittman (1991) in his time-use study. This study showed that women in retired couples² were doing only two hours less unpaid work per week than women with children still at home. While the study showed that men in retired couples increased the time spent in unpaid work by 25%, it also showed that only 20% of this time supplemented their wife's work. Bittman (1991) also examined how time previously spent in paid work was used by each gender. He found that women spent more than half of this time in unpaid domestic work or in volunteer work in the community. Commenting on domestic work, Bittman (1991, p. 52-3) purported it was "clear that wives in retired couples bestow a disproportionate amount of unpaid labour upon their husbands". Combine this with women's emotional support (not equated as work in this study), and most women living with husbands in later years then are clearly not 'retired'

² Bittman considered a couple retired once one member of the couple were of statutory retirement age - this does not necessarily mean that the women were previously in paid work.

from their unpaid work - whether they were in the paid workforce previously or not. Concerning the argument that having a husband adds to the unpaid work performed by women of retirement age, the Bittman (1991) research showed that retired men living alone experienced an increase in unpaid work, while women living alone experienced a decrease.

In all life stages, men enjoyed more leisure time than women and women performed more unpaid work (Bittman, 1991). However the most remarkable finding in relation to leisure and unpaid work amongst retired couples to come from this study showed that "the highest average leisure time of any life stage, *regardless of gender*, is found among retired husbands" (Bittman 1991, p. 51). It is also noteworthy that retired women living alone experienced more leisure time than women at any other life stage (Bittman 1991). Bittman concluded his review of time-use and retired persons with the statement: "Consequently for women, retirement only becomes a time of bountiful leisure if they are not living with a man" (Bittman 1991, p. 55). Because of the relationship between retirement and leisure then, it is possible to claim that women 'retire' in a manner which is qualitatively and quantitatively different from the way men retire.

Where Have all the Women Gone?

Because retirement has been explored from a perspective which reflects the male experience of paid work, there exists a gap in the knowledge we have on women's experience of retirement from paid work (DeViney & O'Rand, 1988; Erdner & Guy, 1990; Friedan, 1994; Garner & Mercer, 1989; Hatch, 1992; Minichiello, Alexander &

Jones, 1992; Philipson, 1982; Szinovacz, 1980) and on the social situations of other older women (Minichiello, Alexander & Jones, 1992; Rosenman & Winocur, 1990). It was not until the 1950s that research on retirement emerged (Atchely, 1976; Graebner, 1980). The early research focussed on the white male experience of work (Logue, 1991), although researchers did include women in studies in the later decades. Those studies which included women's experience, largely did so in one of three forms: women's reaction to their husband's retirement from paid work; women's assumed easier adjustment to retirement due to their homemaker role continuing; and the impact of their unpaid work on their savings capacity for retirement (Friedan, 1993; Phillipson, 1982). Richardson and Kilty (1991, p. 151) claim that the few studies which do exist on gender differences in retirement are "contradictory and inconclusive". There is obviously a need for research which accurately reflects women's experiences.

A number of writers have discussed the lack of woman-centred research on retirement. The central theme of these scholars appears to be that women's experience of retirement has been missing because women were not *seen* to work, or their work was not seen to be important to the women as a role, or to the economy. Erdner and Guy (1990), for example, claim that the male focus is based on the assumption that women's identity is more related to her family role while the male identity is related to paid work. Simone de Beauvoir (1972) in her classic text *Old Age* was a feminist who also held this belief. These assumptions are based on the premise that women's family role is not considered work, a premise which most contemporary feminists do not hold. Szinovacz (1980, p. 15) claims that women and retirement has "not been considered a salient or social research issue", because of women's low labour force participation. This absence

of women from retirement literature is particularly discriminatory when we consider current demographics which show that the majority of the aged are women, more women receive the pension, and married women have increased participation in paid work.

Women who retire from paid work are often depicted as happily retiring to the role of 'housewife', despite the fact that research does not show this to be true (Szinovacz, 1980). Single, divorced and widowed women without dependent children do not retire to a homemaker role (Friedan, 1994). Riddick's (1980) study on life satisfaction showed that working women do not retire in order *to become* full-time housewives - yet the Bittman (1991) time-use study showed that this is often their experience. In the late 1980s women's different experience of paid work, (that is as often interrupted, part-time and segregated in low paid occupations), gradually became acknowledged in discussions on retirement incomes policies in Australia (Perry, 1988 for example). Discussion became particularly focussed on women when the Government examined possibilities for occupational superannuation (Foster, 1988; Howe, 1989), and recognised that women's combination of paid and unpaid work, and low superannuation membership left them in a lower financial status than it left men upon retirement and more likely to be dependent on the Government (Perry, 1988). The expectation that women's time in paid work would lengthen and their participation in higher paid jobs would rise fuelled the decision to raise the pension age for women.

Szinovacz's (1980) collection of research and comment papers on women and retirement was the first study which concentrated solely on the female experience of

retirement. It concluded that men and women do experience retirement from paid work differently due to socialisation and the subsequent different values placed on work roles. Much of the research in this collection has little relevance in 1990s Australia as this book was published 14 years ago and concentrated on the American experience of retirement. However during my research I did not encounter any other large scale studies or text which focussed on women and retirement so it was still interesting to note the conclusions of such a study and to relate them to the current Australian experience. Szinovacz (1980) claimed that men's and women's different experience of retirement also included a difference in terms of attitude *towards* retiring and retirement planning. This difference in attitude to retirement planning is probably the one which is most likely to have the most significant impact on individual women. Another American study of women aged 40-55 years of age by McKenna and Nickols (1988) found that there were a number of personal characteristics of women which retarded retirement planning; "fear of financial risk, lack of perceived control over chance, general unwillingness to take risks, lack of belief in control over one's life and anxiety about mathematics" (McKenna & Nickols 1988, p. 163). For women who are more likely than men to reach retirement age with fewer financial resources, these studies highlight the need for retirement planning which targets women directly (Weatherill, 1993) and stems from adequate woman-centred research on retirement.

The relationship between retirement and leisure in particular, highlights how men and women will experience retirement differently. By adding this to women's experience of work, it becomes clear that women may view retirement quite differently from the

way it has been constructed in the past. The next chapter shows how four older women describe their experience of work and retirement.

JOURNAL

Interview ideas. I don't want to be a clipboard freak with a list of questions. I want to know:

- *The different types of work the women have done.*
- *Are they retired?*
- *What events they think need to occur for them to be considered retired.*

Focussed, but unstructured. I might prompt about housework being unpaid work?.

The first interview is done! Great milestone. I thought I would wait until I had my lit reviews all finished and polished you know. Like the logical process of research. No Way! Why should this part of the process be cleaner than the rest.

It was great for me to interview someone I knew first. Mum was great of course. She was a bit nervous at first. Mum sat on Simon's bed with her back to the wall and her knees pulled up to her chest. I sat on the floor. It reminded me of two teenagers telling secrets! Especially when mum would get excited and wave her hands about.

I can see how each interview will be different as I build my skills and start to think in themes. This is so exciting.

I feel good about the chapter outlines after the last supervisors meeting. I'm keeping my women separate from the lit reviews. Giving them their own chapter. Leaving the best till last. Still not comfortable about how to write up that chapter though.

I have entered "learning by research".

Maybe some of the problems I have had are related to trying to fit super organised me around a process which is so messy! I can't believe I ever thought I could write the research from A to Z! I have little manilla folders with bits of paper scattered everywhere. Its quite fun! I thought it would feel disorganised (equate to BAD for me!). But no. So much more like a path of discovery.

Comment from Lekkie and Dani were amazing. Grammar, formatting, ideas and flow. No stone was left unturned.

Margaret was quite nervous about the interview. She said she was worried about it all day. I felt uncomfortable about that so I said she didn't have to and that it wouldn't upset me or anything if she didn't. Well! Off she went. She just launched into it like

she really did want to do it and next thing I knew I was switching on the tape so I didn't miss anything! It was so different from Mum's, partly because it wasn't Mum and I had to listen harder, but mainly because her whole focus was on her career or her relationship with William who died about six years ago. To her retirement was really cut and dried.

I interviewed June today. What fun! She's a great lady. She really has an opinion on everything. She reminisced so well, I hardly needed to prompt her; only to keep the conversation around work and retirement really. Margaret has taught me so much about the history of nursing in her story, Mum the history of the 1950s housewife and now June about the history of kindergarten teaching. I am so lucky. I have a real sense of the historical context now that was not alive for me in the readings. I am feeling and seeing first hand the impact of historical events and policy on personal lives. What a huge lesson to learn. Every policy maker should have to go through this process.

I keep picking the interviews to bits. I wish I had time to back for a second interview. The important part of the research to me at the moment is enjoying this process, the report seems so secondary. I wonder what it is in the lives of the women I'm interviewing? Hazel should be interesting. I can't wait till she is back from her holidays. I feel I need an emotional break - I can't sit through the interviews or transcribe them and be objective! Hell! Objective - What a joke.

Sharing with Lekkie about the connectedness I felt when interviewing, I realised how it is the connectedness in feminist research which makes it come alive. Makes it for women not on women. Feminist research is the collection of so many muted voices.

The women and work chapter has just come out of the messy stage. I have been excited to watch the themes emerge and to learn FOR MYSELF the impact of History, economics, ideology and technology on women's working lives. It is so different when you work something out for yourself.

I can't even break from this when I go shopping for birthday cards. I spent just as much time looking at retirement cards! The verses inside the cards were a cross between sympathy cards and bon voyage cards...

Just as I thought I was so clever, I realised I forgot the obvious controlling theme of legislation!

*I like the way that Jill Mathews incorporated the case studies in *Good and Mad Women*. I could feel and hear the women. I have been trying to analyse what it was she did so I can reproduce her style.*

I've been thinking how deep I need to go sometimes to find my voice. I think it disappeared when I was a very little girl. It is time for it to emerge again. To believe in myself. That's where my voice is - hidden under a blanket of disbelief.

CHAPTER FIVE: A QUALITATIVE REVIEW OF WOMEN'S WORK AND THEIR 'RETIREMENT'

This chapter brings alive the previous chapters' discussions of women's experience of work and the relevance of the term *retirement* to women's lives and echoes the descriptions in the previous chapters. The women's recollections of paid and unpaid work highlights the retirement-work and retirement-leisure relationship in a qualitative sense. It also provides an insight from four women into the many different ways women may consider retirement in the context of differing experience.

Case Study Overview

The four women interviewed ranged in age from 65-75 years; ages at which we have seen society generally consider a person retired. All the women had been married at some time, and are currently living in Western Australia as Australian citizens, and have experienced both paid and unpaid work. Here the similarities cease. Their stories highlight the qualitatively different experiences women have of work and retirement.

Bernice

Bernice (66) was born in Canada and immigrated to Australia twenty years ago with her husband and two of her four children. She experienced both paid and unpaid work before marriage, after which most of her work experience was unpaid. Bernice is currently living with her retired husband in a town south of Perth and is receiving the Aged Pension.

Hazel

Hazel (69) did not return to any form of paid work after marriage, but continued in unpaid work at home and in her local community. Hazel is currently living in a Perth suburb with her retired husband, and regularly cares for her grandchildren. Hazel has no income in her own right: however, she benefits from her husbands' government employee's superannuation.

Margaret

Margaret (70) continued both paid and unpaid work after marriage. She broke from her paid work as a nursing Sister for only five years while her two children were pre-schoolers, and again when her husband became ill eleven years ago. Margaret became a widow six years ago and is currently living alone in a Perth suburb, and receives income from her husband's superannuation and a partial Age Pension.

June

June (75) experienced both paid and unpaid work, prior to marriage at the age of 45. Upon marriage June continued with her career as a kindergarten teacher. June had no children and currently lives in her Perth home with a student border, and receives the Age Pension.

Unpaid Domestic Work

All four women did their 'apprenticeship' in unpaid domestic work while living with their parents. Margaret and June also worked full-time on their family farms both recall the experience of farm work and associated domestic duties as something they disliked:

I didn't like housework. I didn't like cleaning days and washing days and ironing days.... I knew I didn't want to end up staying on a farm all my life. Maybe if I had have met a farmer that might have made a different story Somehow I knew I wanted to do nursing. (Margaret)

All the women helped their mothers' with domestic work, and expected that this work would be a part of their lives. Hazel disliked also having to care for younger brothers and sisters:

...Being the oldest I spent more time than I cared to looking out for the others. I used to hate it and would often get out of it in really sneaky ways! It just wasn't fair on me, I didn't have time to play and be a child - I was either helping Mum, looking after the littlies, or doing my school work.

These women had different experiences and attitudes to the unpaid domestic work that they undertook in their marriages. June who did not marry until she was 45 and did not have children, had the least to say about home duties. She considered it to be work only for women "who were at home looking after their husbands and children". Margaret also had little to say about domestic work. In the early years of her marriage Margaret and her husband lived in Queensland where there was a post-war housing shortage:

...all we had was a back garage. You had to go out for all your meals, go and find a restaurant because there were no cooking facilities. All you had was the garage and a share bathroom. I never did any housework until we got a house when I was pregnant.

When Margaret talks about combining her housework with paid work after the children went to school, she describes it as a partnership:

William was good, I have to say that. If he was one of these fellows that sat down all the time it would have been different. By the time I got home [from night duty work] the kids had breakfast, the dishes were done and the beds were made. I could be in bed by 8 o'clock in the morning which was good. You've got to be organised. On my days off I would do the washing and ironing then that was done for the week. As I say William would do the shopping, so that worked quite well.

Hazel finished her paid work when she married at 20 and “assumed my role would then be as housewife to my husband”. Hazel, like Margaret and Bernice, also put structure into her domestic work, but she had a more rigid schedule than the others:

I had days for everything, but then everyone did in those days. We lived in a new suburb in a war-service home, with no fences and no gardens; you knew who was late getting out of bed on Monday washday because they had no nappies on their lines! In the early days a lot of shopping was delivered, you know, milk, bread and even a greengrocer would come by, but when the new shopping centre and library went up I would catch the bus to the shops and make a whole day of shopping.

Of the four women, Bernice derives the most identity from her domestic role:

So from there I got married. And its been housework ever since. If you want any housework done just ask me [laughing]. But it was never a chore; housework is work yes, it's damn hard work. But you knew you had to do it so you went ahead and done it. That was the thing in that era, in those years. I mean most of the women didn't go *out* to work although a lot did if they were in the professions.

And; “And yet I can't say it is work. You know what I mean? Its just part of me. I mean its part of what has been for generations and generations.”

Family Work

June was the only woman without children, something she feels she missed out on; “but not the hard work and heartache that goes with it” she claimed. Margaret gave birth to her first child at the age of forty, eight months after adopting another child. She found it difficult during the pre-school years with two children so close in age:

When S. was born, B. was only eight months, and we had just built the house on Riverside Road. Also I was forty years old! It was a bit traumatic. I feel like sometimes I didn't handle it all that well, it was all so continual. Feeding, changing and washing and trying to live a bit normally ... It was a busy period right up to when they went to school. They started school on the same day, and the week after I started doing relief work at MMM Hospital, the beginning of twelve years night duty while the kids went to school.

Bernice had a similar experience with her first born unexpectedly being twins:

We didn't know it was going to be twins, not until I went into early labour. The worst part was having to get up at night, I still go to bed early now trying to catch up on all that sleep I missed! The way I figured it, John [her husband] had to go to work during the week so it was my job to get up at night, but on the weekends he would help out.

Bernice and Hazel were both at home "for the children", Hazel for the whole time they were living at home and Bernice until they immigrated to Australia. When Bernice moved to Australia, there was no work for her husband, so they bought a deli/lunchbar which they worked in together:

I felt I was doing the right thing because I was still at home so to speak because the delis we had we lived in the back of, and when [the youngest] was finished school she would come home and I would be there and she could do her own thing or come into the shop and help work.

Both Hazel and Bernice talk about staying at home to be with the children as something they knew they would do, not as a choice:

There was no choice to be made. I don't begrudge the young ones today who seem to manage both a career and a family, as long as there is no harm done to the children. For me, I was at home for the children. Even when they went to school there was plenty to be done, and I had to be home for them when they came home from school. (Hazel)

While the three women have grown up children, both Hazel and Margaret have commitments to provide childcare for grandchildren on a regular basis. Margaret enjoys the break from being alone when she has her three pre-school grandchildren overnight one night per week. Hazel, however, feels a little resentful at the regularity of the commitment:

Don't get me wrong, I love those children. But just once in a while I would like to say I want a break and to do my own thing. Sometimes I have to say no to other interests because I have the kids - well I've had a lifetime of saying no to what I want because of kids.

Volunteer Work

Bernice, June and Hazel have all been involved in volunteer community work. Hazel has spent a lot of time in community work. In her local community she has been active in church activities and after the birth of her children she was involved in setting up the new kindergarten, fundraising for the school and helping in both the primary and high schools of her children:

It was a brand new area, and there was nothing but houses and bush. Gradually the government saw fit to provide us with buildings, but you know we baked cakes and fund raised for everything else. I worked in school canteens for nearly fifteen years!

When her children were in higher grades, Hazel helped to set up the local Senior Citizens Centre, and she is still a regular worker there in many different programs:

It's not work really, well I guess it is, but I do it as community service you know. I've had a good life, and I get enjoyment out of sharing.

Bernice had a similar attitude to her varied volunteer work: "I have gotten a lot out of the community in many ways, I think now its my turn to put back into it". Bernice also worked fundraising for her children's schools and often looked after other people's children in the informal babysitting that appeared to be the norm in her community:

Well I'd look after other people's children you know, but then when I had an appointment or something important there was always someone there for me too. You could call it unpaid work, but women have a way of supporting each other in their work, like when you went to hospital to have a baby, someone was there to look after your kids and husband.

June did not experience volunteer work until she left paid work full-time and was exploring different activities with her retired husband:

I've always been interested in issues of social justice and in environmental questions so I've had a bit to do with Kings Park and other things. I've been a member of the BBB for many years, but I never thought I would be President! That's got me involved in a lot of work! The good thing about voluntary work is that when you've had enough you can opt out and choose what it is you want to be involved in - and try new things.

Paid Work

June spent the longest time in paid work. She trained to be a kindergarten teacher and upgraded her skills at a training course in South Australia and then at a University course in England under scholarship. June attributes her mother's encouragement to her choosing a profession:

In between cooking, cleaning and bringing in sheep, Mum would tell about other aspects of life. She very much wanted me to have a profession, and I loved children very much. That was how I came to choose being a kindergarten teacher.

June recounted the war years when she was trying to keep an experimental teaching program running:

The whole scheme was affected by the war. Many kindergarten teachers didn't stay teaching, it wasn't a reserved occupation for a very long time so there was always a shortage - it made it very difficult to run a program. Anyway because of the danger of the Japanese landing in W.A., kindergartens were closed. For a term, some other teachers and I used to just put all our equipment on the back of a bike, jigsaws, puzzles and what crayons we had, and visit little groups of children in back yards. It was really fun, singing songs and playing games, however that was stopped and we weren't allowed to have the children together like that again.

June describes her regret at not having her own children but shared with me that: "I really did love children. I loved children so much. Teaching satisfied that need for me, and we did a lot of work with parents too."

Margaret also followed a career path in a traditional female profession training as a nursing sister in a Perth hospital at a time when the profession was known for its discipline. She met William while she was in training although they were only unofficially

engaged, because she was concerned she would not be asked to come back for her staffing year if they thought she may get married:

They were very very strict, you had to leave work if you were married. A few women were secretly married, though how they kept it a secret I'll never know! I felt like perhaps I could have done something or gone somewhere at that hospital, but of course marriage got in the way.

Because of her husband's many transfers for his work, Margaret worked in many different hospitals. She also ran a convalescent home at one stage and worked as a nanny. Margaret did not leave paid work until a baby came up for adoption:

I just finished work, I gave notice, no thinking about it, but I couldn't stay away long. Nursing gets in your blood, you know that.

Once her children returned to school Margaret worked night duty for the twelve years of their schooling:

A lot of women were working, especially night duty in nursing. The husbands would just take over where the wives left off. The only part I found difficult was the school holidays. I wasn't going to let my children go off to other people's places to stay the day. Actually they weren't too bad - admittedly they watched a fair bit of television. I don't think it [working] hurt the kids, I really don't. You've got your trials and tribulations with them but I don't think they were affected at all.

Bernice worked as a housekeeper and as a waitress while she was still living at home, until she got work at a local hospital as a nursing assistant. Bernice left when she married, as her husband had work in another town. She did not expect to be in the paid workforce again. During the years of bearing and rearing children, Bernice turned her hobbies of cake decorating and teaching piano into money making ventures:

They were hobbies that turned into professions! It was my money that went for whatever I wanted. It didn't go into the family income. I could work it into being at home for the kids which was what was most important to me.

Nearly twenty-five years later she immigrated to Australia and worked in the lunchbars discussed previously. Here she developed skills that she later used to find paid work as a caterer in a government office. I asked her how it felt to be back in the public workplace:

It was great! It was like being on holiday! It was, it was really great. You are getting out and meeting other people. It was just like a holiday and I loved it. And what I enjoyed was that I was doing all this work AND I was getting paid for it!... I used to think gee I've been home all these years and you don't get any money for it and all of a sudden you are out working and you get this pay packet and its like you've won a million dollars.... I put it into the household but I still felt it was mine. I used to always keep some extra back and not tell John!

Hazel left school after doing her leaving and worked in the offices of a Perth department store. She worked as a telephonist and was promoted to working as a secretary's assistant within a year. She started going to night school, learning book keeping but:

Well I met Brian and we got married. That was the end of my working. I don't think I really thought I would have a career, but I went to night school just in case I had to work for a few years before I got married.

Hazel never entered paid work again.

When did you retire?

All four women had different responses to this question, and the answers loudly represent these women's definitions of retirement.

Hazel

"Retire? Well I am retired, Brian retired in 1984 and we got a sort of superannuation payment from his job in the public service."

June

I retired in 1978 I think it was. It was necessary, because I reached the age where I had to retire. But then women never really do retire do they? They always seem to have plenty of work to do, for some women they might begin to retire when the family grows up? But then you can't call that retirement, not when they are looking after grandchildren. Then I suppose there is when the husband dies. Women are left alone more than men. You see I will retire soon, depending on my health. I'll retire again when I leave the Presidency. You see with volunteer work you can make it a gradual thing, retirement.

Margaret

Well William was just starting to get sick, he hadn't had any of his heart attacks, but he was near retiring age. Now, he retired and I worked on a little bit. I left [her Charge Sister position] when William was really sick. Of course I was getting old, and I was winding down too. I'd felt like, not that I'd done anything interesting in my nursing time, but I felt like I had done enough.

Bernice

How do you consider yourself retired when you are still doing the same job today you were doing forty years ago? My housework is not as important to me now as it was twenty years ago. I make sure I spend more time for myself. I wouldn't want to retire! [laughing] I think the day you retire you might as well be put in the grave - so that's when I'll retire! There's no such word for me. Retire! You've done the same job for so many years, I mean can't you understand that? I mean I have done the same job from the time I got married right? And aren't I still doing the same job? I'm not saying women can't retire - I'm saying I haven't retired. No I'm still doing the same work. The load mightn't be so heavy but I'm still cleaning house, I'm still making meals, I'm still scrubbing floors...

On Work and Retirement

Hazel equated work with paid work or sometimes volunteer work. Her activities keeping house and rearing children and grandchildren were viewed as "a responsibility which goes with marriage and having children" (Hazel). So while she was still doing this unpaid work (including her volunteer work), Hazel defined herself as retired because her husband had retired. She did not consider herself retired when she left paid work in her twenties, as the ABS would define her in their retirement statistics.

June defined work primarily as paid work, but she also included her recent volunteer positions as work. June did not consider domestic activity work, but “just looking after yourself” (June). June did not think retirement was a clear concept for women with children, but for herself, she claims she retired once from her paid work, and is planning to retire again soon from her volunteer work.

Margaret considered her domestic and family life as work, but as secondary to the paid work in her life. It was very clear to Margaret that she retired when she left paid work to look after her sick husband. Caring for him was not something she considered to be work; “Pamela! It was the labour of true love” (Margaret).

Bernice strongly identified with her work as a mother and her domestic work, despite a number of paying hobbies and later part-time paid work. It was as though her primary duty was in her family life and paid work was an added extra in her life, and a treat to enjoy. When I asked her “So what parts of your life are work and which parts are not work?” she could not answer the question.

All four women had some degree of financial dependence on either a male partner or Government pensions despite the fact that all four women had experienced some form of paid work in their lives. Bernice was eligible for a pension from Australia, but her earnings from her Canadian pension were deducted from this. She also continues to have a small income from her ‘hobbies’. Margaret lives on earnings from both her

dead husband's superannuation and the pension. June lives on the pension and some income from having a student boarder. Hazel lives on her husband's superannuation.

All four women candidly shared their feelings of their current lives. (I cannot call it their experience of retirement, when two women did not consider themselves retired.)

June talked at some length about the social aspect of retirement:

You see that's another feature of retirement, having friends die and keeping friendships alive. It's not always easy to make new friends as you get older. Women have a better support system.... I do see many elderly women who become very much alone. Having Teresa boarding with me is a great joy. There is no real age difference despite the fact she is a young student! We are great friends and expand each other and comfort each other.

Hazel and Bernice spoke a great deal about their relationships with their husbands. Hazel felt her husband was reliant on her for all his emotional needs, and felt disturbed by this:

I couldn't believe it. There we were at the supermarket and we saw this old couple like us holding hands. Do you know what he said to me? "Why don't you hold my hand?". Well I said to him, "We haven't held hands since the children were born, besides which I've been doing the shopping by myself for years now and never felt the need to be holding hands with anyone". He didn't like that. He moped about for a couple of days after that.

Bernice confided that she felt uncomfortable with her husband doing *her* housework:

I just don't like the idea of someone in my territory I suppose [laughing]. Like with John being home retired. I feel like he is in my territory and I don't like it. I mean I still haven't got used to it, put it that way. I'll be in the middle of something and he'll hang over my shoulder watching until I say something.

Margaret described the loneliness of widowhood:

Sometimes I sit there at five o'clock at night and I think "Oh, I don't care if I don't wake up this night". But that's it. It is just a bad time of night

for me. I think too that it was when William would say "Let's open the bar and have a drink". Then I get over that in about an hour. If I didn't go out and have some friends well ... I just made up my mind to get on with my life.... You've got to make up your mind about it, that's all, haven't you? Or sit with your back to the wall and become a vegetable.

Using a feminist framework on work, I was able to recognise the unpaid work experience of these women. Without this framework, much of their work experience would have been unrecognised. Collectively these women explained a variety of ways to view the retirement process. I have used these views in the discussion in chapter six.

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Women's lives are shaped by so many forces.

I have trouble placing myself on the feminist continuum. This research has obviously exposed me to a lot of socialist reading, but the ones I really enjoy are radical feminists. I am attracted to post modern thought in general, but the heavy readings overload my brain. No, the joy for me is in the radical camps. Not that I identify with them, I'm too conservative for that. But they really make me think. They always challenge my beliefs.

The women before me who explored the notion of community have given me insight as to how to examine retirement. It all stems back to recognition of unpaid work as work...

Simon's worse. I feel so close to my kids when they are sick. Simon and I have been making up poems about the Pickled Spot Disease. I am closer to Simon now than any other being on earth. How audacious of me to ask women if looking after children is work. It's indescribable; not work, not responsibility. Just is. I would die for my sick child. We are still one - even after eight years. Seems ridiculous to be worried about a pathetic thesis - pile of words, that's all it is.

I can tell I'm better! Heaps of energy, lots of smiles and I'm back in the pool every day! I do so much "writing" in the pool - it is like my energy chamber!

I don't want to read the thesis one day and feel I have betrayed women. Whatever their path, whatever their experience.

I can't use class as a basis for any discussion on women in this thesis. How can I apply class to women in unpaid work? The only way to classify them is via their birth (father)

of marriage (husband). At a new level I am learning that gender comes before the division of class.

Finally got to interview Hazel! She is such a devoted housewife and mother, yet she did not derive the same sense of identity from it as Mum. She is a little less absorbed in it somehow. She was really keen to do the interview and have her story heard, but she was really concerned who would read it...

Well it's time to write up the case studies. Women's work and the construction of retirement are done to draft, and it is time to face my fear. I don't want to stuff it up. I want to tell each story in chronological order. I don't want to disconnect them - they will lose feeling. I want to do the right thing by my women and the thoughts and feelings they shared so willingly.

Oh dear. I wrote the chapter on the case studies and I hated it. I trashed the whole thing. Not into my rubbish file but out, never to be retrieved. Never fear, I have re-written it and not done each woman separately, but examined their experience by themes. I wasn't too happy with this at first so I have introduced each woman as a whole at the beginning and put them all back together again at the end. Am anxious to hear Lekkie's view.

It is so difficult to translate the real journal onto this computer. I wish I could type in purple. I thought of putting the journal on purple paper in the thesis! I am getting cold feet about including this.

P.S. Just did a word count ... This journal is longer than the end thesis will be ... 25,000 + words. How the hell do I select the path of my research from all this?

If I can afford to keep 3,000 words of the journal then I could put 500 words into each chapter.

I need to re-write the first three chapters again. Gee it was strange re-reading the intro! I feel like a different person to the one who wrote it. I will be spending a good month in editing and refining this work. I will be reluctant to finish I think.

Dani rang from Queensland! She really wants to be involved in my journey to the end, it made my day... she will be 'reviewing from a distance' and I have sent her a disc of my work I've done since she left.

What keeps coming up for me is not the thesis so much as a result, but the learning I have done inside me.

Panic is setting in with only 4½ weeks to go. I have written everything, although the conclusion chapter is a real draft mess at the moment, do I keep in my attempt at defining retirement for women?

I'm afraid no one out there understands how much this journal is as much a part of the process as the remainder of the research. I'm just afraid.

OK. Back on track. A little panic never did me any harm, I just need to remember I can't get caught up in it. I am one feminist perspective, Reinharz is another and Leckie and Dani are more still. It has finally clicked that I am one of many, and all are legitimate. Probably sounds ridiculous to other people, its just that I've always believed it for others and not included myself.

CHAPTER SIX: WHAT CAN A FEMINIST PERSPECTIVE ON WOMEN'S EXPERIENCE OF WORK CONTRIBUTE TO THE CONCEPT OF RETIREMENT?

This feminist perspective of women's experience of work has shown that the ideology of motherhood and the sexual division of labour have together ensured that women's and men's experience of paid and unpaid work has been qualitatively and quantitatively different. While the majority of women participate in paid work, collectively they do not receive financial reward equal to that of men. This will continue to be the case as long as the occupations in which women tend to work are of low status and are low paying. Women who have children and interrupt their paid work to bear and rear these children suffer further financially from breaking from their career path and frequently returning to part time work. A key to examining the nature of many women's paid work is their concurrent experience of unpaid work, particularly their unpaid domestic work. This study has highlighted how women living in partnerships with men perform the majority of domestic labour in the household. As long as women continue to take the major responsibility for unpaid labour in Australia, there is unlikely to be any real equality in the marketplace or homes for many women.

The discussion on the social construction of retirement showed that the concept of retirement is related to the cessation of paid fulltime work, accompanied by the receipt of a retirement income. Women's overall lower income in paid work, places them in an often precarious financial position upon 'retirement'. Women retire from paid work with fewer financial resources than men, and have to provide for themselves for longer

because of their greater age expectancy. While social and economic policies continue to use this definition of retirement, women's unpaid domestic and community work goes unrecognised. Many women are being considered retired when in fact they are still performing their life's work in unpaid labour. This factor was highlighted by the discussion on the retirement-leisure relationship and in the case studies. This feminist critique of retirement in the Australian context suggests that if we consider women's actual work experiences, then there is a need for social policy makers and program planners to examine the manner in which they define retirement for women. The discussion which brought together the preceding ideas provides the opportunity to explore how we can define retirement in a manner which reflects women's actual work experiences.

Towards a Woman-Centred Definition

Today retirement in both our daily language and in the sociological and gerontological literature refers broadly to the cessation of paid employment with possibly the provision of an alternative form of financial support. John McCallum (1985, p. 9) for example states that "Australians define themselves as retired when they finish paid work and receive the age pension". As has been seen in chapter five, women define retirement for themselves in a broader range of ways. This probably stems from the variety of women's experiences of work. I would like to conclude by drawing together a woman-centred conceptualisation of retirement, by placing the women of this research at the centre of the discussion.

On Leaving Paid Work

Margaret was quite clear that retirement meant leaving the paid workforce at an older age. I would suggest that this is because for Margaret, her unpaid domestic work was not central to her work experience. Margaret cares for her grandchildren on a regular basis, however she does not consider this to be work and therefore calls herself retired. This reflects the dominant definition of retirement in Australian society, and disregards women's experience of unpaid work. If retiring from paid work is defined as leaving full-time employment, this also infers that many much younger women are retired, because they participate in part-time work.

When a Husband Retires

Hazel left fulltime work over 40 years ago, and she did not classify herself as retired then. This study has shown how the definition of retirement used by the ABS, however, would have considered her an early retiree. Hazel did not consider domestic labour work, though she did see her volunteer activities as work. Thus when Hazel explored the concept of retirement, she had difficulty focussing on when *she* retired. Instead, she considered herself retired because her husband had left fulltime work and was receiving a retirement income which she shared, despite the fact she is still doing unpaid domestic work. This definition also disregards women's experience of unpaid work and the fact that women experience less leisure than do men. It also highlights some women's financial dependency on individual males upon retirement.

"Women Never Retire!"

Bernice did not consider herself retired because she was still doing domestic work. That Bernice gained much of her identity from her domestic and family work, meant that she could not consider herself retired. She even intimated that retirement would only come upon her death. For women such as Bernice, this implies they will never 'reap the reward' of retirement in the form of leisure, though they may be 'paid' for this domestic work by way of the pension.

It is interesting to note here, a study by Voges and Pongratz (1988) in Germany which examined the transition to residential care for women who primarily experienced unpaid domestic work in their lives. They saw this transition as being the critical life event which marked retirement for such women. They argue that while men cease work when they discontinue their paid work, women break the same work patterns when they move to a residential care setting. Voges and Pongratz (1988, p. 66) defined retirement for older women as "the termination of most household activities resulting from a move to a home for the aged". The consequence of using this definition for women in unpaid work is that they will retire later than men. It also means that their reward for a lifetime of hard work comes at a time when there is a decline in health and ability to enjoy the 'reward', if at all.

"I'll Retire Again"

June considered it was possible for a woman to retire gradually. She considered herself retired when she left paid work at 60, but she continued her unpaid work. This means that for June, she will retire more than once. Some women with children may

consider themselves retired from parenting when children leave home, and in June's words retirement may come "when the husband dies". To view retirement as a gradual process rather than a specific event, brings us closer to recognising the importance of individual work experience in the definitions we hold on retirement. Previous scholars such as Crandall (1980) support this notion that many women retire more than once and over various stages in their life cycle.

Drawing to a Close

It becomes clear after conducting this study that the qualitative experience of work is integral to any view on retirement. This is supported in a claim by Crandall (1980, p. 343) who purported that "the parameters of the definition [of retirement] will be inclusive and exclusive of certain types of individuals". It has also become clear to me that in order to ensure research on retirement can include the breadth of experience of all Australian women, it is necessary not to conceive of retirement as a single event, constructed around only one possible experience of work. This study has shown that constructing retirement around the event of ceasing fulltime paid work (with no intention of returning to such work) has led to research focus and social programme planning only around that one experience of work. As highlighted by June's opinions, retirement has a new focus if it is viewed as a gradual process, and is not focussed around a single event.

To consider retirement a process, one which often occurs over a series of events, will allow more flexibility in our vision and enable the inclusion of women's work experience and also the experience of many men who experience unemployment or retrenchment at various stages of their careers. Many people will retire more than once -

be it from paid or unpaid work - or change the qualitative nature of this work. Most people will experience retirement as a gradual process, perhaps from paid work to unpaid work, or from one form of unpaid work to another. For some people the term 'gradual' will apply to the qualitative nature of their work. It is most important for women that we remove the concept of retirement from being around the event of leaving fulltime paid work, towards a gradual process of declining involvement in any work. This will change the focus of any examination of retirement, and provide the opportunity for women's experience of unpaid work to be recognised in discussions on retirement.

The implications of such a shift in thinking will see retirement viewed as a life-phase rather than as an event. Like adolescence or childhood, retirement will be *generally* indicated by age, but not be linked to any specific event. One of the central implications for human service programme planners is in retirement education. Viewing retirement as a life-phase will increase awareness of the need to proactively plan for this stage both in financial and social terms. To increase the chances of women experiencing equal leisure time to men in retirement, retirement education could highlight such issues to people at earlier life stages, with the hope of encouraging the sharing of domestic labour in all life phases.

As appears to happen in much research, this study has raised more questions than it has answered, and indicated new areas for future study. The feminist reading of women's experience of unpaid work highlights the need to conduct more research on retirement from this woman-centred perspective. Such a study would need to focus on the links between leaving paid work and embarking on roles centred on unpaid work

alongside the retirement-old age relationship. It is also important to note the ideological and legislative forces which shape Australian women's experience of work. From the Harvester Judgement to more recent changes such as the Home Care Allowance and Workplace Agreements, the Australian experience of work is different from that of other industrialised societies. While it is necessary to explore issues for women upon retirement, the void in Australian research in particular is an important one to fill. Research on retirement which was conducted in Australia before the 1980s changes to retirement incomes (particularly changes related to occupational superannuation and the pension eligibility age change for women) is largely irrelevant to women's current experience and preparation for retirement as we move towards the end of this century. Despite Australia being included as a Western nation based on a capitalist economy, the provision of retirement incomes from general revenue is also specific to this country. The link between retirement incomes policy and retirement as a concept make studies conducted overseas of minimal use for planning our own policies and programs. There is a need not only for further research which recognises the qualitatively different work experience of women, but for these studies to be kept current of policy changes and conducted in Australia.

I would strongly argue that the effect of women's unpaid work on their paid work experience has the potential to affect their ability to provide for their retirement financially. For this reason, there is a need not only to explore women's experience of retirement, but also to examine how they plan for the financial needs of later years. This should occur within the context of their paid and unpaid work experience and the government policies which shape both the work and retirement experience of women.

Many women who interrupt their careers for child rearing may not wish to retire from paid work until they have met their career goals - and this may be well past age 65.

In short, a feminist perspective of women's experience of work can alter the concept of retirement not only by raising awareness of the androcentric construction of retirement, but by bringing otherwise invisible women forward in the discussion. This foregrounding of women's experience, expands the concept of retirement from a single event constructed around leaving uninterrupted fulltime paid work, to a gradual process which women will embark on in qualitatively different manners. This is a process which will be inclusive of the many experiences of both paid and unpaid work, and would expand to allow consideration of *both* women's and men's total work experiences. So: Do women retire? I would conclude by saying that I believe this study has shown that because of women's experience of work *and* leisure, women experience retirement differently from most men. This is despite the social and economic policies which generally treat the work experience as a universal one constructed around fulltime paid work. This means that for many women, retirement comes in different forms and to different degrees. It also means that the reality is that some women do not retire.

This study was conceived in anger and frustration. While much of the anger was exchanged for energy to complete this study, I reach this conclusion with the same frustration. While Australian society accepts retirement as a reward for a lifetime of work, and many women are still performing their lifetime of unpaid work, there exists another gender inequity. In this sense then, this study cannot conclude. It can only be a beginning.

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I will carry with me forever the picture I have of myself on library floors around Perth. It is always an emotional experience for me these days... I spent half a day reading theses, looking at other people's conclusions... None incidentally included their journal. What I should learn from the experience is that there is certainly no ONE way to write a thesis, particularly amongst the qualitative ones. What I am feeling however is a little alone, something I haven't felt for the months I have been writing full-time.

Totally rewrote chapter three and re-arranged it from a personal/private split to headings for the different methodologies. A little more conservative, but a helluva lot easier to read!

Maybe all I am saying is (possibly for the first time) that retirement is an androcentric construction. Hey! I don't think that line is in the thesis anywhere. This journal once again provides me with the insight to go forward.

Reinharz to the rescue - listen to this "Feminism supplies the perspective and the disciplines supply the method. The feminist researcher exists at their intersection - feeling like she has a second shift or double burden, or feeling her research will benefit from the tension... This two-world position is another reason that feminist researchers have to operate both with distrust and belief, ... or with dual vision" (p243). That's it. That's how it was.

Tears. I can hardly see through the tears and I can't think because of the rush of emotions. I don't have enough time. Damn it. I am going to work through this and be a better researcher because of it - but where do I get a gift of time? For tonight I am going to give into the tears and have a good cry and start again in the morning after a good sleep.

To top it all off, the kitten is pregnant.

Fine tooth comb with all the references. Fine tooth comb with all the page settings. I can do all the objective reworks. I'm playing a game with myself and avoiding cutting back my work. I'm dangerously attached. I don't think I will ever hand it in.

Had a long talk with Dani, lots of food for thought. I spent the rest of the day wandering around Fremantle with the kids, a beautiful sunny day. By the time I came home, and had a chat with Lekkia I felt so much better. I owe these women so much. They are really right beside me every step of the way. Somehow in all this I came to a new stage today ... "the home straight" Dani called it.

I just realised that to have a woman-centred view of the concept of retirement, I have to put my women at the center of that discussion. I'm learning! Slowly and with some struggle, but learning just the same. The conclusion seems a little 'light on', but I keep reminding myself it isn't supposed to be new.

Confession time! I just read the thesis as a whole for the first time... Guess what? I really enjoyed it! It really is an important discussion - I'm sure if I spent another few months on it, it would be better, but in the context of an honours year, I am pleased with it overall. My voice has arrived too.

I feel like I am supposed to say something grand for my last entry - but I'm not, because this is not the end. This journal will continue as it always has, long after this thesis is read and bound and put on a shelf. What are my last thoughts? No one ever told me about the enjoyment of the honours year! No one told me how much I would learn as I worked by myself. Yet I have never been alone - feminist supervisors has ensured this for me. Completing this research will leave a huge void - another black hole in my life. I wonder what will fill it

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