

Working Women's Centre

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"LIFE MUST GO ON - I FORGET JUST WHY." (1)

SPECIAL PROBLEMS FOR OLDER WOMEN.

"Freda owns grazing property in the south east. She is 70 years old."

"I run about 4000 acres of prime grazing land in four different locations. One is just over the Victorian border. I drive over about once a week to check on the cattle. I buy cattle to fatten them for sale I suppose I started here because I had to. I was left a widow with young children at 33 and I've learned the hard way. It's tough work. I was up at five this morning to feed the cattle and that means unloading bales of hay. It's a man's world on the land and it was jolly tough when I started.

I've handled rough crews of shearers and ordered them off if they've not been up to scratch. When I grabbed a hand piece and showed them how I wanted my sheep handled then I got respect from them. I had to learn to throw the fleece, to judge the market - everything.

I used to put the kids to bed and drench sheep through the night. I still can't do housework until late at night as I'm so used to being out in the day with my dogs, at the markets or on the job here.

I was absolutely determined not to fail - I've a bad back as a result but I wouldn't have exchanged this for anything.

I've few women friends. Most of what matters to me is man's stuff - I can't sit around with the tea and scones because that's not my life. This is a seven-day-a-week job.

I've just been elected to the local council and I'm the first woman to get on and that's important to me. I'd like to see more girls on the land but few seem interested. I did hear recently of one farmer who wanted a hand. There were 17 unemployed fellows in the district - not one applied but two girls wanted it and he took them both on." (2)

This extract from the Register of Women in Non-Traditional Occupations, produced by the South Australian Education Department, describes the activity and potential of one woman past the normal so-called retiring age and provides a framework for this Discussion Paper. Discussion Paper No. 18 concentrated on discrimination against older women with regard to superannuation. This paper considers some of the problems faced by older women in retirement. We have been severely hampered because of the almost total lack of information and research in both areas - an indication perhaps of the attitude of society towards the aged.

Demographic and actuarial projections show that the population development is towards an ageing population. Fertility rates continue to drop, life expectancy is increasing and the median age of the population is also rising. The trend is towards a nation of older people, increasingly female. (3)

In Australia now 641,798 women are 65 years of age and over (compared to 461,270 males) and make up 58.8% of the older population. For older women sexism and ageism are the two prejudices directed against them. Sexism is compounded as a woman grows older. Jobs are harder to come by, her dependency status increases, her self-image deteriorates, health care goes from bad to worse. The end result is a greater rate of poverty and social unacceptability than for men combined, ironically, with a longer life span. The cultural denigration of the older woman is taught at an early age through fairy tales which depict old hags and scary witches and through those boring mother-in-law jokes.

"Thus the message comes across that a woman is valuable for bearing and rearing children, and perhaps to nurse her husband in his dotage but after that it is clearly useless and even burdensome to have her around." (4)

RETURNING TO WORK.

Returning to the workforce after raising families is a fairly traumatic process for most women. While at home they have lost self-confidence and their earlier-gained skills. They may need to return to work for economic reasons or because they have lost support through death or divorce and need to provide adequately for themselves and their families; or they may wish to have a more fulfilling life. Responses from women involved in bridging courses at technical colleges in Melbourne (see Discussion Paper No. 28) indicate that they felt very diffident about going back to work after a long absence. They did not imagine an employer would accept as work experience any "unpaid" voluntary work in which they had been engaged. Some felt it easier to opt for a course of study rather than try to get a job. If these women do find jobs they are usually unskilled and dead-end variety. Clerical and secretarial jobs are the most readily sought after; they also fit the pattern of traditional "women's work". Many job advertisements clearly discriminate against older women:

"Legal stenographer, 17, must be attractive, well-spoken and use own initiative. Office experience essential." (5)

Employers look for qualities in female employees which have no bearing on the job per se but which reflect their own or community prejudices. They suggest that older women are not adaptable to today's jobs or technology. To hire women exclusively for such positions is now seen as discrimination against men. It is equally discriminating towards older women because the custom of hiring only young (and attractive) women for such positions is based on sexist notions.

A recent survey of employment agency practices in the U.S. showed discrimination on the basis of race and age. The agencies generally referred young pretty women to jobs and were only secondarily interested in their skills and experience. These practices lock large numbers of women office workers into a pattern of jobs with increasingly lower pay and reduced opportunity for advancement as women get older. Women are seldom given training opportunities thus reinforcing this discriminatory pattern.

"Accumulated years of work experience and good service count for nothing within this discriminatory referral system." (6)

Yet studies indicate that older women are more stable employees with lower turnover, higher productivity and less absenteeism than men or younger women.

Age discrimination has a marked effect on the low earnings of women. Contrary to the myth that women work only a few short years until they marry, two thirds of the female workforce are married, most of whom have returned to the workforce when family responsibilities have lessened.

TABLE 1. Civilian Work Force by Age - July, 1978.

Age Group	Participation Rate %		
	Males.	Married Women.	All females.
55 - 59	83.2	28.1	30.0
60 - 64	59.3	13.2	14.3
65 and over	12.6	3.4	2.6

Source: ABS Labour Force, July, 1978.

Because of their interrupted career history and lower earning capacities women are disadvantaged in terms of superannuation (if they have access to it at all) and in being able to save for retirement. Another problem arises because in many "women's work" areas like clerical and sales work women tend not to join unions or be given encouragement to organise themselves in unions; therefore are not protected by seniority or compensated for years of service. This is a particularly important consideration with the current rapid growth in technology and resulting retrenchments. Employers are tending not to retain older workers to do newer types of work but simply "retire" them and phase out jobs. At this age it is difficult to be re-employed; so an unemployed older worker soon becomes a pensioner.

In Australia, unlike the U.S., there are currently no laws to prevent discrimination against workers on the grounds of age. This aspect of discrimination has perhaps been overlooked by those unions and employers who insist on a mandatory retiring age for all workers.

COMPULSORY RETIRING AGE

The concept of compulsory retirement has been given prominence recently as one solution to unemployment. However what seems to be happening in many areas is that people retiring from jobs are not replaced. Interestingly enough, like the argument about married women taking school leavers' jobs, this argument serves to pit worker against worker and diverts attention away from the right to work, the right to a decent job. Compulsory retirement also acts along the same labour market mechanisms as the reserve army of labour theory of women workers; ie. when jobs are scarce compulsory retirement is enforced and when jobs are plentiful it tends to be disregarded. But even then it does not treat everyone alike; for example it excludes elected office-bearers, self-employed professionals, farmers and housewives etc. It contributes to the dependency of self-reliant workers, deprives society of socially-useful skills and experience and gives rise to the popular yet misconstrued stereotype of older persons as "declining, worn out and expendable." Such an attitude creates in older workers a loss of control over their lives, leading to psychological depression and illness. Table 11 gives an indication of the extent of this problem.

"In Britain government statistics show a big bulge in the mortality rate after the age of retirement" M r. Simmonds said today.

"About 25 per cent of those who retire are dead within six months."

Many of the victims, he believes, are people who have been deeply involved in their work and have little or no outside interests.

"Suddenly they have nothing to do" he said. "And their lives lose meaning without work."

(Herald 27/10/78)

TABLE 11. Psychiatric Centres, N.S.W. First Admission Rates by Diagnosis and by Age, 1974-1975.

Diagnosis.	Selected Age Groups.							
	Males.			Females.				
	35-44	55-64	65+	25-34	35-44	55-64	65+	
Depressive Neurosis	26.5	19.4	1212.7	61.8	53.4	32.4	22.3	
Other Psychoses	9.6	22.7	144.4	16.7	11.3	27.1	112.3	

Source: ABS Social Indicators No. 2 1978.

The idea of compulsory retirement was questioned by the Henderson Poverty Inquiry - Poverty in Australia, April 1975:

"One of the contradictions of Australian Society is that it is anxious that people should work for a living rather than live on social security payments, yet it insists that men leave jobs at 65 and women at 60." (7)

The Report continues:

"Not only does compulsory retirement hinder the elderly worker in his/her efforts to earn a private income. There is also a shortage of non-onerous and part-time jobs suitable for elderly workers." (8)

Henderson suggests that the CES should assist those who want to find part-time work, including the elderly, and recommends that elderly people who wish to remain within the workforce should join the employers and unions to investigate how more work could be provided in non-onerous and part-time jobs and how the retiring age could be made less of an abrupt transition.

"It should be possible to devise means of transition from positions where hard labour or high responsibility is required and to make arrangements for early or late retirement, for gradual phasing out and phasing down." (9)

TABLE III. Employed Persons - Full and Part-Time Status - 55 & over, July, 1978 ('000)

	Males.	Females.	Persons.
Full time workers	451.6	53.9	89.7
Part-time Workers	51.0	54.1	72.4

Source: ABS Labour Force, July, 1978.

Other alternatives to compulsory retirement include:

- (i) the option to withdraw voluntarily from the workforce at 50 years with full pension and superannuation rights;
- (ii) a maximum period of guaranteed full-time employment eg. 20 or 25 years, which could be used up at different times in a lifetime. (10)

TABLE IV. Persons Aged 60 Years and over, not in the Labour Force.

Age Cohort.	Males.		Females.	
	No. not in Labour Force	% of Total Cohort.	No. not in Labour Force.	% of total Cohort.
60-64	101,400	37.2	246,400	85.2
65+	440,990	86.2	586,500	96.1

Source: ABS The Labour Force, August, 1977.

WOMEN IN RETIREMENT

For many women the retirement period means being widowed and living alone, on a low or poverty-level income, perhaps in substandard housing, with minimal medical care and little chance to supplement financial resources.

Most of the research covering retirement is restricted to male executive and managerial groups. Few studies distinguish sex differences beyond remarking that many women retire several times in their lifetime - between family and career roles. However one study of the effects of former work life on women's adaption to old age found, when comparing women who were still working, retired women and lifelong housewives, that the women who had worked for much of their lives had no fewer social resources and appeared to be more socially involved with more extra-familial contact than the housewives. (11) Perhaps one reason why few studies have been done on this area is that women are seen to be housewives first and workers second so it is assumed a retired female worker reverts to a housewife and has no problems of adjustment to her new lifestyle.

Women in retirement can be identified in three main categories:

1. Married women who have never worked outside the home. To them "retirement" means their husband's retirement and consequent adjustments.
2. Married women who have always worked and face their own retirement as well as that of their husbands.
3. Women with no partner - single, widowed or divorced - who face acutely social and personal problems and loneliness. (12)

There are a number of assumptions made about women's workforce participation which affect how retirement is seen for these three categories of women:

- a. women have more irregular career patterns than men;
- b. due to irregular career patterns, women are less committed to work than men and attach a different meaning to work;
- c. since work has a different meaning for women from the meaning it has for men, the transition to retirement is easier for women.

The lack of empirical evidence about women's attitudes towards work and retirement, particularly across occupations, means these myths continue to be reinforced. One study (13) comparing the retirement attitudes of men and women across a broad range of occupations did not confirm the assumption that work is relatively meaningless to women. However differences were found in attitudes towards work according to occupational status; ie. professional workers were generally more committed to work than manual workers. Women from professional jobs (public servants, teachers etc.) who have access to superannuation are better off in their retirement than those who have worked in an unskilled job. Also it is more likely that "planning for retirement" programs are available in the professional areas.

POVERTY AS A PROBLEM

Since women have traditionally been employed in lower-paid, lower-status occupations where career interruptions are common, they are less likely to have been able to save for their retirement. The Henderson Poverty Inquiry found that single people tend to be worse off than couples and single men a little worse off than single women.

Two-thirds of the recipients of all age and invalid pensions are women; 16 per cent of female age pensioners had no means at all apart from their pensions whereas this was true of only 5.15 per cent of male age pensioners. One study (14) found that many aged women were living in marginal poverty with little money even for essentials - one woman was obliged to sell her wheelchair "for the money".

"Being in marginal poverty meant always having to buy the cheapest food, seldom buying new clothes, going to the hairdresser once in two years" (15)

Another survey (16) of the plight of single female age pensioners revealed that elderly single women were living in conditions of appalling poverty, loneliness and neglect. The survey found that high rents were the biggest factor contributing to this poverty. There was often a feeling of shame about being on the pension and losing independence. One ninety-seven-year-old from the "Who Cares" study could not tolerate the idea of becoming "a burden" to anybody. She felt isolated and said "I pray every night I will die".

WHY DO WOMEN LIVE LONGER THAN MEN?

Work on life expectancy (by John Powles) has shown that, on average, Australian women live 5½ years longer than men (77½ years compared to 72 years). They can also expect to be widows for the 3 years by which they are younger than their husbands plus the 5½ years by which their life expectancy exceeds that of their husbands. Thirty-one per cent of Australian males fail to survive the span of working life (15 to 65) compared to 17.7 per cent of females, unskilled male workers having roughly twice the death risk of professional males. There are no comparable work-related statistics for women.

WHAT CAN UNIONS DO?

The lack of research material hampers suggestions as to what should or could be done. Information is needed about how women view retirement, what problems they face etc. This is particularly important for those people who have been involved in union activities and who, through retirement, have to curtail their union participation. Perhaps some thought could be given to:

- (i) the establishment of "planning for retirement" sessions at the workplace;
- (ii) job training opportunities for older workers;
- (iii) increased part-time work opportunities.

"Clearly many of the problems facing old people derive not from their age but from their background and experience of life and from the particular culture in which they find themselves. Our society does not leave old people to die but neither does it show much respect for age nor take advantage of the potential old people have for contributing to the community ... ways are needed to be found to enable old people to contribute something to others, to make use of their experiences and abilities, to develop their skills ..." (18)

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