WOMEN, WORK AND PENSIONS

International issues and prospects

Edited by
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In the now vast comparative literature on the welfare state, one constant across nations has been gender inequality in income in old age. Gender inequality in old age reflects the consequences of the gender division of labour in the household and the effect of women’s familial responsibilities on their career paths. Because women shoulder a disproportionate share of household labour, their familial responsibilities frequently disrupt their employment. The costs of a disorderly work history can be high. Women who move in and out of the labour force to care for their families are often penalized by eligibility rules in public and private pension schemes that tie benefit levels to past earnings and employment history. As a result, women always fare more poorly than men.

Many nations have recognized the problem of linking benefits to work history and have succeeded in reducing gender inequality in old age to some degree by adding ‘women-friendly’ provisions to public systems. Women’s increasingly constant labour force participation also has reduced inequality in benefit access and levels. In the past three decades, however, rising public budgets and population ageing have caused many nations to re-examine the eligibility criteria of the programmes created over the twentieth century. The ‘liberal’ welfare states have begun tightening the link between lifetime earnings and public pension benefits and have instituted measures to encourage expansion of private sector benefits. In Women, Work and Pensions, a distinguished group of social scientists examines pension systems in six nations to analyse the effect of changes on women and to determine whether these changes are likely to make pensions less ‘women-friendly’ in the future. This
important book is the first to examine the effect of current trends in welfare state restructuring on gender inequality in old age.

Professor Jill Quadagno PhD
Professor of Sociology, Florida State University
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Sara Arber is Professor and Head of the Department of Sociology at the University of Surrey and a co-director of the Centre for Research on Ageing and Gender. She is well known nationally and internationally for her work on ageing, caring and health. She co-authored Gender and Later Life (1991) and co-edited Connecting Gender and Ageing (Open University Press 1995), both with Jay Ginn, Ageing, Independence and the Life Course (1993, with Maria Evandrou) and The Myth of Generational Conflict (1999, with Claudine Attias-Donfut).

Ingrid Connidis is a Professor of Sociology and directs the Interdisciplinary Group on Aging at the University of Western Ontario in London, Canada. She is best known for her work on family ties and ageing, particularly sibling ties and childlessness in later life, and has published numerous articles in this area. She has also written on demographic trends and social policy related to ageing. Her book, Family Ties and Aging, will be published later this year. She is currently engaged in a study of multigenerational families with her colleague Julie McMullin.

Mary Daly is Professor of Sociology at the Queen’s University of Belfast. A native of the Republic of Ireland, she has previously worked there as well as in Germany and Italy. She has published widely on comparative social policy and is especially interested in how welfare states affect gender relations. Her latest book is The Gender Division of Welfare (2000).

Mary Davies is Director of the Pre-Retirement Association of Great Britain and Northern Ireland. She has served on the executive committee of several organizations concerned with ageing and later life, including Help the Aged, Saga (editorial board) and Reach. She has been
involved in research on older women’s retirement planning and is currently working with companies on a pension education project.

**Jane Falkingham** is Co-Director of the ESRC Research Group Simulating Social Policy in an Ageing Society (SAGE) and Reader in Social Policy and Population Studies at the London School of Economics. Her main research interest is distributional issues in state welfare provision and the implications of demographic change. She has extensive experience in applying computer simulation techniques.

**Jay Ginn** is employed on an ESRC Research Fellowship in the Sociology Department of the University of Surrey and is a co-director of the Centre for Research on Ageing and Gender. She has published widely on gender differences in the economic and health resources of older people. With Sara Arber, she co-authored *Gender and Later Life* (1991) and co-edited *Connecting Gender and Ageing* (Open University Press 1995).

**Brian Gran** is an assistant professor of Sociology and Faculty Associate of the Center for Health Services Management and Research, the University of Kentucky. He earned a law degree from Indiana University (Bloomington) and a doctorate in Sociology from Northwestern University. He has received research funding from the National Science Foundation, the Ford Foundation, and the Canadian Embassy. He was a Robert Wood Johnson Foundation Scholar in Health Policy Research at Yale University prior to joining the faculty of the University of Kentucky. He has published in the areas of the sociology of law, comparative social policy, and methodology. Gran’s current research focuses on comparative social policy as it is formed in the intersection of the public and private sectors.

**Angela O’Rand** is Professor of Sociology at Duke University and is affiliated with the Center for Demographic Studies and the Center for the Study of Aging and Human Development as a Senior Fellow. Her research interests focus on how workplace organization, reflected in employee compensation and benefit systems, stratifies the labour force over time.

**Kay Peggs** lectures on Sociology at Portsmouth University. As part of her PhD study at Surrey University, she conducted qualitative research into women’s attitudes to their pension arrangements.

**Katherine Rake** is Co-Director of the ESRC Research Group Simulating Social Policy in an Ageing Society (SAGE) lecturer in Social Policy in the Department of Social Policy, London School of Economics. Her research and publications fall in the fields of pensions; gender and income inequality; the dynamics of old age and European welfare states. She was
recently seconded to the Women’s Unit, Cabinet Office to direct research on women’s lifetime incomes.

**Sheila Shaver** is Deputy Director of the Social Policy Research Centre at the University of New South Wales. She has published on issues of state welfare, including a book, *Universality and Selectivity in Income Support: An Assessment of the Issues* (1997), and *States, Markets, Families: Gender, Liberalism and Social Policy in Australia, Canada, Great Britain and the U.S.* (O’Connor, Orloff and Shaver, 1999).

**Susan St John** is Senior Lecturer in Economics at Auckland University. She has published extensively in the area of pensions and the welfare state. She has served in a variety of appointments to the New Zealand government, including as consultant to the Royal Commission on Social Policy in 1987, to the multi-party talks on Superannuation in 1993, and to Statistics New Zealand on retirement income and savings issues. She has been a consultant to the OECD on private pensions, co-authoring the New Zealand Country Report (1991) and to the Institute of Fiscal Studies, London (1998) on the Comparative Pensions Project. She was the Deputy Chair of the Periodic Report Group in 1997 reviewing retirement incomes policies.

**Debra Street** is a research scientist at the Pepper Institute on Aging and Public Policy at Florida State University in Tallahassee. She researching pension and health policy issues. She has articles published in several leading North American sociology journals, and is co-editor of *Ageing for the Twenty-first Century* (1996), a widely used social gerontology reader.

**Janet Wilmoth** is an assistant professor of Sociology at Purdue University. Her research addresses issues related to (1) financial well-being in later life, focusing on the effect of marital history on economic status, (2) social support in later life, with an emphasis on living arrangements and intergenerational relations, and (3) health status among the older population.
How pension policy should deal with income adequacy in later life has become a highly contentious issue as industrial societies age. Pension policy, and the debate over reform options, may be seen as a barometer for welfare policy more generally, since pensions form the bulk of social security spending. At one extreme, the welfare systems of those European countries which provide relatively generous social protection are widely seen as becoming financially unsustainable as the proportion of older people rises (World Bank 1994). At the other extreme, the liberal model of welfare, with its residual social protection, is approved by the World Bank as fiscally sound. Yet this model, associated mainly with the US, gives rise to ‘widening inequality [which] leads to distress and misery for those at or near the bottom and anxiety for those in the middle. Left unchecked it could also undermine the stability and moral authority of the nation’ (Robert Reich, former US Secretary of Labor 1997).

Women, who comprise the majority of older people, have a heightened risk of such ‘distress and misery’; family caring commitments and gendered pay structures leave women with lower lifetime earnings compared with men. Yet gender is virtually invisible in the copious literature on pension reform. The different circumstances in which women and men participate in the labour market are rarely considered. The economic value of women’s unpaid work, and the social consequences if women were persuaded to abandon these tasks in favour of unfettered participation in the labour market, do not enter the debates on pension reform. Instead an ungendered individual is assumed, who can maintain full time employment throughout the working life. Thus economic analysts writing on the problem of ‘free-riding’ in the welfare system by the able-bodied who are not employed have men in mind, especially men’s early retirement. Resulting policy prescriptions generally involve
tightening the link between earnings and pension entitlements, ignoring the impact on women’s income in later life.

The book aims to redress the male-centred bias of debates on pension reform by providing an analysis, from a feminist political economy perspective, of how women’s retirement income is influenced by the interplay of employment histories, marital status, fertility and the design of pension systems. The gender contract (or gender order) – which encompasses gendered relationships of power and gendered emotional/sexual norms as well as the gender division of paid and unpaid labour (Connell 1987) – is central to understanding women’s lower lifetime incomes relative to men. Constraints on women’s employment due to their performing the bulk of unpaid domestic and caring work, together with gender discrimination in the labour market, leave women less able to accumulate earnings-related pensions. We consider trends in women’s paid and unpaid work in combination with shifts in pension policy occurring in key industrialized countries, assessing the likely consequences for women’s pension income.

Comparisons are made among six liberal or ‘residual’ welfare states – Britain, the US, Canada, Ireland, Australia and New Zealand – where an individualistic policy ethos, relatively hostile to redistribution through state welfare, is ascendant. We use the term ‘welfare’ not in the restricted sense of needs-tested state benefits but more broadly to refer to all social protection organized through the state, whether contributory or non-contributory. The ideology that the market should dominate economic and social life, while the state should merely provide a residual safety net, was most clearly expounded by Hayek (1960, 1982), Friedman (1962) and Friedman and Friedman (1980), informing Thatcherism in the UK and Reaganomics in the US in the early 1980s. This ideology and orientation to welfare is referred to as ‘neo-liberal’, denoting the marked shift towards New Right thinking and policies since the 1970s.

A common thrust of pension policy has been retrenchment – reducing state pensions and promoting private provision in such a way as to make reversal of the cuts in state pensions difficult (Street 1996). This trend has important implications for women’s future pension prospects since current evidence suggests their economic security in later life is closely linked to the adequacy of state pensions. Whether increased reliance on private pensions could improve the outlook for women pensioners of the future, as some proponents suggest, is a claim subjected to critical scrutiny in this book. The precise form of pension reforms implemented over the past two decades varies across the six countries. Pension provision is considered in terms of the development of state welfare in each country and the political climate influencing pension policy. We examine both similarities and differences among the six countries in
the interplay between family, labour market and state policies towards women’s work and pensions.

The six countries have been selected for two main reasons. First, the residual model of welfare is being promoted internationally by the World Bank and introduced in countries as diverse as Central and Eastern Europe on the one hand and Latin America on the other, making a gender assessment of the model widely relevant. Second, the shared cultural heritage and orientation to welfare of the six liberal countries provides a common background against which variation in women’s access to pensions can be compared. Despite similarities among the six countries (apart from the older generation in Ireland) in their social norms concerning gender roles (Braun et al. 1998), there is no common way of dealing with women’s disadvantages in acquiring pension entitlements. Thus welfare states broadly classified as liberal may vary in the extent to which they are ‘women-friendly’. Tensions exist between a neo-liberal approach in which all adults are expected to enter the labour market and conservative family policies based on the view that caring for children and other relatives is the responsibility of women. By examining how the six countries resolve (or ignore) this contradiction, variations in the nature and effects of the residual welfare model can be better understood.

Key concerns for this book are the ways that the gender contract interacts with pension systems and to what extent the traditional gender division of labour is changing. Combining paid employment with raising children has long been a struggle for many women in the early part of the working life. In mid-life, too, demands on women to provide informal care for older relatives have increased, due to both rising longevity and cuts in state welfare services for older people since the 1970s.

We examine whether the apparent revolution in women’s employment participation over the past few decades means that working age women will escape the poverty their mothers and grandmothers are experiencing. What are the prospects for reducing gender inequality in later life income in the future?

**Women’s routes to pension income**

The widespread poverty among women in later life, and in particular gender inequality of pension income, can only be understood by examining how women participate in both paid and unpaid work over the life course, together with the structure of the pension system (Arber and Ginn 1991). Women can obtain pension income through three main routes, which are conceptually distinct although often combined in practice. These are:
sharing a husband’s pension; 
2 receiving pensions derived from a husband’s (or former husband’s) 
pension contributions (as wives, ex-wives or widows); and 
3 living on pensions acquired through their own employment record or 
citizenship.

Relying on the first route is a risky strategy, especially since an in-
creasing proportion of marriages end in divorce. Of the remainder, most 
end in widowhood for the woman; about half of British women aged 
over 65 are widows. While the marriage lasts, equal sharing of pension 
income cannot be assumed, nor are all husbands successful breadwin-
ners and pension earners.

The second route, through derived pensions based on a husband’s 
contributions to pension schemes, has the drawback that such pensions 
are often small. For example, British widows’ pensions in the private 
sector are generally only half of the contributor’s pension. At divorce, 
women rarely receive sufficient maintenance for their children and them-
selves during the working life and are even less likely to obtain any 
pension settlement for their retirement; financial arrangements at 
divorce are notoriously complex and difficult.

The third route, in which women acquire pension entitlements based 
on their own employment (or citizen) can provide financial secur-
ity, although the adequacy of employment-related pensions for women 
depends on how gaps in employment and low earnings are treated in 
pension schemes.

This book is primarily concerned with women’s acquisition of state 
and private pensions through the third route, since such income implies 
a degree of security and financial independence. Income provided at 
the discretion of family members or through means-tested social assistance 
programmes, in contrast, implies poverty, dependence and loss of auto-
nomy (Sen 1984). However, independent income may also include wid-
ows’ pensions and spousal benefits (where these are a legal entitlement 
paid to wives and ex-wives). In assessing the adequacy of women’s 
independent pension income, the main benchmarks are comparisons 
with equivalent men and with average earnings in each country.

### Frameworks for comparing pensions and women’s work roles

**Welfare through state and market**

It is useful to divide welfare states into types in order to capture vari-
atations in how they deal with the risks of poverty through unemploy-
ment, sickness and old age which arise in labour markets under industrial
Engendering pensions: a comparative framework

and postindustrial capitalism. Among the earliest approaches to understanding intercountry variation in the roles of state and market in insuring against poverty was Titmuss’s (1974) contrast between institutional welfare states providing comprehensive welfare benefits and residual states offering minimal, contingent social welfare.

Pensions have figured prominently in comparative research on social policy and they go to the heart of welfare state variation. As a result, indicators of pension provision and pension quality for individuals following a male pattern of employment are relatively well-developed (Myles 1989; Esping-Andersen 1990; Palme 1990; Kangas and Palme 1992; Doering et al. 1994). However, international comparisons of pension systems have focused on institutional characteristics such as the structure and component layers of pension provision; the financing of pension programmes; the scope and coverage of schemes; the method of calculating pension amounts; and the extent of state involvement in the various pension programmes, with little attention to gender. Other common indicators include the closeness of the link to social insurance and the use of income tests, income ceilings and other thresholds for eligibility purposes.

As comparative welfare state research has developed, the need for a more systematic and multidimensional treatment of variation has grown, exemplified in the work of Myles (1989), Esping-Andersen (1990) and Palme (1990). Myles offered a multidimensional index of pension quality, including whether the distributional logic embodied in public pensions is primarily income security, income adequacy or need; the indexing formula; and accessibility of pensions. Esping-Andersen analyses pension systems largely in terms of the extent to which they achieve decommmodification (freedom from market dependence) in old age. A second criterion used by Esping-Andersen is the social stratification effects of pensions, in terms of the share of private, public and public employee pensions in total pension expenditure and the number of occupationally distinct public pension programmes.

Esping-Andersen’s (1990) influential book built on this, identifying three dominant welfare types, or regimes, among advanced industrial democracies: social democratic/socialist (Scandinavia), corporatist/conservative (European continent) and liberal (Anglo-Saxon). In Esping-Andersen’s schema, social democratic regimes provide superior social welfare benefits because citizens have social rights to universalist, good-quality benefits that provide a high degree of decommmodification. Corporatist regimes provide state benefits linked to employment and earnings, and hence differentiated by class and status. They thus decommmodify to a lesser extent. In liberal regimes, like the six countries in this book, residualist social policies are the norm. Liberal states provide only modest employment-linked state benefits, with means-tested programmes.
offering a poverty-level safety net where market and family ‘fail’. Low levels of employment-linked state benefits create heavy reliance on the private sector of pensions and other marketized forms of social welfare. Decommodification accomplished through social policy is therefore low. Palme (1990), concentrating specifically on pensions and using the two dimensions of basic security and income security, developed a four-fold typology of pension systems – residual, basic security, income security and institutional.

In these and other studies, inequality and stratification are conceived largely in class terms for men. Their contribution to understanding welfare state policies and outcomes is substantial but incomplete, because the dominant analytic focus is on state/market relations, while gender and family roles are relatively neglected (Orloff 1993). This gap, typical of most conventional scholarship, has given rise to a vibrant body of feminist work on the gender aspects of welfare states. This has included developing conceptual frameworks for how pensions can be gendered in content and outcome, rather than in applying these frameworks across a large number of countries.

State, market and family

Gender and family relations are a crucial dimension of welfare states. Moreover, welfare states condition these relations. As feminists have pointed out, the gendered effects of public policies do not necessarily correspond with welfare state typologies (Lewis 1992; Sainsbury 1994, 1996; O’Connor et al. 1999). Within a single regime type, the outcome for women may vary markedly, due to differences in legislation affecting work opportunities, different norms concerning gender roles or specific features of the state benefit system. Among the insights feminists bring to welfare state theorizing is recognition that social welfare regimes can be defined not only by the relationship between state and market but also by the dominant model of gender relations in the family.

Many welfare states were founded on the male-breadwinner model, in which women were primarily seen as wives and mothers, relying on their husbands for financial support. Men were incorporated into the welfare state as workers, expected to contribute to social insurance, while women were included only as family members, whose claims on the welfare state depended on their relationship to a male worker (Lewis 1992; Land 1994).

Changes in patterns of women’s and men’s employment, the increase in dual-earner households, and evolving trends in family formation and dissolution underscore the inadequacy of the male-breadwinner model
for understanding welfare state outcomes. Lewis (1992) offers a typology in terms of the extent to which the male-breadwinner model still dominates welfare provision. Whereas Britain, Ireland and Germany have been strong male-breadwinner regimes, others, such as France, are modified male-breadwinner regimes, in which women’s claims as both wives/mothers and workers are recognized. Scandinavian welfare states, such as Sweden, have become weak male-breadwinner societies, their welfare provision treating both women and men as worker/citizens, supporting dual breadwinning and removing the need for benefits as wives or widows. However, British welfare has arguably moved away from the strong male-breadwinner model towards one which places more responsibility on women for acquiring their own social insurance entitlements (Ginn and Arber 1992). Thus welfare states vary (and change) in the extent to which they encourage and enable women to maintain an autonomous household free from financial dependence on a partner. The concept of ‘defamilization’ has been suggested to capture this gender-sensitive dimension of welfare states, but the key issue is whether women are able to choose freely between marital and other relationships or whether they are coerced by financial need into dependence on private patriarchy (O’Connor et al. 1999).

A time-frame approach is suggested by Scheiwe (1994). Welfare states both construct and reward particular uses of time through the rules of public pension schemes. Key features include the eligibility conditions for public pensions, such as minimum working hours thresholds and contribution periods, age thresholds and the treatment of time spent in caring activities. Following this approach, a gender-sensitive analysis of pension systems examines how the rules privilege particular forms of time use. The tighter the link between pension entitlements and employment career, the stronger will be the gender differences in pension access and coverage. Rake’s (1999) analysis prioritizes the redistributive mechanisms within the pension system, especially those which loosen the link between past earnings and pension entitlements. Although these features may not necessarily have their origins in gender considerations, they are of signal importance for gender inequalities. Particularly relevant are the existence and amount of minimum pensions, flat-rate provisions and income ceilings for pension purposes, the recognition of care work for entitlement purposes and whether the pension is based on best years, final earnings or average earnings.

A gender-sensitive framework for analysing pension provision

Putting Scheiwe’s and Rake’s work together combines two distinct indicators of pension quality – the process of gaining access to a pension and
the factors affecting the pension amount. Both are vital in a gender-sensitive analysis of pension schemes. Although they are interrelated, treating them as separate is helpful for analytic purposes. In Table 1.1, gender-relevant indicators of pension quality are shown for four sources of income in later life.

Table 1.1 Key components of pension systems from a gender perspective

(a) State pensions (individual entitlement)

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<tr>
<th>Access</th>
<th>Earnings or hours thresholds for contributions</th>
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<tr>
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<td>Years threshold for residence-based pension</td>
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<td>The treatment of years of caring</td>
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<td></td>
<td>Age for pension qualification</td>
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<tr>
<td>Amount</td>
<td>Whether and how pensions are linked to earnings</td>
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<td></td>
<td>The existence of minimum floors and/or ceilings</td>
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<td>Maximum amount as percentage of average earnings</td>
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<td>Duration of contribution/residence period for full pension</td>
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(b) State pensions (entitlements as dependant)

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<tr>
<th>Access</th>
<th>Married or widowed status required for eligibility</th>
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<td>Provision for pension splitting on divorce</td>
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<tr>
<td>Amount</td>
<td>Equal or unequal entitlements between spouses</td>
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<td></td>
<td>Percentage allocated to wife, if unequal entitlement</td>
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<td></td>
<td>Percentage ‘inherited’ by widow</td>
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<td>Arrangements for divorcees</td>
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(c) State needs-tested* benefits

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<th>Unit for needs test – individual or couple</th>
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<td>Basis of test – income, assets or both</td>
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<td>Conditions of withdrawal – tapered or complete</td>
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<tr>
<td>Amount</td>
<td>Income threshold for receiving the benefit</td>
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<tr>
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<td>Minimum income as percentage of national average earnings</td>
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(d) Private pensions

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<th>Balance of state and private pension provision</th>
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<td>Private pensions mandatory or not</td>
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<tr>
<td></td>
<td>Earnings or duration of service threshold for eligibility</td>
</tr>
<tr>
<td></td>
<td>Ease of transfer or preservation</td>
</tr>
<tr>
<td>Amount</td>
<td>Defined contribution or defined benefit</td>
</tr>
<tr>
<td></td>
<td>Level of employer’s mandatory contribution, if any</td>
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<tr>
<td></td>
<td>Whether entitlement is inflation-proofed during preservation</td>
</tr>
<tr>
<td></td>
<td>Whether pension in payment is inflation-proofed</td>
</tr>
<tr>
<td></td>
<td>Level of tax relief on contributions, if any</td>
</tr>
<tr>
<td></td>
<td>Widow’s pension as percentage of deceased member’s pension</td>
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Note: *Needs-testing refers to either an income test alone or a means test, in which both income and assets are tested.
The four sources are defined as follows:

(a) state pension entitlements based on the individual’s paid employment and unpaid caring work;
(b) state pension entitlements derived from relationship to a husband (alive, deceased or divorced);
(c) state needs-tested benefits; these may result from an income test alone or from a means test, in which both income and assets are tested;
(d) private pensions, including both occupational and individual (or personal) pensions.

A comprehensive examination of the relationship between gender and pensions centres upon the conditions governing entitlement to pensions and factors influencing the amount. This general framework will be referred to throughout the book and used in the concluding chapter to compare the pension quality for women of the six countries.

Plan of the book

Chapter 2 considers how women’s work, both paid and unpaid, has been changing over the past few decades in liberal welfare states. We examine the gender gap in pay and how this varies according to women’s marital and parental status, their educational level and occupation. The vexed question of why women are often employed part time rather than full time, and how far this is due to structural constraints or is freely chosen, is examined.

Population ageing has fuelled interest in whether public pensions create intergenerational inequity. Chapter 3 explores the validity of this claim and whether switching towards private pensions is therefore desirable. It explores the intersection of demographic trends with the ideology undergirding claims of intergenerational injustice arising from state pension policies. Transfers between generations, and whether these are equitable, has re-emerged as a politicized issue at the end of the twentieth century. The chapter argues that a gender perspective is essential in understanding the generational contract of public pensions, since intergenerational transfers, at the level of families and of society, extend beyond the financial contributions and receipts measured by generational accounting.

Chapters 4, 7, 8, 10, 11 and 12 explore gendered aspects of the pension systems of Britain, Ireland, the US, Canada, Australia and New Zealand, especially features that help or hinder women in building entitlements. Chapters include consideration of trends in pension policy and the political ideas driving reforms, especially the promotion of private pensions. Gender inequality of pension income in later life and the
pension arrangements of working age women are examined in order to assess the gender impact of pension reforms implemented or planned, in the light of trends in women’s employment patterns.

The effects of pension reforms on women with varying experiences in terms of fertility, employment and earnings are hard to guess, but computer simulation techniques have helped to identify in advance potential problems with planned reforms. In Chapter 5, the effect of recent British pension reforms on women’s pension outcomes are modelled, distinguishing according to typical family circumstances and employment patterns.

Pension reforms mean that individuals face a changing and confusing set of pension options. Chapter 6 explores the British pension system through the eyes of women themselves. British women’s understanding of pensions and how they made pension choices in the context of reforms are illustrated using qualitative research. The chapter also draws on survey research to assess women’s knowledge about British state, occupational and personal pensions.

Chapter 9 uses data from the US Current Population Surveys from 1976 to 1995 to examine private pension income in the US among those aged 50 to 64, in the context of the expansion of defined contribution plans. The analysis shows widening pension inequality between women and men and increasing inequality among women.

In the final chapter, 13, we return to our comparative focus to consider the similarities and differences among the six countries featured in the book. Pension quality is compared in terms of women’s access to pensions and opportunities to obtain an adequate amount of pension income in later life. We assess the extent to which the balance of public/private provision has shifted and the prospects for working age women’s retirement income.

Several policy implications arise from our exploration of women’s work and pension experiences. We suggest that employee-friendly and women-friendly legislation could ameliorate persistent gender gaps in earnings and the long-term impact of family caring on pension income. We argue that the evidence presented in the six country cases suggests that enhanced public pensions are more likely than private pensions to provide income security for future women pensioners and some liberal welfare states are more successful than others in providing for women’s economic security and well-being in later life.