

**GENDER, THE LIFE COURSE AND
PENSION PROVISION IN THE UK**

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SUMMARY

This thesis explores the notion that retirement is a gendered concept with particular reference to differences in pension acquisition between men and women. It employs a life course approach embedded within a political economy perspective. Central to this approach is the notion that events and experiences earlier in the life course influence later outcomes. An individual's social, economic and political situation is both the outcome of previous actions and the result of a contingent historical process. By using a large secondary data set, the General Household Survey (GHS), this thesis analyses the links between education, employment and pension acquisition for both men and women. In order to establish further causation logistic regression is used which treats 'variables' as if they possessed causal powers and isolates the significance of various factors on pension accumulation. By also conducting a case study of the Teachers Pension Scheme (TPS) largely dependent on the use of interviews this thesis is able to provide a more detailed explanation of some of the trends apparent within the survey data as to the causes of women's inferior pensions situation within a particular profession. This process of triangulation in association with the literature work enabled an assessment of the current debates about the future of the British pensions system and the potential affect of policy changes. This is not confined to the suggestions of the government but the ideas put forward by a number of alternative commentaries. In doing so it provides a comprehensive account of the strengths and weaknesses of approaches towards the future of pensions and the potential implications for women.

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CHAPTER ONE

INTRODUCTION

INTRODUCTION

This thesis is about the relationship between gender and pensions and the idea of a gendered retirement. It employs a life course approach, embedded within a political economy perspective, in order to explore differences in men and women's pension entitlements. Central to this approach is the notion that events and experiences earlier in the life course influence later life outcomes. Rather than viewing any stage of life, such as childhood, youth, older age, or any group in isolation the life course is concerned with an understanding of the place of that stage in an entire life continuum (Riley, 1983). An individual's social, economic and political situation is both the outcome of previous actions and the contingent result of a historical process.

In short pensions received in later life are related to prior experiences. The pensions people accumulate throughout their working lives often mean the difference between a prosperous retirement and one characterised by a daily struggle to survive. The pension rights built up throughout the life course are an important way of safeguarding for a secure financial future. In many cases finishing paid employment leads to financial difficulty. However this does not have to be the case. The ability of people to be able to contribute to a pension during their working lives depends on a number of factors, not least the pension offered by their employer, their capacity to put more aside for retirement in the face of their immediate financial situation and the pension requirements in place at a given time. For those with a fragmented employment history their situation in retirement may be largely dependent on the pension of a partner or, if this is not possible, state benefits. Therefore, the capacity of individuals to save for the future is not a uniform experience for different groups in society. For instance, previous work has shown that retirement tends to be experienced differently according to class (Walker, 1980; Walker and Foster, 2006), ethnicity (Ginn and Arber, 2001a; Nazroo, 2004), gender (Ginn, 2003a), and even the particular age cohort a person belongs to (Evandrou and Glaser, 2004).

This thesis explores the notion that retirement is gendered with particular reference to differences in pension acquisition between men and women. This is an extremely important topic given the evidence regarding differences in pension accumulation between men and women. In 2004/5 the average gross income of a single male pensioner was £220 a week compared with £186 for women (DWP, 2006) and 35 per cent of women do not currently belong to a pension scheme compared to 25 per cent of men. Furthermore, only 38 per cent of today's working age women are contributing to a private pension (Blunkett, 2005) and women also receive less state pension than men. The average amount of entitlement to state pension in 2005 was £60.85 a week for women compared to £74.05 a week for men (PPI, 2006). These statistics indicate that women often encounter a very different pension experience to men and emphasise the importance of this topic to living standards and quality of life in old age and, therefore, to social policy.

It is important to understand how and why these gendered differences in retirement occur. This requires an analysis of the differences in typical working lives between men and women as paid work is explicitly linked with pension accumulation. For instance there is a tendency for women to shoulder a disproportionate share of household labour including caring responsibilities for children and other relatives. This tends to have an adverse impact on their employment and pension provision. Women (and men) who move in and out of the labour force to care for their families are often penalised by eligibility rules present in public and private pension schemes which tie pension levels to past earnings and employment history. However, there is evidence that more women are currently in paid employment than ever before (Babb et al, 2006) and that women spend less time at home on domestic and caring responsibilities (Gardiner, 1997). This thesis assesses the extent to which these changes in levels of women's employment have influenced gender inequality in retirement. As pensions are accumulated throughout the life course recent changes in labour market participation are likely to impact upon future rather than current pensioners. Therefore, this thesis is able to suggest likely future trends in the relationship between men and women's retirement income.

Changes in pensions policy are also considered in order to assess whether women's retirement income has been assisted or hindered by government policies. The common

thrust of pension policy in Britain over the past twenty-five years has been the dual one which advocates the reduction of state pensions and promotion of private forms of pension provision. This has significant implications for women's future pension prospects in particular since current evidence suggests that their financial security in later life is closely associated with the adequacy of state pension provision (Ginn and Arber, 2001b). Whether the move towards an increased reliance on private pensions in collaboration with the increased earnings potential for a number of women could assist the pension position of women in the future or whether it will lead to their increased polarisation in retirement remains to be seen and is explored further within this thesis.

KEY CONTRIBUTIONS OF THE THESIS

Increases in average longevity and rising pension deficits have led to high profile and prolonged debate about how to develop a sustainable future pension system. Although claims that there is a pensions crisis seem rather dramatic (Davis, 2004) a number of recent events such as the high profile mis-selling personal pension scandal and the Maxwell affair (Blackburn, 2002), the growth of means-testing and the number of non-claimants living in poverty has meant that pensions have received a great deal of publicity. This is despite the fact that there has been a decrease in the number of pensioners living in poverty with between 810,000 and 1.5 million fewer pensioners in poverty in 2004/05 than would have been without the reforms introduced since 1997 (Evandrou and Falkingham, 2005). Therefore, there was a need for research which accurately portrays both the current pensions situation and the likely future of pensions entitlements if present policies are continued.

The current pension's climate has led the present UK Government to commission a series of reports in order to investigate the future direction of pension policy. These include the Sandler Report (2002), the Pickering Report (2002) and most recently the Pensions Commission Reports (2004, 2005) which represented the largest pieces of UK pensions research ever conducted. There have been further policy proposals by insurers, industry, trade unions, pension funds and academics among others. As well as issues about the sustainability of the current UK system there has been much debate about how to improve provision for the poorest members of the pensioner population, many of whom are women. This thesis analyses the research presented by these

various commentators and provides an account which, unusually, puts women's pension needs at the forefront of the research.

Women's pension provision has come under significant scrutiny over recent years with the official report on Women and Pensions (DWP, 2005a) and campaigning reports such as those of the Age Concern/Fawcett Society (2003, 2005) expressing concerns about women's capacity to accumulate adequate pensions. The Pensions Commission Reports (2004, 2005) also acknowledged women's disadvantaged position compared to men when attempting to build up an adequate pension. The current Government pledged to put 'fairer outcomes for women at the heart of our consensus for a long-term solution to the pensions challenge' (Blunkett, 2005, p.1). Indeed the Government said that its response to the Pensions Commission's proposals, a White Paper published in May (DWP, 2006a), would be guided by the principle of ensuring that policies give opportunities to accumulate adequate pension provision for retirement to women and carers (DWP, 2004a). (The thesis was predominantly written prior to the publishing of the White Paper and, as such, does not claim to evaluate its content.) In order to do this it is necessary for policies to reflect the diverse life course experiences encountered by women rather than specifically focusing on women's retirement status.

Despite the recent introduction of gender onto the pensions agenda there is still a limited amount of literature and research that focuses on women and pension provision. A large amount of the research on women and pensions has been conducted by Ginn and Arber. Their work has been crucial to the development and understanding of women's disadvantageous position compared to their male counterparts in terms of access to and receipt of different forms of pension provision. For instance, they considered the impact of gender on occupational class and pensions (1991, 1993), European pensions (1992), non-state pensions (1996), personal pensions (2000) and the reduction in the state pension and the shift towards non-state pensions (1999). Ginn's (2003a) book 'Gender, Pensions and the Lifecourse' also provides a comprehensive account of the relationship between women's disadvantageous position in the labour market and their pension acquisition. However their research is predominantly based on secondary analysis and does not benefit from the addition of a qualitative element or a case study approach, both of which have the potential to benefit the study of gender and pensions.

Why, then, is further research needed on the relationship between gender and pensions? The main reason is that, in recent years, both the pensions debate and pension provision itself have developed rapidly. The Pension Credit was introduced only in 2003 yet it was soon restructured with a savings credit element and it has even been suggested that it would be beneficial to reduce its influence and increase the level of basic state pension and, therefore, reduce the number of people dependent on means-testing (Pension Commission, 2004, 2005). As women are over-represented in means-testing in retirement these kinds of debates have significant implications for women's pension provision and quality of life in old age.

There also appears to be a prevailing consensus that first-tier pension provision should be better, while avoiding means-testing as far as possible, with a higher flat-rate pension (PPI, 2005c). Since 1985/6 indexing the basic state pension to prices instead of national average earnings has eroded its value from 22.4 per cent of average adult full-time earnings to 15.6 per cent of average adult full-time earnings in 2005/6 (DWP, 2004e). The recent Government White Paper (DWP, 2006a) states that New Labour will index-link the state pension to earnings, as it was prior to 1980. This is despite its recent intentions to substantially reduce state spending on pensions and encourage private pension provision. This was based on the introduction of the State Second Pension and Stakeholder Pensions (DSS, 1998; DWP, 2002). However the White Paper claims that 'in view of the changes to the policy regime since 1998 ... we believe that now is an appropriate time to reconsider its relevance' (DWP, 2006, p.174). It states that debates about the future of pensions have been largely concerned with under-saving as opposed to the ratio of state to private pension spending. This indicates the speed at which pensions debates can progress.

The lack of agreement on the future of pensions, the fact that potential pensions changes affect so many individuals and organisations and that debates move so quickly enhance the need for further pensions research. There have also been numerous reports published over the past few years by a variety of organisations on the future of pensions which need to be appraised. It is crucial that academic analysis keeps up to date with these changes in policy, practice and ideology. This is especially the case in the field of pensions because of their importance in determining the character of welfare states (Walker, 1990b).

It is apparent that further research was necessary on the needs and requirements of women and their ability to access pensions on an equal basis to their male counterparts. This could assist debates about future pensions policy and its implications for the gendered nature of retirement. Thus this thesis adds to the still very limited research literature on women and pensions provision and helps redress the male-centred bias of debates on pension reform which have tended, at best, to incorporate a token chapter on women and pensions (for example see DWP, 2002). It addresses many of the current debates about the future of the British pensions system with particular reference to their potential effects on women's pension provision. Therefore, this thesis adds to the extremely limited body of work which examines the needs of current and future female pensioners and also considers the implications of future policy alternatives. For instance, it considers the impact of raising the basic state pension in line with earnings rather than prices, compulsory saving, the citizen's pension, reforming taxation, raising the age at which the basic state pension can be received and auto-enrolment. This analysis is not only confined to the suggestions of the Government and the reports it has commissioned on pensions but also the ideas put forward by a number of alternative commentaries. In doing so it provides an original and comprehensive account of the strengths and weaknesses of approaches towards the future of pensions. It acknowledges the long time frame involved in the accumulation of pension entitlements and the need for any new system to guarantee that it provides not only for today's pensioners but also tomorrow's.

In order to do this the thesis utilises a political economy perspective incorporating a life course approach to emphasise the implications of economic life and, specifically, society's treatment of older people (Estes, 1991, 2004). Poverty and dependency in old age are not determined by chronological age, but, rather by the social construction of age through social institutions and policies and the social division of labour and class structure through the life course, which are largely derived from the social organization of production and related processes (Walker 1981). By using this approach it is possible to systematically analyse the situation of older people, and older women in particular, within a larger social order while emphasising the diverse experiences of older people. These experiences are not the same for all older people as they are not a homogeneous group. Instead they reflect the dominant social structures and ideologies within society (Arber et al, 2003). Thus vertical structures, or forms of stratification,

such as social class, gender and ethnicity, play crucial roles in influencing the ageing experience (despite the fact that a classless perspective persists in public policy (Estes and Minkler, 1984; Estes, 1991)).

Too much research in this field sees pension policy in isolation from the rest of the life course. By providing an analysis from a political economy perspective of how women's retirement income is influenced by the interplay of employment histories, fertility, class and the design of pensions systems this thesis shows how pension accumulation is a complex process influenced by numerous factors throughout the life course. It considers the impact of women's caring responsibilities on their employment prospects and the way in which Government policy has attempted to encourage people into paid employment, through policies such as the New Deal for Lone Parents (NDLP) and the Working Tax Credit (WTC). It also investigates the role of pension credits for those women not in paid employment and located in a caring role, such as Home Responsibilities Protection (HRP), and whether these sufficiently reflect the pension needs of women who have spent time caring. Therefore the thesis adds to the theory of pensions development by incorporating political economy theory and a life course perspective. In order to do this, the thesis sets out a clear analytical framework in Chapter Two which is used in the assessment of women's labour market and pensions experiences in Chapters Three and Four. This literature work is supported by the research conducted in Chapters Six and Seven.

Secondary data, in the form of the General Household Survey (GHS), is analysed in order to establish statistical links between education, employment and pension provision. Logistic regression, a form of multivariate analysis, is used to show the relative impact of characteristics by gender on pension provision. This enables a macro analysis of the differences between men and women's educational attainments, marital status, number of children, income, occupational groups, and full-time/part-time status and how these affect private pension's characteristics. Given that there are very few UK studies based on quantitative data surrounding pensions (largely due to the complexities involved in using statistical pensions data and the amount of training it is necessary to undertake) and much of this uses data which is now over ten years old (Ginn and Arber, 1993, 1996, 2000) this research provides a rare opportunity to look statistically at the differences between men and women's pension accumulation

throughout the life course. This also provides an up to date statistical base with raw data recoded to analyse gendered labour market and pensions characteristics which can be used for future analysis. The analysis shows that access to pension schemes does not appear to be a problem for those women in continuous full-time employment and also earning a decent salary (indicated by the fact that more female full-time workers contribute to occupational pension schemes than men). However, the problem of inadequate pension contributions appears to be much greater for those women without ability to earn a significant wage, many of whom are part-time workers, or not in employment or who have intermittent work histories.

The use of a specific case study of the Teachers' Pension Scheme (TPS) adds a further novel dimension to the thesis through the analysis of labour market characteristics and subsequent position in retirement of twenty retired female teachers. It also enables a more detailed explanation of some of the trends apparent within the survey data. This was the first time that teachers were interviewed about their retirement experiences for the purposes of research on pensions and related issues. In fact there is a lack of pensions research in general which focuses on the workings of a specific pension scheme. The study of a particular occupational pension scheme is highly relevant considering the emphasis placed on private pension provision by both the New Labour Government and its Conservative predecessors. In essence, the greater the move towards individual provision for retirement through occupational and personal pensions as the major source of income in later life, the greater will be the income inequality between those who have had an intermittent or low paid employment history and those with an advantaged position in the labour market (this also has a class element (Walker and Foster, 2006)). Therefore, women's ability to contribute to private forms of pension provision such as the TPS has an increased significance because it can make the difference between a retirement characterised by a low income and means-testing and one of relative prosperity.

The findings indicate that, remarkably, the experience of many female teachers, despite being in a relatively well-paid occupation with a DB pension scheme, experienced some of the same disadvantages as other apparently less fortunate women. For instance, time out of employment in the form of caring responsibilities and part-time employment has an adverse affect on female teachers' pensions in the same way

as in many other forms of employment for women. Therefore, it is not just women in low paid, temporary forms of employment that need consideration but also women who have access to occupational pension schemes but still fare less favourably than their male counterparts. The fact that these highly qualified individuals are unable to achieve parity with their male colleagues in the teaching profession indicates that there may be other factors in operation throughout the female life course which disadvantages them with regards to access to pension provision regardless of occupational status. These factors are examined in detail later in the thesis.

This process of triangulation in conjunction with the literature reviews enabled an assessment of the current debates about the future of the British pensions system and the potential affects of policy changes on current and future female pensioners. In addition to this a number of characteristics have been indicated which can be used when assessing future policy initiatives, not only those concerned with pensions, but as standard practice in any research concerning women (pages 235-6). Moreover, the chapter on methods and methodologies provides some important information for those conducting quantitative, qualitative or mixed method research and, as such, is intended as a potential resource.

METHODS

This section provides a summary of the methods and methodologies used within the thesis which are covered in much greater detail in Chapter Five. By using data from a large nationally representative survey it was possible to provide a macro level account of the position of women in comparison to men in terms of labour market experience and pension provision. Secondary data analysis means taking the original data files and working with them for a specific research purpose (Hakim, 1982; Byrne, 2002). It is an ideal method to use in the preparation of a thesis as it offers economies of time, money and personnel and limits the reporting burden placed on the public. The survey used in this work is the General Household Survey (GHS) a cross-sectional study specifically designed to offer unlimited potential for secondary analysis (Hakim, 1982). Detailed questions about income and pensions are asked of those of working age which can be examined to assess the relationship between the gendered nature of work and pension contributions. In order to establish further causation multivariate analysis in the form

of logistic regression was used. This is an explicitly linear technique which treats 'variables' as if they possessed causal powers (Byrne, 2002). This analyses the significance of various factors such as age, educational level, marital status, number of children, socio-economic status, part-time/full-time employment and income on women's likelihood of contributing to a particular pension scheme.

Adopting a case study approach of the TPS, largely dependent on face-to-face interviews, the thesis was able to provide a detailed explanation of some of the trends apparent within the GHS survey data and provide individuals with a chance to express their own opinions and perspectives as to the causes of women's inferior pensions situation in comparison to males. As well as providing a major component of this research the findings from the GHS data, along with the literature work in the early chapters, steered the direction of the interviews. The interviews further investigated the nature of and reasons for female teachers' commonly disadvantageous position in employment and retirement compared to males.

Combining the qualitative and quantitative techniques within the thesis enhanced the validity of the conclusions, especially as they provided mutual confirmation (Bryman, 1996). Adopting a pragmatic approach to methodological choice and using both qualitative and quantitative methods means that the strengths of one method essentially assist in compensating for the weaknesses of another. In this particular case the qualitative research provided the descriptive detail which makes the complex statistical analysis more comprehensible. By adopting triangular techniques the thesis was able to explore in greater detail the richness and complexity of human behaviour by studying it from more than one standpoint making use of both quantitative and qualitative data.

STRUCTURE OF THE THESIS

This chapter has introduced some of the problems associated with women's pension accumulation and the relationship between labour market experience and build-up of pension entitlements. It has also highlighted the contribution of this research at a time when pensions are high on the political agenda, particularly following the recent reports of the Pensions Commission (2004, 2005) and the Government White Paper on pensions (DWP, 2006a). The remainder of the thesis is organised as follows.

Chapter Two explores the political economy theory of ageing which encompasses the life course perspective as providing a framework for analysing individuals' experiences, at particular stages of their lives and its potential for analysing gendered pension accumulation. Unlike the term life cycle, which implies fixed categories in an individual's life such as education, employment and retirement, the life course emphasises the inter-linkage between phases of the life rather than seeing each phase in isolation (Katz and Monk, 1993). This chapter examines some of the different life course patterns associated with men and women and how they may impact on pensions creating a gendered notion of retirement income.

Chapter Three assesses how women's greater role in childcare and domestic responsibilities adversely affects women's employment over the life course. However, it also emphasises how changes in familial circumstances, women's increased educational achievements and a shift from the breadwinner ideology have led to a changing situation for many women in employment. This has seen an increasing number of women entering the work force and a rise in women's average pay. Improvements in women's pay have not been experienced equally by all women. Therefore although the employment experience of some women may have improved Chapter Three shows how a large proportion of them are still susceptible to family-related fluctuations in earnings over the life course which inevitably impact upon their pension provision.

Chapter Four shows that the question of how to deal with older wage-less members of society has long been a concern for governments. This account builds upon the analysis of changes in the structure of the situation of women in the labour market and develops a historical interpretation of the changes in older age retirement and pension provision throughout the twentieth century and how this has impacted upon women. It shows how state provision has changed from the introduction of the state pension in 1908, to the introduction of the National Insurance pension following the Second World War through to contemporary ideologies and initiatives under the New Labour administrations. It considers the emergence of occupational pension schemes and the subsequent polarisation in retirement of many individuals who have private provision rather than relying on the state. Despite alterations in forms of pension provision changes in the work force such as an increase in part-time and female employment and

increasing complexities in family structures the thesis shows how many of the considerations which were present in discussions surrounding financial provision for older men and women a century or more ago, such as how to reward thrift, provide a safety net and ensure sustainability, are still relevant in contemporary society.

Chapter Five shows how the key issues which have emerged during the previous three chapters concerning gender, pensions and the life course may be explored in more detail. It provides a discussion of the methodological strategies utilised and methods used to address the gendered nature of pension provision. It shows how the forms of research were decided upon with reference to debates surrounding positivist and interpretivist ideologies and the potential benefits of using more than one particular form of research. It emphasises the complex procedures involved in deciding to use a quantitative secondary government survey, the GHS, in order to provide a macro level statistical account of features which influence the capacity to build up pensions for men and women. It also provides the reasons for deciding to perform qualitative interviews with female teachers to examine their retirement income with reference to a specific pension scheme, the TPS. This chapter provides a methodological base for the subsequent two chapters which are concerned with the results of the research.

Chapter Six uses secondary analysis of the GHS, to explore factors identified in Chapters Three and Four which affect pension provision. These include the following variables: age, educational attainments, marital status, number of children, part-time or full-time employment, income and socio-economic classification. Their impact is assessed with reference to occupational, personal and any non-state pension provision. Further in depth analysis is performed using logistic regression, a form of multivariate analysis, which establishes the impact of the specific variables identified on the different forms of pension provision. This chapter investigates whether the analysis using the GHS corresponds with the findings in the previous chapters.

Chapter Seven uses the study of a specific occupation, the teaching profession to focus on the workings of a particular occupational pension scheme. This is particularly appropriate given the findings in the previous chapter which indicate similarities in full-time men and women's access to occupational pension scheme membership. The TPS provides a suitable pension system to study as it works on a final salary basis,

which entails equal entitlements for men and women with the same career experiences such as lengths of service and salary. Therefore, it is crucial to understand how the labour market interacts with the pensions scheme in order to construct any potential gender differences in retirement income. This is achieved through an assessment of male and female teachers' employment patterns with particular reference to Department for Education and Skills (DfES) statistics and information obtained from the Database of Teachers' Pension Records (DTPR). It benefits from a qualitative perspective, as interviews with retired female teachers enable the work to go 'beyond' the statistics. Adopting a case study approach based on primary data collection provides a more detailed opportunity to explain some of the trends apparent in Chapter Six. It shows how women's employment characteristics and the operation of the TPS often work to restrict their ability to build up a retirement income comparative to their male counterparts.

Chapter Eight synthesises the key themes identified in Chapters Two, Three and Four. It reflects on the links identified between work and employment in Chapters Three and Four and how using a life course perspective (Chapter Two) can assist the assessment of the gendered nature of retirement. It indicates how the research findings from the GHS and the interviews with retired female teachers reported in Chapters Six and Seven largely reflect the findings in the literature. It analyses the current Government's attempts to create a more equal pension system and the potential future developments in pensions policy and the implications these may have for the gendered notion of retirement.

The conclusion reviews the main findings of the thesis. It summarises the gender implications of British pension policy and how the current debates surrounding levels of provision and sustainability are likely to affect current and future female pensioners. It also considers the changes in household formation and women's employment and how these are likely to impact upon pensions. Finally it discusses the implications of this research and the importance of using a life course perspective embedded within a political economy theory in developing strategies for future pensions policy reforms.

INTRODUCTION

In order to ascertain whether retirement is a gendered process a suitable analytical framework is required. This framework should underpin the structure of the thesis. As pensions are dependent on earlier events in individuals' lives which help to condition the retirement experience, it is necessary to employ a life course perspective. It is important to consider the structural relationship between young and older people, between different groups of older people and the socially constructed relationship between age, divisions of labour and pension provision (Walker, 1981). The political economy approach can be used to examine the nature of structural dependency of older people arising from conditions in the labour market and domestic and childcare responsibilities. Therefore, the political economy theory is analysed with reference to its usefulness for studying ageing and pensions.

The life course approach, a key mode of analysis in political economy theory, is assessed as a framework for analysing the life experience of individuals at particular stages of their lives. Initially the life course is distinguished from the more linear and stable system of the life cycle as a more flexible and progressive approach to studying the situation of older people. The political economy perspective, employing the life course, is used to examine the notion of the changing 'institution' of retirement and its subsequent de-standardisation. Then it is used to introduce some of the ways different work and home experiences of men and women impact upon inequalities between their pensions entitlements in retirement (explored further in subsequent chapters). Integrating older age into the life course provides an opportunity to assess the whole of their earning and savings capacity over the life course on an individual's pension.

THE RISE OF POLITICAL ECONOMY

Political economy theories draw originally from Marxism, conflict theory and critical theory. They attempt to explain how the interaction of economic and political forces determines how social resources are allocated (Bengtson et al, 2005). It has been defined as, 'the study of the interrelationships between the polity, economy and society, or more specifically, the reciprocal influences among government, the economy, social classes, state and status groups' (Walton, 1979 cited in Estes et al, 1982, p.154). The re-emergence of political economy developed in the context of the crisis affecting public expenditure from the mid-1970s onwards (Phillipson and Walker, 1986). The rise in unemployment and inflation during the 1970s undermined the idea that there was continued growth in state expenditure in areas such as pensions and welfare. The post-war vision of services for the older population faced a significant challenge (Phillipson, 1998a). Older people began to be seen as a burden on the economy. At the same time studies in the UK by Townsend (1981) and Walker (1981) and Estes and Minkler (1984) in the US among others attacked the notion of older age as characterised by physical and mental decline, a medical approach to ageing. Rather many of the experiences affecting older people could be more accurately seen as a product of a particular division of labour and structure of inequality as opposed to the natural ageing process.

The life cycle has been commonly used to refer to the typical experiences of individuals over their lifetimes. A model of sequence organises the stages of life into a universal and progressive arrangement. These have generally been seen as the tripartite sequence of education, work and retirement (for women work not only represents any paid work performed in the labour market but also unpaid work performed within the household). It implies that fixed categories exist and assumes a stable system (Katz and Monk, 1993). Therefore it has had the effect of reinforcing the stereotype of older people as a homogeneous group with special needs. A set of specific behavioural attributes, opportunities and conflicts are assumed to exist (Katz, 1996). This idea has exerted a powerful influence on public attitudes and policies towards this group (Walker, 1980, 1981).

The life cycle ideology has existed for over a century. In 1902 Seebohm Rowntree, in his pioneering study of York, correctly demonstrated that adults' financial requirements fluctuated through the life cycle stages as a function of their responsibilities for children and their earning capacities, 'the life of a labourer is marked by five alternating periods of want and comparative plenty' (Rowntree, 1902 cited in Dewilde, 2003, p.111). Older age was perceived as a time of relative financial insecurity as the male household head was too old to earn a wage and his income never permitted a large saving capacity.

Since Rowntree's studies of poverty social scientists have too readily accepted the life cycle approach as if it were natural law (Walker, 1981). However, recently the life cycle has been criticised as inflexible and deterministic (Walker, 1980; Bryman et al, 1987). Analyses that characterise demographic transitions over the life span as a series of invariant life cycle stages are empirically inaccurate. Concentrating on the average experiences of a population artificially produces the impression of homogeneity in life-span transitions giving rise to notions of demographic stages. 'Research that assumes homogeneity in demographic stages also neglects the consequences of the timing of normative and non-normative events on subsequent life-span development' (Hogan, 1985, p.67). As age-graded timing and sequencing of component transitions occur differently between individuals, it is incorrect to characterise the succession of life cycle statuses as constituting a succession of life cycle stages. The roles available to people at particular ages are not fixed or immutable but are reshaped by the collective actions and attitudes of the people who are continually ageing, moving through the roles, and being replaced by their successors from more recent cohorts (Riley et al, 1994). The idea of stages encourages the assumption of discontinuity and the subject's lack of consciousness of the postulated discontinuity (Pilcher, 1995). For instance it neglects the decision-making process involved in retirement and implies it is purely an aged graded event.

This is in contrast to an approach to ageing based on the political economy theory which has the ability to examine the 'relative social and economic status of different groups of elderly people as well as the relationship between the elderly and younger generations' (Walker, 1981, p.73). This enables a more accurate assessment of the complex relationships involved in work and retirement and work and retirement

transitions. It involves the notion that as people age they are influenced by the societal, cultural, political and economic context prevailing at different times in an individual's life course (Arber and Evandrou, 1993). It is a dynamic approach to continually changing relations between the individual, the family, work and other factors (Walker, 1981; Phillipson, 1982).

Different cohorts of adults come to retirement with widely distributed access to resources and the prospect of very different post-retirement experiences (although it is crucial to consider diversity within cohorts). Economic and political conditions leave lasting marks on those born in different historical periods with a unique history encountered by each succeeding cohort (Dannefer, 2003; Bengtson et al, 2005). Without the political economy perspective research can also be cohort-centric such as the work conducted by Riley et al (1972). Cohort-centric approaches through their functionalist leaning and dedication to the way that social forces play out in the intersection of the age structure, social change and individual ageing, may be criticised for its neglect of power and bases of stratification such as class, race and gender which are central to political economy. However, the synthesis of cohort and life course ideas without political economy can add an important contribution to gerontology research as an alternative to the life cycle approach (Dannefer et al, 2005).

The use of the life course in political economy focuses on the relationship between the 'self' and 'society' and acknowledges the temporal framework of the changes and movements which have and will continue to shape the context of particular cultures and historical periods (Dewilde, 2003; Hockey and James, 2003). For instance, ageing as a social phenomenon can only be comprehended through contextualising physiological ageing within social, cultural and historical contexts (Pilcher, 1995). It is multifaceted, composed of interdependent biological, psychological and social processes. It is not a unitary or exclusively biological concept or process. The impact of historical events on the life course is cumulative but not irreversible. The negative impact of societal forces at one point in people's lives could be rectified at a later date through its modification or reversal. The life course attempts to understand individual and family biographies in relation to the specific historical time in which they are occurring (Morgan, 1985).

Rather than viewing any stage of life, such as childhood, youth and older age, or any group in isolation the life course is concerned with an understanding of the place of that stage in an entire life continuum (Riley, 1983). It 'eschews a static view of older age in isolation, providing a dynamic framework which focuses on change and continuity' (Arber and Ginn, 1993, p.10). An individual's social, economic and political situation is both the outcome of previous actions and the contingent result of a historical process. Therefore, adults come to retirement with differently distributed access to resources and different opportunities and post-retirement life chances (Walker, 1981).

By using the life course approach neither the society nor the individual has analytical priority. It avoids reifying the individual into an ideal-typical moral unit which also has value and reality. People are perceived as historically changing personalities with a lifetime's career of changing and developing roles and status. Society is not reified into an inanimate machine but incorporates people's humanity as their current life course structures but not determines the rest of their lives. It is both an individual and a social process of ageing. An individual's unique experience of life, from birth to the present, constitutes their life course. Only by recognising and acknowledging the different forms of demographic life histories can the researcher identify the consequences of these histories for subsequent life span behaviours (Hogan, 1985). People will develop and change responses as a result of events throughout the life course (Vincent, 1995). It is important to maintain a focus on social groups rather than being overly focussed on individuals. If this is not done it is possible to lose sight of structural inequalities and the continuities of social reproduction (Pilcher, 1995).

The use of the life course in the political economy perspective reflects the linearity of Western perceptions of life, which are both unidirectional and culminate in an endpoint: death. The movement from adolescence to adulthood and eventually older age is a process in which events connect to one another. It does not assume a rigid structuring of experiences. The status of older people is gradually taken on through a progressive withdrawal from certain aspects of social life (this process varies between individuals). These may be examined by the time, spread and order in which they occur.

The Institution of Retirement and De-standardisation of the Life Course

The modern life course varies within a basic framework, which is largely set by issues of material security. These are influenced by definitions imposed by employment structures and the state. Retirement is viewed as a social process, part of the formal age structuring within the life course, in which entry into the labour force in youth is regulated by the legal requirements of education and exit in older age is regulated by pension requirements and norms (Johnson and Falkingham, 1992). The development of a structured format of retirement age is associated with the first state pension scheme in Britain in 1908 when support for retirement based on a chronological age was first introduced. This is, 'derived from the organisation of production, in particular the divorce of the labour process from the family and the creation of a labour market, with the subsequent need for the state to intervene to set the conditions for the stable control of the labour process' (Vincent, 1995, p.57). Therefore these structural factors often institutionalised or reinforced by economic and public policy may constrain opportunities choices and experiences in later life (Walker, 1980; Bengtson et al, 2005).

Older age, unemployment, dependency and mandatory retirement have traditionally been seen as social expressions of each other. They formed the administrative, economic and discursive boundaries that produced older people as a distinct subject. This detachment from paid employment (which is not always applicable to women's circumstances) creates a situation in which older people are no longer in a socially defined 'productive' sector of the economy (Walker, 1981; Phillipson, 1982). The process of retirement superimposes reduced social status on the majority of older people. Retired older people are often likely to be receiving a much lower income than wage earners even when they were located in a relatively prosperous profession. The political economy perspective shows how the relationship between age and the labour market, which has the effect of defining the economic role of older people in society, is socially determined and institutionalised through administrative processes. Fixed retirement provides the motivating force underlying a more general devaluation of the worth of older people (Walker, 1981). 'Society creates the framework of institutions and rules within which the general problems of the elderly emerge and, indeed, are manufactured' (Townsend, 1981, p.9). Once the age of 60 (women) (phased to 65 by

2020) and 65 (men) became institutionalised through pensions and retirement, this regularly became a co-ordination point for the third stage of the life cycle (Walker, 1981; Katz, 1996; Phillipson, 1998a).

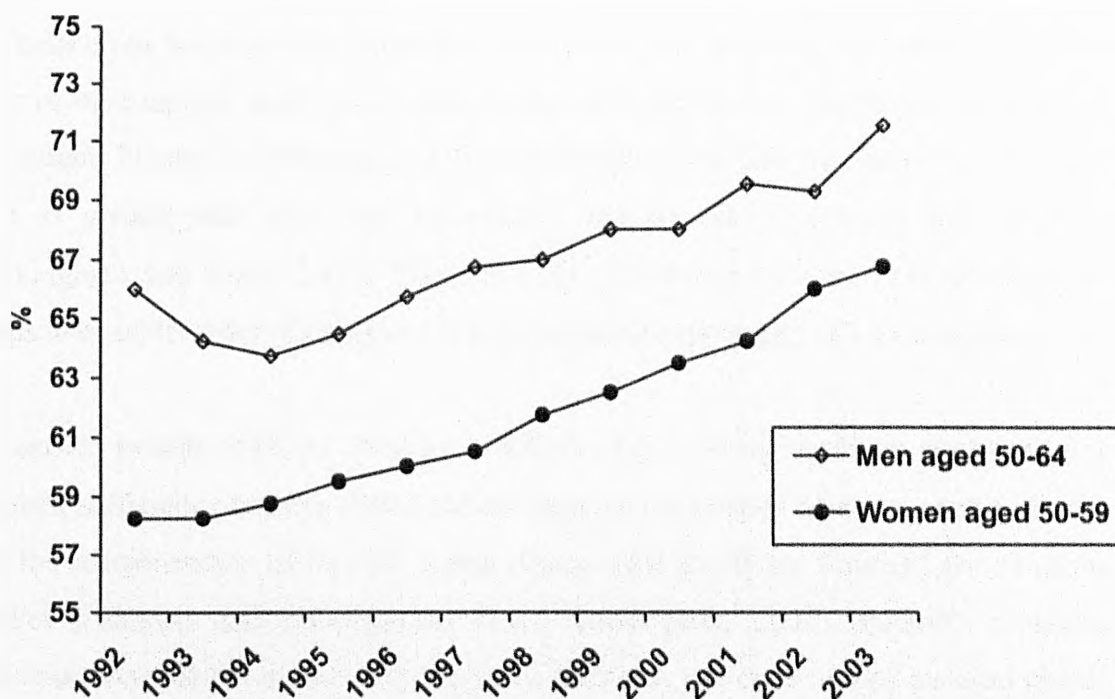
Changing patterns of exit from the labour force in the latter part of the twentieth century have redefined the boundary between work-life and retirement and thus the social meaning of older age (Kohli and Rein, 1991). This has been termed the 'de-standardisation of the life course'. In late nineteenth century Britain nearly three quarters of men aged 65 and over were employed; by the early 1950s this had fallen to one third and by 2003 only 9 per cent of men and women over the state pension age (60 for women and 65 for men) were recorded as economically active (ONS, 2003). There are currently nearly 1.1 million people over the state pension age in employment (HM Treasury, 2006). The median age of withdrawal from the labour force is currently 64 years for men and 61.9 years for women (Pensions Commission, 2005).

From the 1970s onwards there has been an increase in the marginalisation of older employees characterised by a range of pre-retirement categories and an increase in the number of people entering into these positions (Phillipson, 1994). This arose due to the operation of particular schemes to promote worker redevelopment (for example the Redundancy Payments Act), the pressure of mass unemployment and the changing attitudes among governments, trade unions, business and older people themselves, in respect of the older workers' right to employment in relation to younger age groups (Phillipson, 1998b). A number of bridging pathways emerged which converted a standardised, orderly, predictable transition from work to retirement based primarily on age criteria into a de-standardised, heterogeneous process based largely on functional criteria (Jacobs and Rein, 1994). The transition to retirement is being rearranged more flexibly, but this does not necessarily mean that individual choice is available (Phillipson, 1994).

By the early 1990s the debate moved towards how to stem the flow of workers out of employment and to remove age barriers in the retention and recruitment of staff (McRae, 1996). Employers and government are beginning to recognise the costs involved in failing to use mature and older workers, and are beginning to encourage policies to maintain older people's employment (Phillipson, 1998b). These include age

discrimination in employment and vocational training becoming unlawful in the UK from 1 October 2006 following the EU Employment Discrimination Directive. The Government has also set up Age Positive in order to assist strategy and policies to support people making decisions about working and retirement. The Age Positive campaign promotes the benefits of employing a mixed-age work force that includes older and younger people. The Government also introduced the New Deal 50+ to encourage older unemployed people back into employment (DTI, 2003). According to the Quarterly Labour Force Survey since 1997 the employment rate of men aged between 50 and the state pension age rose from 67 per cent to 72 per cent by 2004 and 61 per cent to 67 per cent for women (Figure 2.1) (Evandrou and Falkingham, 2005).

Figure 2.1 Employment rates, men aged 50 to 64, women aged 50-59, Great Britain



Source: Adapted from Evandrou and Falkingham (2005) using the Quarterly Labour Force Survey March-May 1992 to January-March 2004.

However, many people leave the labour market at a time which no longer corresponds with direct entry into the pensions system (Guillemard, 1989). Many people that are considered to be retired do not receive a public pension and may not even consider themselves retired (Phillipson, 1994). Regulating definitive withdrawal requires the use of other subsystems of welfare (for example disability insurance and

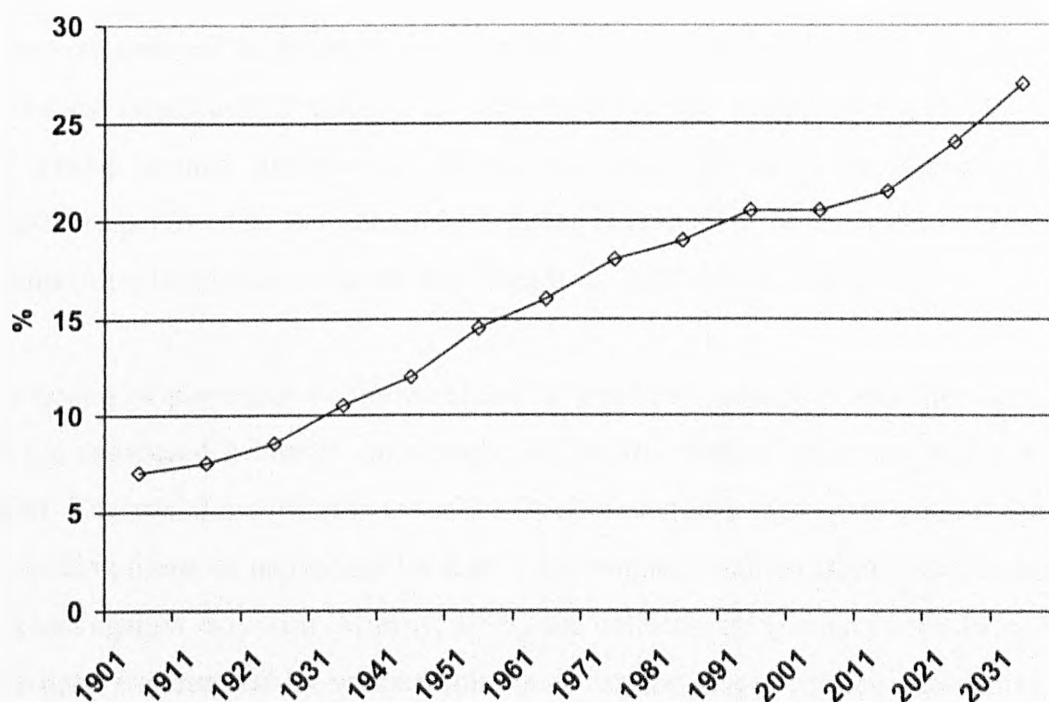
unemployment benefits). These subsystems create unprecedented and unstable possibilities for moving out of the labour market and meeting the age requirements of entitlement to an old age pension. The rules and requirements of these arrangements govern the passage towards inactivity and set the threshold of older age as a period of life after work.

Standardised life course patterns (which were commonly referred to as stages of the life cycle) are being replaced by more individualised trajectories under the influence of new social roles in different domains of life (Dewilde, 2003). The chronological milestones are less visible and the time for withdrawal from work is no longer fixed at a predictable point. The concept of a stable period of retirement, built upon an orderly phase of work within the life course, has become more blurred. Employment careers are increasingly condensed into a smaller proportion of the life course as the amount of time spent in education and training has been extended and later entry into the workplace has become more common. In later life the tendency for people to reduce their involvement in employment and increased longevity has lengthened the stage of retirement. Figure 2.2 indicates that the percentage of the UK population aged 65 and over is greater than ever and projections indicate that this trend will continue (Falkingham and Rake, 2003). These are key characteristics which the Government needs to consider when making any alterations to pension policy (Chapter Seven).

As earlier events, such as savings, condition later events, such as pensions, this requires sufficient planning. Financial coverage in the context of demographic change and the reorganisation of the life course requires the ability to 'forecast' the pensions market (Johnson and Falkingham, 1992; Rowlingson, 2002). People's planning horizons vary either because their financial future is too uncertain or because events more than a few years ahead have little bearing on their decisions (Johnson and Falkingham, 1992). People don't tend to start thinking about pension provision until they reach their 40s or 50s (Hedges, 1998). A person in their early 20s may choose the immediate gratification of buying a house or a car rather than their pension contributions where they may not see the rewards for a further 45 years. Despite these considerations the focus of contemporary welfare debates on ageing increasingly promotes a discourse of responsibility amongst older people suggesting that they should take more responsibility in negotiating changing economic risks (DWP, 2002).

This is evident in New Labour pension policy, which stated its intention to move from 40 per cent to 60 per cent private pension provision by 2050 (DSS, 1998) (Chapter Four). The rise of individualism is likely to have consequences for the later stages of the life course. These changes will force people to make decisions and 'choices' in an incredibly complex field.

Figure 2.2 Percentage of UK population aged 65 and over (1901-2031)



Source: Falkingham and Rake (2003). Adapted from GAD surveys.

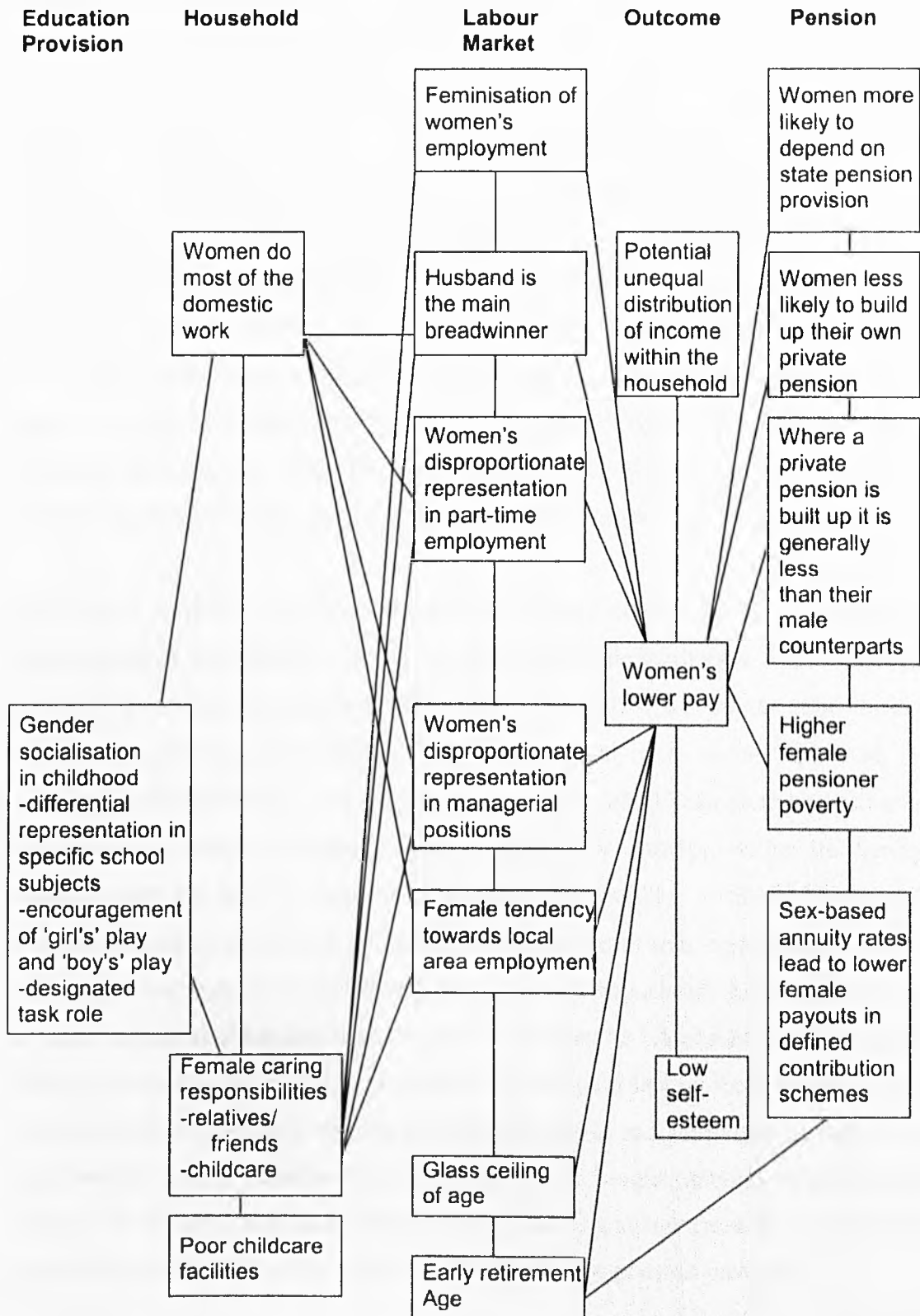
GENDER AND THE LIFE COURSE

There is a lack of work which recognises the interaction between gender, age and the life course (Bernard and Meade, 1993). The political economy perspective incorporating the life course approach not only avoids excluding women but also directs attention to their situation through different life transitions (Glendinning and Millar, 1992; Blaike, 1999) and emphasises the linkages among the phases of the life course rather than their distinctiveness (Arber and Evandrou, 1993). The dynamic and temporal capacities of the life course approach facilitate an exploration of the gendered nature of pensions. Some of these issues are introduced here and given considerable attention in the next two chapters: Women and the Labour Market (Chapter Three) and Women and Pensions (Chapter Four).

The typical institutionalised life course renders older women especially economically vulnerable. The life course for men and women is organised in unequal measures around work and non-paid activities (within and beyond the home) (Lister, 1999). As circumstances during the entire life course influence the situation of individuals in older age, women tend to be disadvantaged compared to their male counterparts in their opportunities to build up pension entitlements. These disadvantages are not given they are the outcome of dynamic and cumulative processes and events. The situation of women develops gradually and incrementally over the life course. 'Gender relations cannot be assumed to be static over the life course, since life transitions, age-based norms and physiological changes all impact on the way gender roles are constructed and gender identity experienced' (Arber and Ginn, 1995a, p.13). Therefore a life course perspective has the potential to direct attention to the situation of women at various times in their lives (Arber and Evandrou, 1993; Moen, 1994).

The timing of particular events is related to gendered cultural norms. Social ageing, and the associated gendered chronologies of the life course, varies according to birth cohort. The social movements concerned with citizenship rights and gender equality, the shifting needs of capitalism for men's and women's labour (Ginn, 2003b) and the backlash against feminism (Murray, 1996) and collectivism (Deacon and Mann, 1999) have been experienced by various cohorts at varying stages in their life course. The introduction of specific welfare state measures, advances in reproductive technology and the expansion of women's education and employment opportunities have also been encountered at different ages throughout the life course by successive cohorts (Ginn and Arber, 1996). For instance, the introduction of the National Minimum Wage will not directly influence people who are currently in higher paid employment but it may have benefited their earnings at an earlier stage in their life course.

Figure 2.3 The Impact of Gender Socialisation Throughout the Life Course



Source: Author's Analysis.

Figure 2.3 indicates how stages may be linked within the life course to create a tendency for women to access a smaller pension than men. (In 2003/04 single female pensioners received on average 57 per cent of what single male pensioners received from private pension and investment income (DWP, 2005c).) This is not meant to represent a purely deterministic process, which is applicable to the majority of females, but rather to provide an indication of how a number of gendered features of employment and pensions may be linked. For instance, the reproduction of gender socialisation (the modification from infancy of an individual's behaviour to conform to the demands of social life, such as the tendency for girls to be given dolls to play with and pretend to be a mother) throughout the life course may have an impact upon women's household roles. The institutionalisation of the gendered division of labour is likely to adversely affect a number of women's saving capacity thus resulting in retirement being a time of financial hardship for many women. Therefore older women do not usually become poor with age, they have a lifetime of multiple and inter-connected disadvantages.

The gender revolution in work and family practices (explored further in Chapter Three) has challenged the idealised notions of male and female adulthood, which has been the focus of the post-war settlement. The apparently certain life course trajectories have become increasingly undermined by technological and social upheaval, which challenges the previously non-negotiable apex of 'normal' life course construction in industrialised western societies (Priestley, 2000). For instance, within the family key changes over the last 30 years have included the doubling of divorce rates, trebling cohabitation rates, five times as many babies born out of marriage (around 40 per cent of births occur outside of marriage), single parent households have doubled and the average family size has decreased from 2.9 children to 1.6 children (Williams, 2004). Women have also increased their presence in the paid labour force although much of this has been in part-time employment (DWP, 2002) and employment rights are still curtailed by caring responsibilities (especially for single parents) (Glendinning and Millar, 1992; Arber and Ginn, 1995b; Millar, 2003) and low rates of pay translate into deprivation in later life in the form of limited access to pension provision.

Due to the long time-frame involved in the accumulation of pensions, the retirement income of successive generations of women reflects past reforms in pension arrangements and the changing norms concerning marriage, motherhood and

employment prevailing during that generation's working life (Ginn, 2003c). As women tend to be financially dependent on men, have more irregular work histories, and live longer than men, they are susceptible to the receipt of smaller pension entitlements and are more likely than their male counterparts to exhaust their financial resources in later life (Arber and Ginn, 1991).

CONCLUSION

This chapter has demonstrated the many benefits of using the political economy perspective incorporating the life course in order to examine the ageing experience. The idea of education, work (paid and unpaid) and retirement as a tripartite explanation advocated in the life cycle approach as a stable system is no longer appropriate (or may never have been). The de-standardisation of retirement and particularly the fewer number of years many individuals are spending in employment has created a complex situation where many individuals have fewer years to save for a longer period of retirement. This is crucial to debates surrounding the future direction of the UK pensions system where many individuals are not saving sufficient amounts to provide for retirement and rely on the state (Chapter Eight). Furthermore, changes in family formation and women's employment have created a very different experience for many women which needs to be examined with reference to the life course.

Furthermore this chapter has shown how the political economy perspective with the life course as its mode of analysis can be employed throughout the thesis to establish how women's pensions experiences tend to differ from those of their male counterparts. For instance by examining differences in men's and women's labour market experiences (Chapter Three) and pensions acquisition (Chapter Four) in more detail it enables an assessment of any typically different characteristics encountered by men and women throughout the life course. These can then be applied to the GHS analysis to show how different features such as educational attainments and work characteristics are more or less likely to affect men and women and at what stages of the life course. These can be incorporated in the retired teachers' questions (Chapter Seven) and used to inform the potential policy recommendations (Chapter Eight). Therefore, the life course is a vital concept for exploring both the differences between men and women's pension acquisition and also how this relates to their previous life course experiences.

CHAPTER THREE

WOMEN AND THE LABOUR MARKET

INTRODUCTION

In the previous chapter the life course perspective was introduced to show how men and women's pension status is influenced by a variety of factors throughout their lives. Pensions cannot be seen in isolation. Rather they are built up during the life course, affected by educational achievements, employment status, years out of employment and a variety of other factors. This chapter investigates whether women's labour market experiences differ from those of their male counterparts. This enables an analysis in the next chapter of how any different characteristics, or indeed, similarities, can subsequently be used to explain any differences and similarities in forms of pension provision between men and women.

Initially it considers the historically different roles associated with men and women at home and work and analyses any changes that have occurred over recent years to women's employment characteristics. This is examined with reference to the emergence of feminist critiques in the 1960s and changing ideologies concerning women's role in society as well as the role of government policy in both encouraging and restricting women's participation in the paid labour market. Finally it considers whether women are better served through a challenge to the nature of social citizenship rights, in order that earnings are no longer privileged over caring, or through improving women's access to the labour market, so that they can compete on equal terms with men and thereby obtain the same employment-linked social rights (Lister, 1997a).

BEVERIDGE AND THE TRADITIONAL MALE BREADWINNER/FEMALE HOMEMAKER IDEOLOGY

Gender is not a quality inherent to individuals but rather it consists of a set of socially produced, hierarchically organised differences between men and women (West and Zimmerman, 1987; Connell, 1995). Connell (1987, p.98) used the term 'gender order' to refer to a, 'historically constructed pattern of power relations between men and

women and definitions of femininity and masculinity'. This gender contract influences the ways in which men and women engage in the paid labour market and organise household work provision and informs the design of legislation, public policy and practices (Rees, 1999). It also varies in content over time and between societies (Fagan et al, 1998). Ladies have traditionally been idealised, placed on a protective pedestal, as more delicate, more refined, more sensitive than men (Showalter, 1987; Ussher, 1991; Nicolson and Ussher, 1992). In the nineteenth century male medical opinion warned, sternly and ceaselessly, that the women who trespassed beyond the domestic sphere would suffer psychiatric collapse (Portor, 1987). The delicate, affluent lady, who was completely dependent on her husband, set the sexual romanticist ideal of femininity for women of all classes (Ehrenreich and English, 1978).

The predominant assumptions of the Beveridge Report (1942) were that women would be supported as 'wives' and 'widows' (Fraser, 1984), that their waged work would take second place to unpaid domestic work (Hakim, 1993) and that they would not need social security in their own right (Ginn and Arber, 1992). It was said that 'housewives as mothers have vital work to do in ensuring the adequate continuance of the British race and of British ideals in the world' (Beveridge, 1942, p.53). Within the workplace the power and dominance of men at various hierarchical levels has traditionally been accepted and unquestioned by organisational members (Collinson, 1992) while women have traditionally been confined to 'hearth and home'. 'Work supports a sense of masculinity both overtly and in ways that are not acknowledged consciously' (Thompson, 1994, p.105). The status and power as pay received by the man is perceived as instrumental in enhancing the individual's own material welfare and also that of their families (Finch, 1983; Cockburn, 1991).

A personal sense of worth is an important constituent of wellbeing and is more likely to be attained by women with paid employment and its concomitant financial independence and wider social contacts, than by women constrained to housework and feelings of powerlessness. This is an important source of independence and self-realization rather than being a wife and mother (Friedan, 1963; Bernard, 1971; Chesler, 1972; Turner, 1987; Miles, 1991; Charles and James, 2003). Furthermore, it is through paid work that women retain their long-term earning capacity, reduce the economic impact of divorce, separation or widowhood and lessen the risk of poverty in old age

(Ward et al, 1996). Within this relationship there has often been a problematic assumption that the distribution of resources within a household can be assumed (Pahl, 1980; Vogel and Moran, 1991). This financial independence not only has implications for their ability to contribute to their families' immediate needs, but also to a decent pension scheme and a more secure future.

Whether the gender division of labour in employment should be perceived as an outcome of patriarchal exclusion or class struggle and the development of capitalism is a complicated issue. Explanations of the structuring of the gender division of labour need to be multi-stranded while single-factor explanations should be avoided.

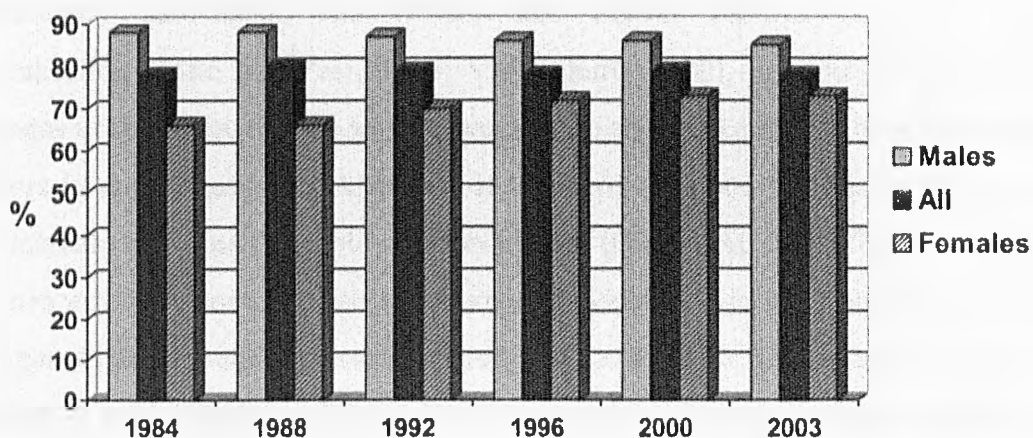
WOMEN AND THE PUBLIC SPHERE

In the latter half of the twentieth century social, economic and political trends have transformed women's employment activities. Since 1971 an extra three million women have become active in the labour market. Figure 3.1 shows that 70 per cent of working age women were in employment compared with 79 per cent of working age men (Summerfield and Babb, 2004). The expansion in married women's participation in employment during the 1950s and 1960s was fuelled by the demand for workers at the time of a labour shortage and the desire of women and men to improve their standard of living through increased household earnings (Ungerson, 1990, 2000; Brannen et al, 1994). 'Second wave' feminists in the 1960s also challenged the male breadwinner model coinciding with the upsurge in liberal individualism. Feminist demands for equal pay for equal work, equal rights and greater remuneration for traditionally female jobs are not simply forms of interference with otherwise neutral market processes.

The 1970s brought the introduction of equal opportunities legislation, which have the potential to 'unite individuals who are disempowered and disadvantaged by diverse structures of constraint' (Folbre, 1994, p.70). Anti-discrimination laws were introduced to challenge systematic inequalities in employment and pensions and discrimination against women in the public arena and in access to public services (McDowell, 2005). The Equal Pay Act, which, was passed in 1970 and introduced in 1975 had a significant impact. The Equal Pay Act sought to lessen the sexual division of labour and subsequently the sexual division of welfare by making it 'unlawful to discriminate

between women and men in pay and other terms in their contracts of employment' (Cockburn, 1991, p.28). The Equal Value Amendment in 1984 served to tighten equal pay provision. A woman no longer had to find a man doing the same or similar work, which was difficult due to the extent of occupational segregation (Hakim, 1996; Rees, 1999). The 1975 Sex Discrimination Act left discrimination against women in the social security, income tax systems and family law untouched and focussed upon tackling discrimination in education, training and pay. The impact of equal opportunities has been questioned as it has been stipulated that there appears to be a 'conflict, which still exists between official personal policy on equal opportunities and the harsh reality of the workplace for many women' (Arber and Ginn, 1995a, p.63). The question remains whether equal opportunities policies have had a significant impact in the labour market and the work place or whether changes can be attributed to other factors.

**Figure 3.1 Economic activity rates¹: by sex
United Kingdom**



Males aged 16 to 64, females aged 16 to 59. The percentage of the population that is in the labour force. Data are seasonally adjusted, and have been adjusted to take account of the Census 2001 results.

Source: Adapted from Summerfield and Babb (2004) using the Labour Force Survey, Office for National Statistics.

These moves have been accompanied by changes in the structure of the labour market particularly associated with the decline of traditionally male orientated employment (Alvesson and du Billing, 1992; Land, 1999; Quadagno, 1999) in manufacturing industries and the growth in the service sector. In 1964, 8.9 million were employed in manufacturing (38 per cent of total employment) but by 1999 this number had

decreased to below 4 million and by 2006 this had reduced further still to 3.1 million (Riley, 2000; ONS, 2006b). The service sector accounted for 21.5 million jobs in 2005 a 45 per cent increase since 1978. The majority of women's increase in employment has been in service sector employment with women currently occupying over half of all service sector jobs (Rake, 2000; Babb et al, 2006). Therefore, women have tended to benefit from the relocation of manufacturing jobs and the restructuring towards service sector employment, 'both because of gender segregation by job task and because the often lower pay and more flexible contracts found particularly in private services favour women's employment' (Rubery et al, 1999, p.22). But has part-time work provided an opportunity for women to reduce their typically unequal situation in the workplace?

Part-Time Employment

During the 1980s, the Thatcher Government embarked on a programme of deregulating and decentralising the labour market. The powers of the unions were reduced, the coverage of collective bargaining declined and wages councils were weakened and then abolished (Fagan and O'Reilly, 1998). Changes in the structure of the labour market, particularly associated with British free market reforms, subcontracting and casualisation (Joshi and Paci, 1998; Vandenburg, 2000), have been accompanied by changes in the nature of paid work. Deregulation and marketisation have been important factors in encouraging the expansion of low-level jobs and part-time jobs, rather than the increase of women's employment in general (Crompton, 1997). The assumption that women prioritise domestic and childcare commitments over work enables employers to use part-time contracts to extend opening hours and also match supply to demand at minimum cost (Gardiner, 2000). Part-time workers whose earnings are beneath the minimum level for National Insurance contributions (about one third of part-time workers) also require less social contributions from employers making them cheaper to employ and therefore attractive to employers (Walby, 1998).

Women are more likely to be able to adjust these types of jobs around their family responsibilities (International Labour Organisation, 1999; DWP, 2002). Women use a variety of employment adjustments, such as doing shift work, informal flexitime, scaling back to part-time jobs or changing jobs to find more amenable types of work (Hochschild, 1997; Mennins and Brayfield, 2002; Casey and Alach, 2004). Part-time

work may be seen as a way of keeping in touch with the labour market and at the same time breaking up the monotony of housework and potentially 'harmonizing' their responsibilities as both workers and mothers (Myrdal and Klein, 1956; Warren, 2004).

On the other hand part-time work has often been constructed as an 'involuntary' form of economic activity (Irving, 2001). It is often thought that 'many women are being pushed into taking up employment because of the economic climate, when they would have preferred to stay at home and care for children' (Bradley, 1997, p.97). However, Hakim (1993) suggests that women report higher levels of job satisfaction than men despite their concentration in the lowest paid and least skilled jobs largely due to their priorities to home commitments. Therefore, a great majority of the women who transfer to part-time work after they have children are adaptive, seeking to devote as much time to their family work as to their jobs.

Hakim (2002) suggests that part-timers and full-timers are qualitatively different types of women with different attitudes towards home and work. She identified different categories of women with regards to career plans/expectations. Overall she classified only one quarter of women compared to half of all men as work-centred. Career planners were more likely to choose typically male jobs, had lower job satisfaction than other women and adapted their fertility behaviour to their work plans. Women who had consistently planned to work had wages 30 per cent higher than those of women who never planned to work. She suggests that the importance of motivations, values and attitudes as key determinants of labour market behaviour, occupational status and even earnings must not be underestimated. Therefore, she considered that genuine work choices are open to the vast majority of women but only a minority of women prioritise work in the same way as men. To Hakim (2002), the presence of 'uncommitted' largely part-time work and 'committed' full-time workers lends support to rational-choice and human-capital theories.

The idea of the 'grateful slave' or 'modern home-maker' entertained by Hakim (1991) has a tendency to overplay women's orientations to work as one of the main influences on their employment experiences (Ginn et al, 1996; Crompton, 1997). For instance, Warren (2000) found that in contradiction, despite their particular gender role, part-timers do not differ greatly in work attitudes and preferences to that of full-timers.

Women's work choices are shaped by gender divisions at home and at work and different constraints and expectations which lead to different orientations (Charles and James, 2003). More often than not part-time employment is a result of a supply of women who have an interest in reconciling work and family life and partly due to structuring of demand by employers (Walby, 1998). The unobservable characteristic of commitment, or lack of commitment is methodologically impossible to quantify.

Hakim (1991) risks the oversimplification of complex interconnections between structural constraints and opportunities and individual values and preferences (Gardiner, 1997; Joshi and Paci, 1998). Hence, their 'contentment' with their jobs may be attributable to 'their lack of alternative and weak bargaining position with employers because of having to accommodate domestic responsibilities' (Ginn et al, 1996, p.170). For instance, Walsh (1999) identified that over half (58 per cent) of the part-time women workers in her research had chosen part-time employment due to their childcare responsibilities. Higher-paying professional jobs may require the worker to prioritise the job over family responsibilities (Hochschild, 1997; Mennins and Brayfield, 2002). Therefore, women's work strategies are not preconceived blueprints but responses to the opportunities and resources available to them (Gardiner, 1997). The significance of paid work changes over the life course and in response to changing domestic circumstances.

In 2005 The Labour Force Survey indicated that over 40 per cent of women's employment was accounted for by part-time work compared with just 10 per cent for men's (DWP, 2005a). The extent of part-time work amongst women means that the proportion of total working hours performed by women compared with men has not risen as rapidly as the proportion of women doing jobs (Walby, 1997). By measuring the percentage of total hours worked by men and women the picture of women's employment may be rather different. In 2002, 1.8 million female workers worked 15 hours or less per week and 1.6 millions worked 16 to 20 hours. This constitutes 3.4 million working 20 hours or less a week and two-thirds of the female part-time work force and also a quarter of the total female work force (Social Trends, 2003 in Bonney, 2005). This suggests that a trend may be developing from more secure 'reduced hours' or 'half-time' work towards 'marginal' part-time work (Irving, 2001). Due to difference in hours at work and levels of pay, women working part-time earn on average less than a quarter of the earnings of men working full-time (£133.60 a week compared with

£471.50 for full-time men) (ONS, 2005). However, increases in women's part-time employment have increased the proportion of family income contributed by women and facilitated an individual income for some women to whom this would previously not have been possible.

Average hourly pay of female full-timers has increased by more than 10 per cent compared to male full-timers from 70 per cent in 1971 to 72 per cent in 1982 to around 86 per cent in 2005 (DWP, 2005a). In contrast, the average hourly pay of female part-timers compared to average male full-time hourly pay has only increased slightly from 56.8 per cent in 1982 to 59.0 per cent in 2005 (ONS, 2005). Hence, while the gender pay difference may have made some progress towards equality, there has been a widening of pay differences among male workers and among female workers (Grimshaw et al, 2002). The increase in pay inequality is indicative of a drop in pay among low paid workers and an increase for high paid workers, relative to the median level of pay for each group.

Government Policy and Part-time Workers

Due to the expansion of the number of part-time workers and New Labour's preference for encouraging work as a response to exclusion the regulation of part-time employment remains an important issue. Numerous forms of employment protection and fringe benefits have been subject to thresholds in earnings and working hours (Walby, 1998). On 1 July 2000, the Government introduced new rights for part-time workers. The regulations ensure that Britain's 7 million part-time workers, of which 78 per cent are women (Labour Force Survey 2004/5 cited in Darton and Hurrell, 2005), are not treated less favourably than comparable full-time workers in their contractual terms and conditions, unless objectively justifiable. In principle these include an entitlement to the same hourly rate of pay and same access to company pension rights (DWP, 2002). Under the fixed term contract directive part-timers are not allowed to receive unequal treatment on grounds of the contract, they will be able to compare themselves to full-timers, irrespective of the length of their contracts.

Female part-timers have also benefited most from the National Minimum Wage (NMW). It is estimated that between 1998 and 2001, the numbers paid less than the

minimum fell by around 20,000 for male full-timers, 22,000 for female full-timers, 110,000 for male part-timers and 660,000 for female part-timers (Grimshaw et al, 2002). The NMW was introduced in April 1999 at a relatively low level of £3.60 an hour for individuals over 21 and £3.00 an hour for those under 22. This increased to £5.05 an hour in October 2005 for adults (DWP, 2005a). The estimated effect of the NMW in the first two years was to increase the national wage bill by only 0.35 per cent. While the introduction of the NMW, extension of formal entitlements and equal treatment will encourage the dismantling of the second-rate status attached to much part-time work, 'a more general challenge to the cultural meaning of time at the workplace is required through political debates and educational campaigns' (Fagan and O'Reilly, 1998, p.182). Part-time work could normalise women's involvement in waged work, providing a stepping-stone towards further full-time female labour participation.

Occupational Segregation

The expansion of part-time work has not challenged the sexual division of occupations, as it has remained concentrated almost entirely within female-dominated areas of work (Fagan and O'Reilly, 1998). Women are considerably over-represented among personal service workers, junior non-manual workers, health, educational and other services to the general public and less likely to be represented in managerial and professional jobs (Summerfield and Babb, 2004). Men may be viewed as deviants if they work in occupations, which require nurturing skills, which are perceived to be unique to women (Maume, 1999). Millward and Woodland (1995) identified that women working in highly feminised occupations experienced a higher than average wage shortfall. In 1995 60 per cent of all British women were employed within the ten most 'feminised' occupations and within these occupations the work force was 80 per cent female. For those working in 'feminised' occupations the wage ratio was 57 per cent for those working part-time and 78 per cent for full-time workers, compared to 68 per cent and 92 per cent for those outside these 'feminised' occupations (Rake, 2000). Women's pay levels are generally below that in occupations where men still predominate (Blackburn et al, 2002). By segregating women into female-typed jobs, men are free to compete among themselves for higher paid jobs that provide better opportunities to further their careers (Cockburn, 1991; Maune, 1999). Blackburn et al (2002) argue that if

segregation results from male dominance, we would expect it to decline as the empowerment of women increased.

Women may choose female-typed jobs because they assume these jobs will facilitate a job-family balance. This may not necessarily be the case. For instance, most restaurant workers and nurses are women but these jobs often require individuals to work non-standard shifts where childcare may be more difficult to obtain (Mennins and Brayfield, 2002). However, on the whole the finding that people in male-typed occupations make more job-family trade-offs overall than people in either integrated or female-typed occupations suggests that male-typed occupations, regardless of whether they are held by women or men, have characteristics that are less accommodating to job-family balance (Mennins and Brayfield, 2002). Furthermore, Hoque and Noon (2004) found that access to equal opportunities policies were different within the occupational hierarchy and may serve to increase polarisation between women's experiences. For instance, in the workplaces in their study, which offer a nursery or help with childcare costs, 34 per cent of managers/senior administrators have access to these benefits, in comparison with only 17 per cent of non-management employees. Equality initiatives often take the form of targeted practices which benefit the minority. Often in the case of women this means female managers and professionals (Cockburn, 1991).

Men are more likely to be found in managerial and professional positions especially at the top end of the income scale (Babb et al, 2006). This is despite the fact that women have made progression in the labour market through increasing their qualifications (Walby, 1997) (women currently outnumber men in higher education (Blackburn et al, 2002)) and through open competition systems, which restrict the possibility of discrimination between similarly qualified men and women (Rubery and Fagan, 1995). Wajcman (1996) concurs that within management men still have the power to define what constitutes occupational success and therefore men dominate it. The social construction of management involves the intrinsic links to qualities attached to men making the identification between men and management a natural one. Women's greater representation in managerial positions reflects scope for advances in specialist niches rather than a significant increase in organisational authority. There are feminised positions within management, most notably, personnel, human resources, industrial relations and service functions.

Wajcman (1996) interviewed managers within five multinational companies in technically advanced sectors of oil, chemicals and computing services and found that 40 per cent of men in the survey identified themselves as supporting full-time housewives while only a very small percentage of women were financially supporting their partners. Women managers, on the other hand, were found to be much more likely to be single, divorced or separated: 27 per cent in comparison to 7 per cent of men (Wajcman, 1996). It has been argued that the main differential in terms of gendered pay is between married men and women (Blackburn et al, 2002). The impact of having children on the main carer, predominantly female, is also very significant in terms of time out of the labour market and also extra responsibilities while they are in work, such as the restrictions of school hours. In Wajcman's (1996) research over two thirds of the women managers did not have children, whereas two thirds of the men had children.

Polarisation

Improvements in the opportunities available to a number of women and the lack of progress among others, has led to a polarisation in women's wages over recent years (Harkness, 1996). There is a divide among British women where the less economically advantaged still provide all their own childcare within the domestic economy (this is particularly the case for single parent women), while the highly paid forgo little earnings to buy the services of the market to help them take care of their offspring (Joshi and Davies, 2003). Labour market continuity is easier for highly educated women to achieve, because they have more employment opportunities and are less dependent on the traditional breadwinner ideology (Rubery et al, 1999). Women in higher status employment are generally more able to take well-remunerated maternity leave or to be able to afford private childcare. There may be more opportunities to reduce their hours in their current job in order to avoid downward mobility. This can be particularly significant as career breaks and '... the consequences of caring will extend beyond the caring process into the carer's own old age through their reduced ability to build up contributions and lower earnings-related benefits' (Arber and Evandrou, 1993, p.216). By retaining their full-time equivalent working conditions, these women would form the top pole of the part-time labour market and, therefore, have potential to increase their hours when their childcare responsibilities become less demanding (Warren, 2000).

By remaining in the labour market during family formation women tend to contribute more income, more continuously to their families and continue to build their careers, ensuring the sustained build up of pensions entitlements over the life course (McRae, 1996). When women do have time out of the labour market on their return to work they experience a drop in pay of around 16 per cent after a year out of the labour market, a wage penalty that is more than double that faced by men (DWP, 2002). Therefore a woman who has taken time out to have children may never catch up with the rate earned by a woman with a continuous employment history (Joshi and Davies, 2003).

There is a large differentiation between the lives of younger and older women. Age shows an increasing polarisation in the experiences of women, particularly with reference to educational and occupational patterns (Walby, 1997; Budgeon, 2001). The fall in the gender pay gap is a result of the relative improvement being experienced more substantially by younger birth cohorts rather than by the female labour force as a whole. For women aged between 25 and 29, relative hourly full-time pay increased by around 10 percentage points in 1979 to reach 95 per cent of the male equivalent by 1999 (Rake, 2000). High-level jobs are becoming increasingly open to women, at the same time as low-level, and particularly part-time jobs, are becoming increasingly segregated (Rubery and Fagan, 1995).

Women have widely dispersed class locations as a result of differential positions in the sexual division of labour. 'Class divides the female labour force and the experience of gender impacts more heavily on certain groups of women, specifically on those with least resources to moderate its effects' (Warren, 2000, p.16). Women's male partners are likely to be in the same occupational class as the women. Unemployed men are less likely to have wives in employment than employed men and this may be encouraged by disincentives to work in the benefits system (Millar, 2004). The class dynamic in unemployment has seen the rate of employment for women with unemployed partners remain at around 30 per cent for the past two decades, a lower rate than single mothers (Blundell, 2001). The majority of part-time manual women's partners were manual workers as well, whilst the partners of professional women were also professional workers (Arber and Ginn, 1995c; Warren, 2000). A pattern is present in which the mean earnings of working wives tends to increase with the husband's earnings (Borooah et al, 1995).

Have Gendered Pay Disadvantages Been Equalised?

Women now consist of almost half of all workers in the contemporary UK (McRae, 1999). Full-time women's pay has also improved relative to their male counterparts indicating a major transformation of gender relations in employment. However, despite the increase in women's employment particularly associated with part-time work, differences in women's and men's gross individual income exist at every age (Rake, 2000) and horizontal and vertical occupational segregation (Hakim, 1993) together with the undervaluing of 'women's work' are still commonplace (Ginn and Arber, 1993; Bradley, 1997).

Households operating on a system of 'role reversal', with the woman located as the full-time paid worker and breadwinner and the man as the unpaid domestic worker in the home remain a rarity. Pilcher (1998) identified through the use of three age cohorts (62-87, 38-56 and 17-29) that the most noticeable divisions were between the oldest and the youngest cohorts with the oldest cohort tending to demonstrate a dislike of role reversal. They perceived it to be a violation of traditional gender roles, responsibilities and power relationships. The historical context of these women's life courses was one where married women had limited involvement in paid work, men only undertook limited household duties and a gendered division of labour was the norm (Titmuss, 1974; Sinfield, 1978; Rose, 1981). For the younger cohort gender did not excuse the participation of men in household work and they assumed role reversal to be an acceptable practice. These ideologies indicate that there has been an erosion of the association of men with the 'public' and women with the 'private' as determining factors. Budgeon (2001) in her studies based on interviews with 33 young women aged 16-20 concerning young women's engagement with choices available to them identified gender inequality as still a prominent issue in women's lives. Traditional power arrangements were seen to be destabilising but not to the extent where inequality was no longer an issue. The respondents stated that traditional values about women's appropriate roles intermingled with more progressive views.

WOMEN AND CARE

It has been shown that domestic and caring responsibilities have an impact upon men and women's work status with a reduction in work hours often in the form of part-time work or a retreat from the labour market that commonly results from a change in domestic and childcare commitments. At the same time more women are in a position to pay for domestic assistance and childcare provision in order for them to remain in full-time employment. However, the question still remains: to what extent have women been liberated from caring responsibilities? Are they still perceived as primarily the responsibility of women? Finally the role of the government in enabling those women with children who want to work to gain paid employment whilst also emphasising the socially valuable role of caring must be considered.

It has been stated that women currently face the incompatible objectives of caring for kin and concentrating on securing their own financial future (Morgan 1995). Women have not been liberated from caring responsibilities so they cannot achieve autonomy in the public sphere (Kymlicka and Norman, 1994). Gender divisions in the social organisation of care are a central feature of the persistent economic inequalities between men and women (Gardiner, 1997). The process of social reproduction has been devalued by the historical reluctance to see women's work in the family as an economic activity, rather than a moral responsibility (Dwyer, 2000). Women's duties are, enshrined in the assumption of 'compulsory altruism' (Finch and Groves, 1983; Vogel and Moran, 1991). Care is feminised as it bears a close resemblance to the practices based on mothering and hence are construed as 'natural' aptitudes of women (Ungerson, 2000). Not only are women expected to care for their children they are frequently expected to care for parents as well as coping with their redundant, early-retired or ill husbands (King, 1994). This is indicated by the theory that 'a woman's work is never done' as their commitment to domestic work continues as long as independent living is sustained (Hockey and James, 1993). Some working mothers report a sense of guilt for working, as they believe they are neglecting their 'duty' to care for their children (Duncan and Edwards, 1999; McKie et al, 2001).

From the mid-seventies onwards women reduced and men increased the time they spent on routine domestic work. This may be interpreted as an egalitarian shift in the gender

division of domestic labour (Gardiner, 1997). Time doing domestic work has also been decreased, due to time saving devices like washer-dryers (Hakim, 1996). However, women who work part-time still have less free time on average than men who are employed full-time (Gardiner, 1997) and when children enter a household, men's total work hours remain virtually unchanged, while women's increase dramatically (Folbre, 1994; McKie et al, 2001). The discrepancy between practice and ideology regarding men and domestic work is paralleled by the consistent finding that men are more likely to say that they perform more domestic work than women report that their men folk do (Scott, 1999).

New Labour and Childcare

Government provision of childcare has largely rested on the assumption that women are natural carers and that care work will cost less per hour than many other services (McKie et al, 2001). At the end of the 1990s the provision of publicly funded under-fives childcare in the UK was lower than in any other country in the European Community (Hoskyns, 1996; Gardiner, 1997). This results in many women combining paid and unpaid childcare in order to reduce the mean hourly price paid. There have been some significant changes in childcare since the election of New Labour as investment in childcare has been seen as providing a double dividend, helping to bring down child poverty rates and enabling more parents to work (Stewart, 2005). 'Since 1997 the Labour Government has gone further than any preceding government in outlining a national childcare policy recognising the need for childcare for working parents and in extending nursery education entitlements' (Penn and Randall, 2005, p.79). Some of the initiatives have been more successful than others and some outcomes remain to be seen.

The 1998 National Childcare Strategy aimed to deliver quality, affordable childcare, pledged 900,000 new childcare places by March 2004 with a further 250,000 childcare places by 2006 (Stewart, 2005) and allocated £8.2 billion to childcare initiatives in England between 2001 and 2004 (DWP, 2005b). New Labour aim to provide 2 million sustainable childcare places for children up to the age of 14 by 2010 (DWP, 2005b). However, figures provided by the Daycare Trust (2003) indicate that despite day nursery places doubling since 1997 and after-school places tripling the net increase has

been some way off the Government targets. This is partly due to discrepancies caused by childcare places lost. Furthermore, the Government included part-time places provided to three and four year olds in their figures although 2.5 hours a day is not adequate childcare to enable a parent to work for any significant period of time (Stewart, 2005).

The expansion in childcare services has involved a substantial growth in private sector day nurseries. By April 2004 all three and four year olds were guaranteed a free part-time nursery place largely achieved through supply-side subsidies to providers. Furthermore, the number of childminders has also increased and out-of-school clubs have grown substantially (Grimshaw et al, 2002). Measures were also introduced to enable employers to support working parents with childcare by raising the tax and NI contributions exemption for employer supported childcare to £55 a week and making available capital grants to help employers establish workplace nurseries (HM Treasury, 2006). Nevertheless, many parents are still dependent on childcare provision provided by family and friends especially given the part-time nature of free childcare (Skinner, 2005). This is generally free and flexible responding to changes in parent's working hours. Parents still pay between 75-93 per cent of the cost of childcare in the UK, with the Government paying most of the rest with a small contribution being made by employers (Daycare Trust, 2002).

Mothers with dependent children have entered the labour market at an increasing rate in the last decade, up from 59 per cent in 1991 to 65 per cent in 2001 although part-time work was most common (Skinner, 2005). This pattern of mothers' employment represents constrained work choices in relation to the availability of things such as free childcare, partners' working hours and school hours (Skinner, 2005). It may be perceived that enhanced access to childcare, in essence, merely recreates the gender template by promoting low paid female employment as paid carers who are predominantly providing care services for other women (McKie et al, 2001).

The UK has traditionally been criticised for its insufficient amount of paid leave given to new mothers (Mcintosh, 2001). However, attempts to change this have resulted in maternity pay increasing to £108.85 a week from April 2006 and the duration of maternity pay has been extended to 6 months (HM Treasury, 2006). Furthermore, the

introduction of two weeks Statutory Paternity Pay and the extension of Income Support during this leave for low-paid fathers may help men share parenting responsibilities more easily (DWP, 2002). The maternity leave provisions have markedly increased the share of women returning to work following childbirth and returning to the same job (Grimshaw et al, 2002). Leave can play a positive role to the extent that it legitimises care as work and alters the demand for and supply of paid labour (Daly, 2002).

The Working Families Tax Credit (WFTC) was introduced in 1999 by the New Labour Government to replace the Family Credit (FC). The WFTC was designed to assist people working more than 16 hours on low and moderate earnings with children. The WFTC was dropped in April 2003 and divided into 2 parts: the Child Tax Credit (CTC) and Working Tax Credit (WTC). The Child Tax Credit (CTC) is paid to families with children regardless of whether parents work. It is given directly to the main carer, for which approximately 90 per cent of families with children are eligible (Williams, 2005). The CTC supports working and non-working families with children. Families up to an income of £58,000 are entitled to it on a sliding scale. In 2003/04 79 per cent of eligible families claimed CTC (HM Treasury, 2006). It differs from Child Benefit as it is not paid at a fixed rate. Child Benefit is paid to anyone bringing up children (up to 16 if they subsequently leave full-time education or potentially 19 depending on the training or education they are undertaking). It is paid for each child that qualifies and is not dependent on income or saving. It is paid at £17.45 for the eldest child and £11.70 for each subsequent child (HM Treasury, 2006).

The intention of the WTC like the previous WFTC is that as a tax credit rather than a welfare benefit it should result in a higher take up, while its clear link with the tax system should, in essence, demonstrate the rewards of work over welfare (Mcintosh, 2001). It is aimed at providing state subsidies to those who find themselves in low paid jobs, but also to enable those who are located in multi-earner households (mainly women and young people) to continue to receive low wages without subsidy. By December 2005 2.2 million working families were claiming the WTC and over 250,000 low-income working households without children benefited from the WTC (HM Treasury, 2006).

The WTC has a childcare credit element of £300 or £175 for one child and from April 2006 the maximum proportion of costs that can be claimed has increased to 80 per cent (HM Treasury, 2006). However, the take up has been rather disappointing. By April 2004, 20 per cent of WTC recipients with children were receiving an average childcare award of £50 a week (Stewart, 2005). This may be because although the poorest families are entitled to a high percentage of childcare costs this still leaves some for them to find (Penn and Randall, 2005).

Payment of the WTC changes as a result of changes in circumstances. Therefore, if within a family the working hours are reduced to less than 16, the family loses eligibility to the WTC and (very likely) also the childcare place (Stewart, 2005). A couple-based assessment is used to calculate a payment, which is subsequently made to one person (Millar, 2004). One of the problems arising from joint assessment for the WTC is that it may provide a financial disincentive to remain in employment for those women cohabiting with a new partner as their new partner's earnings will affect the level of tax credit they receive (Gardiner, 2000; Williams, 2005). By enabling men with limited earning power to support a non-working wife and children the WTC could serve to perversely re-establish the male breadwinner model among certain low-income households (Dean, 2002). However, it could be argued that it is too soon to be able to evaluate what has actually been achieved in terms of childcare policy.

Changes in Household Composition

Williams (2004) has identified that changes to the family structure have been significant over the last 30 years with an increase in lone parent households, cohabiting couples and one-person households (Figures 3.2a and 3.2b). During the 1960s, divorce overtook death as the primary source of lone-parent families. About one in four children by the time they are 16 will have seen their parents divorce and the tendency to witness cohabitation is becoming increasingly acceptable as a prelude to marriage or as an alternative (Scott, 1999). 'By 2016, children will be equally likely to be born outside marriage as within, and there will be over one million cohabiting couples with children' (McRae, 1999, p.24). There has also been a substantial increase in numbers of lone parents with 1.8 million in the UK in 2005 (HM Treasury, 2006).

Figure 3.2a Household Composition Census 1971. England and Wales

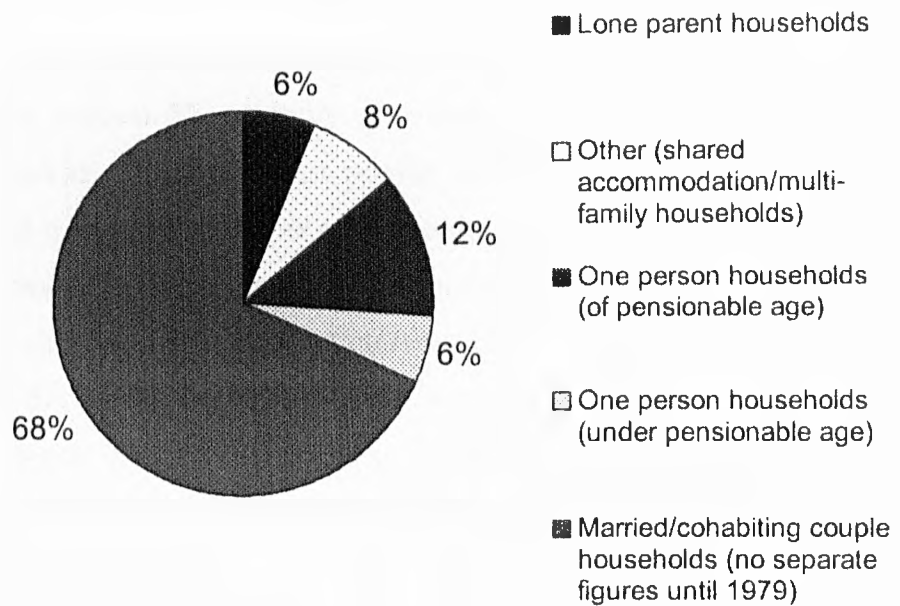
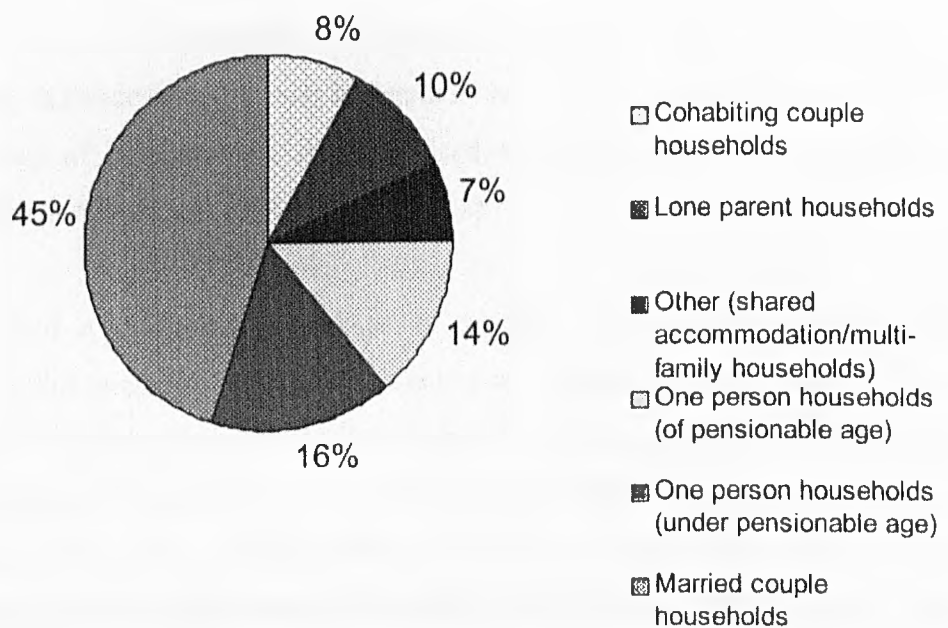


Figure 3.2b Household Composition Census 2001. England and Wales



Figures 1 and 2 represent the changes in living arrangements between 1971 and 2001. Over their lives individuals may belong to different categories. Between 1971 and 2001 the overall number of one person households, cohabiting couple households and lone parent households increased, while multi-family households – i.e. those comprising more than one family (one-third of lone parents lived in multi-family households in 1971) – and married couple families declined.

Source: Adapted from Williams (2004).

Changes in the reproductive regime have generated new life course trajectories in which childlessness occurs more commonly (Irwin, 1999). Patterns of deferral in having children relative to prior generations are associated with change in the relative social positioning of young women. The majority of women who postpone their fertility are highly educated (McRae, 1996). Amongst women aged 40 in 1997, 17 per cent were childless, in contrast with a low of 10 per cent amongst women aged 40 in 1985 (Irwin, 2000a). This represents a re-structuring rather than a de-structuring of family forms. For various individuals childlessness may be an outcome of the kinds of processes that lead to 'deferral' rather than being explicitly chosen. For instance, women may pass their fertile years and become permanently childless 'by default' of circumstances. Women who have their first child over 30 return to work after childbirth quicker than younger mothers.

The number of lone-parent families has more than trebled since the 1970s (HM Treasury, 2006). The 'lone mother' classification exposes women to the high poverty risk in terms of access to resources and their own independent income, which may be hidden within breadwinner households (Glendinning and Millar, 1992). While private female economic dependency on a man is deemed 'natural' in two-parent families, the public dependency of lone mothers is stigmatised as symptomatic of a dependency culture (Kymlicka and Norman, 1994; Lister, 1997a).

Lone mothers face a difficult decision as to whether to enter paid employment (Gardiner, 1997). For example, childcare fees act as an in-work cost and reduce the net wage from work, but they may qualify the parent for childcare disregard in in-work benefits, which alters the balance again (Ford and Millar, 1998). New Labour's decision to implement the Tory plan to abolish additional benefits for lone parents was partially justified with the paid work opportunities created by the New Deal. This was interpreted by many lone mothers as a denial of the importance of the unpaid work they do caring for their children (Ford and Millar, 1998; Glover and Edwards, 2001; Driver and Martell, 2002). The New Deal for Lone Parents (NDLP) is built around personal advisers who can assist with childcare options, in-work benefit calculations, job searches, bridging finance and access to training. By 2005 the Labour Force Survey indicated that 659,000 lone parents had joined the New Deal of whom 420,000 had found employment (HM Treasury, 2006). The employment rate of lone parents has

risen from 45 per cent in 1997 to 56 per cent in 2004 and over 1 million lone parents are currently in employment (Social Exclusion Unit, 2004). However, the New Labour target to get 70 per cent of lone parents into work by 2010 is still some way off (Williams, 2004). Furthermore lone parents remain less likely to participate in the labour market than partnered parents with children of the same age. There are 1.76 million children currently in workless households of which nearly 70 per cent are headed by a lone parent (HM Treasury, 2006).

Increased earning power for women increases the prospect of them being employed and, therefore, the opportunity costs of marriage and childbearing rise. This narrowing of wage differentials may be associated with the generation of demographic changes such as declines in fertility, delay in family formation and higher rates of divorce. Changes in the labour market thereby produce change in family relationships (Irwin and Bottero, 2000). 'As the advantages of the domestic division of labour diminish so the economic logic which ties women and men into given (unpaid caring and breadwinning) roles within the family dissipates and the conventional family forms looks increasingly tenuous' (Irwin, 2000a, p.3). It is this emergence of these new life course patterns, with change in the nature of 'typical' trajectories, which generates new issues for policy makers and theorists (Irwin, 2000b).

NEW LABOUR – THE PUBLIC/PRIVATE COLLABORATION

Conservative approaches to family policy have tended to focus on reasserting the traditional family and the notion of individual responsibility (Vandenburg, 2000) and self-reliance. They reinforced a traditional family-centred notion of women's citizenship and of women as citizen carer-mother, even when women were working in increasing numbers (Vandenburg, 2000). By developing the ideology that families should do more caring for people who might have expected the state's help, the Conservatives essentially placed more responsibilities on women to do more caring at home (Flynn, 1989). The New Right advocates a citizenship that includes active responsibilities and virtues as rights turn individuals into passive claimants (Sevenhuijsen, 2000).

New Labour has emphasised responsibilities rather than rights as a central vision of social citizenship. 'No rights without responsibilities,' is a crucial component of third-

way politics (Giddens, 1998). New Labour's discourse of citizenship draws extensively upon the lexicon of obligations rather than rights. It is most marked in relation to paid work obligations (Lister, 1998a). It is an attempt to counteract the dependency culture, which allegedly arose as a result of an over-generous welfare state, which has been 'swept away by the tide of decadence and irresponsibility let loose in the swinging sixties and boosted by the re-emergence of the women's movement in the 1970s' (Land, 1999, p.17). New Labour is concerned with emphasising participation by citizens as stakeholders rather than as users or consumers (Daly, 2003).

New Labour appears to promote a contradictory ideology with regard to family policy. On the one hand it appears to support the family as a basis for a moral and cohesive community. On the other hand, policies, which support social inclusion through paid work, have played an important role (Kemp, 2005). Could this be perceived as establishing some kind of 'third way' of the family (Driver and Martell, 2002)? The key to Labour's promotion of family values lies in the dual critique of post-war social democracy and 'Thatcherite' Conservatism. It has challenged Thatcherism's economic individualism and Old Labour's social individualism. New Labour concurs that the Old Left was too focussed on rights – claiming at the expense of individual and collective responsibilities (Dwyer, 2002). Family forms matter because the family requires and underpins individual responsibility in the community.

New Labour appears to favour the 'traditional family' insisting parents fulfil the duties and responsibilities that come with parenthood. While a caveat is added that single parents or other non-traditional couples can do just as good a job, although New Labour supports the married two-parent family as the most suitable environment to bring up children (Land, 1999). The fact that the Government is supporting women with children to work (through a childcare allowance in the WFTC and the NDLP and measures in its National Childcare Strategy to provide free nursery places for three and four year olds) is evidence of a liberal progressive agenda (Featherstone and Trinder, 2001; DWP, 2003). Treasury policy has seen a shift of resources from childless families to families with dependent children through the increase to child benefit payable to all families with children (Driver and Martell, 2002).

Levitas (1998) argues that Labour cannot claim to recognise the value of unpaid work with their emphasis on inclusion through paid work. Lister (1997b) perceives that the current Government is still encouraging the breadwinner model rather than a universal caregiver model where men take more responsibility for unpaid caring work. The centrality of paid work within Labour's welfare reform agenda has been widely acknowledged (Powell, 1999). The vehicle for exercising these obligations is the New Deal 'Welfare to Work' policy which includes a series of measures to make work pay already mentioned, such as the WFTC, reform of NI and the introduction of the NMW (Lister, 2001; Penn and Randall, 2005). Within this ideology has been the idea of the universalised breadwinner role in order for women to be citizen-workers alongside men. This shift in employment policy has had the welcome effect of acknowledging the social and economic importance of employment for women as well as men although it has not always been accompanied by recognition of the ways in which continuing gender differences in care responsibilities affect access to jobs and earnings over the life course (Gardiner, 2000, p.679). Furthermore the process threatens to devalue unpaid work, reinforce women's caring responsibilities and solidify traditional employment patterns (May, 2001).

THE PUBLIC/PRIVATE DEBATE

Women have never in reality been completely excluded from the public world, but welfare state policies have ensured the separation of women's private and public existence. Thus the structure of the welfare state embodies (the patriarchal construction of) sexual difference (Bock and James, 1992). By emphasising the individual's public role, it degrades the private, which is of cardinal importance to women (Oliver and Heater, 1994). This artificial divide between the public and private legitimates women's economic dependence on men (McKie et al, 2001).

Lister (1990) demands the entry of women into the public sphere as the only way that their second class status may be ended and she maintains that women's presence in the private realm of caring can be accommodated. The public-private divide may be understood as a shifting political construction, under constant renegotiation, which reflects historical and cultural contexts as well as the relative power of different social groups (Lister, 1997b). It is necessary to address the potential tension between its

traditional emphasis on integration and universality and a more pluralist approach, based on recognition of differences and diversity (Lister, 1990, 1995; Walby, 1990, 1994, 1999; Pascall, 1997).

The dilemmas encountered by feminists are, on the one hand, a desire to validate through independent income maintenance entitlement the caring work undertaken by women in the private sphere and on the other, to liberate women from responsibility so that they may achieve autonomy in the public sphere (Walby, 1999). The initial demand runs the danger of undermining the latter approach by creating an expectation that mothers will remain at home to participate in care work, so that it becomes more difficult for them to compete on equal terms in the labour market and the political system. By questioning gender divisions of responsibility for the provision of care, it is possible to see a path through the policy dilemmas created by the false antithesis between difference and equality (Lister, 1995).

There has only been a limited engagement with attempts to forge a citizenship of 'politics of difference' or 'recognition'. Feminist theory needs to attempt to move beyond dichotomies like equality versus difference and either transcend them, or reach some kind of synthesis. 'Equality versus difference represents a false dichotomy, which treats equality as synonymous with sameness and obscures the inequality that is its antonym' (Walby, 1999, p.17). It privileges men by assuming a male standard against which women are measured. 'We can also be both the same and different from each other' (Cockburn, 1991, p.10-11). It is not equality they are seeking, but equivalence, not sameness for individual women and men, rather parity for women as a sex.

Women's distinctive attributes, capacities and activities need to be re-valued and celebrated. For instance the fact that only women have the capacity to become pregnant, give birth and suckle their infants is the mark of difference (Bock and James, 1992). 'Given the differences in their early socialization, and parental treatment, as well as hormonal and other physical and biological differences, it would be amazing if women in aggregate did not differ from men in aggregate' (Crompton, 1997, p.20). Role acquisition occurs as a result of the internalisation of the family role-structure during the process of socialization (Pfau-Effinger, 2004). Women should not fight to become citizens in a traditional male sense but rather by recognising caring work is a category

of citizenship and by enhancing the effectiveness of civil society activities as a bridge between the public and private spheres of life (Heater, 1999). The substance of equality must differ according to the diverse circumstances and capacities of citizens (Bock and James, 1992).

An attractive proposition may be to create a 'differentiated universalism' drawing on contemporary radical political theory, which is attempting to 'particularise' the universal in the search for an articulation between the universal and the particular. This 'should be a universalism which stands in creative tension to diversity and difference and which challenges the divisions and exclusionary inequalities which can stem from diversity' (Lister, 1997a, p.39). The issue of rights for pregnant mothers in relation to the workplace has created a paradigm crisis for the understanding of sexual equality, as equal treatment has been ambiguous or detrimental to women. Equal treatment implies that women do not receive any right to a leave without job security when having babies (Young, 2000). The circumstance calls for different treatment, within their interaction with the structure and norms of the workplace.

CONCLUSION

This chapter has identified that women have been narrowing the gap with men on a number of key labour market indicators including participation rates and full-time earnings (Walby, 1997). There is evidence of an increasing overlap in opportunities between male and female employment (Walby, 1997; Rubery, 1999). This trend is associated with a restructuring of employment, the introduction of equal opportunities policies and a variety of other employment related legislation along with a reordering of the traditional family and the associated female role.

Integral to these changes are the growing acknowledgement and importance of female claims to independence and autonomy, the growth in female participation and success in education, increasing participation in employment by women over the life course, and a growth in the importance of female income in family formation and in family re-sourcing more generally (Irwin, 2000a, p.14).

The traditional sexual division of labour between male breadwinners and women as primary caregivers and secondary paid work is increasingly outdated (Gardiner, 1997).

The 'typical' married couple household has been transformed, 'from one that has a male breadwinner and female housewife to one that has husband and wife both in employment' (Gardiner, 1997, p.127). This has implications for the value of domestic labour and how far increases in women's participation in the labour market have led to a more equitable distribution of domestic labour or, alternatively, the imposition of a double burden on women (Bradley, 1997; Scott, 1999). Many women find themselves moving between different forms of employment and care pathways at different stages of the life course and also as they experience changes in their marital status and care responsibilities (Gardiner, 2000). Furthermore, a continuing attachment to the labour market brings both short and long-term financial benefits (including pensions) as well as any emotional, psychological and social benefits (Ward et al, 1996). It is likely that these work based changes will be beneficial to the later stages of the life course of many women who are able to build up an independent retirement income.

While women are almost as likely to be employed as men (Walby, 1997) they do not receive proportionate benefits such as pay, nor the same access to skilled work or job security. These factors have implications for pension provision as we will see in the subsequent chapter. Despite 30 years of equal pay legislation the gendered disadvantage has not been eliminated. Furthermore, the adverse impact of children on women's employment history has not been rectified by appropriate childcare measures. The ideological connection between women and caring continues to underpin public, social and employment policies and notions of 'the family' (McKie et al, 2001). When policies are ostensibly supportive of women's caring roles, given that women's long-term economic position is damaged by a lengthy withdrawal from the labour market, they arguably fail to assist women's long-term interests (Arber and Ginn, 1991). The 'new' family looks much like the old family, where conventional divisions of labour still exist despite changes in female employment rates (Irwin, 1999). Women in particular are still susceptible to family-related fluctuations in earnings over the life course which means that women's incomes at any moment in time traditionally have a more complicated relationship to their lifetime income than do men's (Rake et al, 2000).

INTRODUCTION

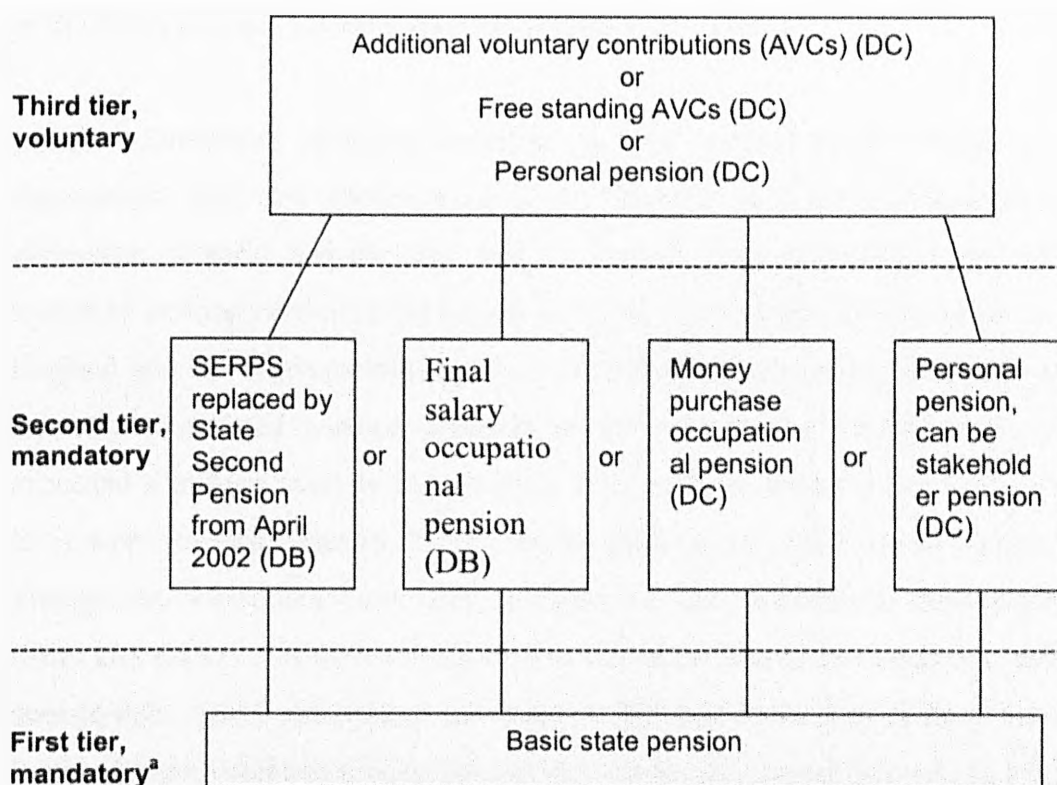
This chapter extends the analysis in the previous one by looking at the relationship between the labour market and pensions and, especially, the extent to which inequalities forged in the former are translated into the latter. A political economy perspective with the life course approach as advocated in Chapter Two is used to provide a historical interpretation of the changes in older age retirement and pension provision throughout the twentieth century and show how these relate to changes in women's labour market experiences. Initially the notion of the current three-tiered pension system is introduced and explained. Then state pension provision is analysed to see how it has changed from the introduction of the state pension in 1908, to the introduction of the NI insurance pension following the Second World War and the major reforms that the UK's pension system underwent are summarised, particularly in the Thatcher years, and those carried out so far by the New Labour Governments since 1997 to assess the implications these changes have had for women's pension provision. The emergence of occupational pension schemes is considered and the subsequent polarisation in retirement of many individuals who have private provision rather than relying on the state.

THE THREE TIER BRITISH PENSION SYSTEM

The UK currently consists of a three-tier pension system which is briefly outlined here (Figure 4.1) and further elaborated on throughout the chapter. The first tier comprises the basic flat retirement state pension, financed on a pay-as-you-go (PAYG) basis through a contribution levied on employees and employers, in the form of National Insurance (NI) contributions. It is supplemented by a means-tested benefit in order to ensure that pensioners have a guaranteed minimum income on retirement financed from general taxation called the Pension Credit which contains a Savings Credit in order to reward thrift and various targeted benefits such as housing benefit. The second tier applies to all of those earning above the lower earnings limit. Individuals may either contribute to the recently formed State Second Pension (S2P) or to SERPS (not open to new entrants) by paying full NI contributions or contract out paying a reduced rate of NI

contribution as long as they belong to an employer-provided occupational pension scheme or a private personal pension supplied by a private insurer. Stakeholder Pensions offer a further alternative, a form of low-cost 'no frills' retirement savings plan targeted at middle earners (between £10,000-£20,000). The third tier of retirement provision comprises of voluntary retirement savings by individuals. For instance an employee can contribute extra amounts to company pension schemes in the form of Additional Voluntary Contributions (AVCs). Such schemes receive preferential tax treatment up to a ceiling (Disney et al, 2001).

Figure 4.1 Outline structure of the British pension regime



Note^a: Those earning below the Lower Earnings Limit (LEL) pay no National Insurance contributions, but may acquire credits through Home Responsibilities Protection; those earning between the LEL and the Lower Earnings Threshold (LET) acquire NI credits; those earning above LET must pay NI contributions. For the self-employed, second tier pensions are not compulsory.

Source: Ginn, J. (2003a).

THE EMERGENCE OF PENSION PROVISION

Before the payment of the first state pension in 1909 older people relied on a number of alternative forms of provision without which they faced dependence on the Poor Law. Pension provision differed for the manual and salaried classes and represented a sharp cultural and social divide within the class structure which is still relevant in contemporary society (Hannah, 1986). Most of the middle class espoused the gospel of self-help in which provision for older age was seen as the duty of the individual. This did not mean that they were not members of occupational pension schemes provided by their employers. These schemes were seen as instruments for offering rewards to valued workers, creating a non-wage incentive system, which may be used in the management of the firm's internal labour market (Evandrou et al, 2003).

Initially formalised pensions emerged in the public sector within government departments (the first known were in the Customs and Excise Departments in the eighteenth century) and the civil service. Private sector formal pension entitlements tended to develop earliest in the largest and most bureaucratic firms such as the Bank of England and the railways industry. It is unlikely that the number of employees in the formally constituted pension schemes in the private and public sectors combined exceeded a million even as late as 1900, thus perhaps around 5 per cent of the work force were covered (Hannah, 1986). For the professional and business classes typically savings and inheritance were used to finance a slow withdrawal from work in their fifties and sixties. For the working classes industrial insurance companies, selling on a door-to-door basis, made huge advances in the late nineteenth century but this was largely for short-term contingencies and burial insurance rather than saving for old age.

Working class thrift tended to take the form of friendly societies or trade union subscriptions which were designed more to deal with unemployment or sickness. Friendly societies achieved more widespread coverage and also provided de facto pension benefits for longstanding members. Only one such working man's society, the Northumberland and Durham Miner's Permanent Relief Society, appears to have developed an adequate regime of provision for old age in the nineteenth century. It provided for the old, the disabled, the widowed and their children. Its membership was

unsurpassed by any trade union in the world. There were 140,000 members at the turn of the century, and nearly 4,000 pensions were being paid (Hannah, 1986).

For a number of the poorer workers the lower life expectancy than for the population as a whole led to a disinclination to save for an uncertain future. Charles Booth suggested that poverty in old age arose from a general financial inadequacy in earlier life which made long-run saving an economically irrational act for most workers as there were more pressing and rewarding calls upon the family purse (Johnson, 1985). Those workers without any occupational pension scheme coverage (and many with low benefits) worked until incapacity forced retirement. It was, however, quite normal for older employees, whose productivity was reduced by declining physical strength or mental vigour to either have their pay reduced or find lighter employment elsewhere (Hannah, 1986). Similarly today there is evidence that some people change their occupational status prior to retirement such as downgrading to part-time roles or changing to less physically or mentally challenging employment, especially as there is a dwindling number of secure full-time jobs which last until statutory retirement age in the UK (Phillipson, 1998b; Platman, 2003). For the majority of the working class incapacity was what curtailed employment and savings, family or, ultimately, the Poor Law were then the only recourses with the workhouse as the last resort.

The fate of the aged poor became a public issue in the late nineteenth century and a campaign for the introduction of an old age pension began towards the end of 1898 at a conference addressed by Booth, whose research was influential in bringing this issue to public attention (Booth, 1892, 1894). The 1898 report of the Royal Commission set up to investigate this issue estimated that of the 2 million people in Britain aged 65 and over, two-thirds of them were in want. In the words of the *Daily Chronicle* of 24 December 1889 (cited in Loch, 1903, p.31) 'for the most part they are simply suffering from the sin of living on'. However, the Commission's failure to make any recommendations to solve the problems identified added greater emphasis to those who campaigned for a state pension.

The 1908 Old Age Pensions Act was passed as a result of sustained political pressure from organised labour, an attempt to win working-class votes, an evolving ideology of state intervention for public benefit and the desire of capitalists to off-load some

responsibility to the state for the costs of the reproduction of labour (Goodman, 1998; Johnson, 1998). In effect the Act was like an amendment to the Poor Law – the 'nationalisation of 'outdoor' poor relief' (Midwinter, 1997, p.19) - and operated on similar principles although it was careful to protect pensioners from the language of opprobrium which characterised the Poor Law since its initial introduction in 1834. This appeared to work given the large number of claimants of the Old Age Pension when the first payments were made in January 1909 (Thane, 2002). The Poor Law authorities continued to pay out supplements as did their successors, the public assistance committees following the introduction of the Old Age Pension.

The 1908 Old Age Pensions Act provided limited coverage for financial and moral reasons. Pensions were not initially paid to those who had habitually failed to work when provided with the opportunity. Lloyd George stated that the objectives were to exclude loafers and wastrels and use the resources of the state to make provision for undeserved poverty (Rhodes, 1965). Applicants also had to be British subjects of 20 years residence, kept out of prison for ten years and otherwise of good character. These criteria were eradicated in 1911 due to the complexities they created. The first old age pensions were paid to 49,000 people aged 70 and over on 1 January 1909 at the maximum rate with 63 per cent of the claimants being women (Thane, 2002). With the introduction of the first state pension there was much resistance to a fixed pension age and men and women differed greatly at the age at which they became incapacitated sufficiently to obstruct them from working (Thane, 2001). The state pension was of major significance for women who were disproportionately dependent on the Poor Law, as they had a longer life expectancy than men and typically lower earnings and savings than men. Instead of the estimated 500,000 pensioners qualifying for the state pension by 1911 over 900,000 were claiming.

The scheme introduced was non-contributory despite the fact that Chamberlain and Beveridge favoured a contributory pension on ideological grounds as being more respectable. This was deemed to be impractical given low wages and the fact that it would exclude the majority of women (Wilson and Mackay, 1941). The pension was based on a sliding scale whereby only those whose other annual income was not more than £21 could claim the entire weekly bounty of 25p. The vision of the purpose of state welfare was not to maximise income replacement in hard times, but rather the provision

of the 'safety net' of a national minimum amount to enable the survival of the poorest (Thane, 2002). The small pension was not sufficient to tempt those able to continue in full-time work to stop doing so.

In 1925 a contributory system was introduced, The Old Age and Widows and Orphans Contributory Pensions Act. In place of the concept of a pension as a conditional reward to the deserving poor who had been unable to make provision for themselves came an entitlement to a pension in return for making contributions. Relatively few women gained a pension in their own right following the introduction of contributory pensions. 'They were perhaps mollified by the fact that wives of insured men were provided for, also by the grant of widows' pensions to a group of women long identified as the most needy, for which women's groups had been campaigning for some years' (Thane, 2002, p.330-331). The 1925 scheme was financed by equal contributions from employers and employees with an elastic state subsidy to meet expenditure and was integrated into the existing health insurance system (Fraser, 1984). All those who had previously been insured under the National Health Insurance Acts became entitled to a pension, even though they only began to pay contributions from 1926. These pensions also became payable at 65 rather than 70. From the point where the Act became law to the outbreak of the Second World War the number of non-contributory pensioners fell from 1 million to 500,000 (Midwinter, 1997). With the two systems running in tandem many more people received pensions than before. However, it remained the case that the pension was not, and was not intended to be, sufficient to live on by itself (Rhodes, 1965).

In the opening decades of the twentieth century, two parallel systems of pensioning were developing: one organised by the state which tended to cover the poorest two-thirds of the population and another covering a small group of employees of major firms with internal labour markets. The inability of the poorest to contribute significant and reliable amounts means that the private pensions market has historically been reluctant to cater for the poorest section of society (Mann, 2001). In the early history of occupational pension schemes certain employees, most notably women, were excluded from occupational schemes whereas others were obliged to join an employers scheme as a condition of employment. At times this represented an unhealthy balance between exclusion and conscription (Hales and Gough, 2003). This two-tier system was later labelled by Titmuss (1955) as creating 'two nations in old age': the majority of whose

pensions were supplemented by National Assistance and the relatively few more affluent whose supplementation came from an occupational pension (Walker, 1980, 1981, 1990a; Maltby, 1994).

Despite the impact of the high level of unemployment in the inter-war depression overall those were years of improving living standards which was reflected in continually increasing longevity. The 1930s, in particular, were years of rapidly rising real incomes for those who were in work and there was a tendency for jobs to be concentrated in large enterprises, which favoured the spread of occupational pension schemes. In this environment, the market for voluntary savings was gradually expanding. This did not mean that the state had a lesser role to play in pension provision. At the beginning of the war The Old Age and Widows Pension Act (1940) granted payment at 60 to insured women and the wives of insured men rather than at 65. This marked the start of the gender differential in state pension provision (Maltby, 1994). During the inter-war period, the notion of retirement with a pension age of 65 (60 for women) became firmly entrenched (Midwinter, 1997).

The Beveridge Report

Following the Second World War changes were made to the state pension scheme based on the proposals in the Beveridge Report (1942). Beveridge was concerned about the nature and extent of state provision because of the growing number of older people and the high costs associated with providing them all with a pension income (Johnson, 1998). His report laid stress on the principle of universality and proposed that the rates of benefit should be sufficient without further resources to provide the minimum income needed for subsistence (Rhodes, 1965). The pension rate was fixed by the Labour Government in 1946 at 26s for a single man and 42s for a married couple. Older people thus became more of a distinct social category, defined by age and status in relation to the welfare system as opposed to physical condition and capacity to contribute to economic and social exchange (Walker, 1980; Thane, 2002).

The basic state pension was dependent on the establishment of eligibility through contributions, or 'work-testing' (Walker, 1999). The National Insurance (NI) contribution by employees and employers would accumulate in a fund from which

pensions would start to be paid after 20 years. However, for reasons of political expediency, the pension was set below subsistence level and paid in full immediately turning it into a PAYG scheme (Walker and Naegele, 1999). It is a form of intergenerational redistribution according to gender, class and marital status. The NI pension scheme relies on the contributions of employed people to pay for the pensions of older people. This generational contract means that each generation relies on succeeding generations continuing the arrangement (Arber, 2003). There is inequality between generations as a result of changes in pension conditions and levels. The basic pension was meant to provide a flat-rate income adequate for those lacking other resources but low enough to encourage voluntary additional saving. Thus the Beveridge scheme was based on flat-rate contributions leading to flat-rate benefits. It was not hugely redistributive but, by using a national pool, those at low risk subsidised those generally poorer people at high risk unlike private insurance where the risk is all born by the individual contributor. Beveridge sought to make contributory pension cover universal by bringing in employees earning over a specific amount for whom membership of the state scheme had previously been voluntary and people who were self-employed (Ellis, 1989).

The NI pension was supplemented by an occupational pension for those who could afford them or by national assistance for those without access to further provision. The 1948 National Assistance Act which dealt with the poorest had been the responsibility of the local Public Assistance Committees. It ended the Poor Law and created a national social assistance scheme (Fraser, 1984). By 1951 969,000 people received National Assistance (Thane, 2002) and, in the early 1950s, the National Assistance level was actually higher than the NI pension (Disney et al, 1999). However National Assistance was means-tested and, therefore, suffered from problems such as stigma and the resulting non-take-up (a key deficiency still associated with the present system).

National Assistance assumed women's dependency upon their husbands through a system of 'aggregation' of family income as the basis for determining entitlement (Arber and Evandrou, 1993). 'Married women would be engaged in unpaid work at home and this would not need protection under the scheme other than through a dependant's benefit paid to their husbands' (Alcock, 1993, p.130). As indicated in Chapter Three the Beveridge Plan was predicated on an assumption of married

women's dependence and an imperialist conception of their reproductive role in continuing the British race and British ideals in the world (Williams, 1989)

The post-war National Insurance scheme arrangements made it an unattractive proposition for married women typically associated with low wages to opt for paying full National Insurance contributions when a much cheaper option in the form of the 'married women's stamp' was available where they paid the married women's reduced rate contribution. This gave them the right to a dependent wife's pension at 60 per cent of a full single person's rate on her husband's retirement. Those women who paid the full pension had to pass the 'half test', which meant she had to work for at least half her married life in order to count her contributions before and after marriage (Groves, 1992). This resulted in only a relatively small minority of women becoming fully insured and served to reinforce their financial dependence within marriage. The possibility of contributing to the 'married women's stamp' was subsequently removed in 1978 except for married women who were paying them before this time who could choose to continue doing so. Many women currently receive a minimal state pension as a result of the 'married woman's stamp' and in 1998 about a third of women pensioners were entitled to no more than 60 per cent of the full basic state pension rate as a result of choosing this option (Hancock and Barker, 2005).

The Conservative Government introduced a minimalist, non-redistributive Graduated Pension scheme through the National Insurance Act 1959 which was implemented from 1961. Within the scheme an additional earnings related contribution was made on top of the flat-rate NI 'stamp' in return for a small earnings-related pension. It also allowed employers to contract-out if their occupational pension scheme offered benefits equal to the maximum benefits under the graduated scheme although it was not index-linked. This was restricted to those earning between £9 and £18 per week and entailed paying a higher flat-rate stamp and therefore excluded the lowest paid (Maltby, 1994). Occupational pension coverage grew dramatically in the 1960s following the contracting-out clause of the 1959 National Insurance Act. Arguably the graduated state pension on offer was of such poor value that it was almost certainly better to contract out into an occupational scheme (Field, 2002). Occupational pensions flourished as the state sector, governed by the subsistence principle, indirectly encouraged the growth of the private sector. In other words the benefits provided by the state were set so low as

not to compete with the growing private sector (Shragge, 1984; Cutler and Waine, 2001). This resulted in unions becoming increasingly willing to support occupational schemes and to bargain with employers to supply them (Thane, 2002).

In the unprecedented full employment of the post-war period more employees than ever before felt better able to contribute to the increasing number of schemes which were on offer, particularly as private sector schemes expanded with the growth of large-scale bureaucratized organisations. Occupational pension schemes improved in quality and quantity without compulsion. While before the Second World War there were only about 2.5 million members of occupational schemes (1 million in the public sector), during the 1950s and 1960s the number of individuals in schemes reached around half the work force where it has remained (Government Actuary's Department, 1994). It was estimated in 1958 that the number of workers covered by occupational pensions was about 8.75 millions of whom half were manual workers (7 million men and 1.75 million women).

The NI pension was seriously eroded by inflation and, by the 1970s, 25 per cent of the 8 million retired required Supplementary Benefit as National Assistance was renamed in 1966 (Hales and Gough, 2003). This decline in real value increased the attractiveness of occupational pensions. During the 1970s there was an increasing recognition that the basic NI pension left many pensioners on or below the subsistence income level. In 1975 under a Labour Government the Social Security Pensions Act attempted to address this problem and, specifically, the needs of women. The 1975 Social Security Act was a significant milestone for women (DWP, 2005a). The reformed pension system retained the basic NI pension and, in addition, required employees to contribute to the newly formed SERPS or to an approved employer's pension scheme which would pay a Guaranteed Minimum Pension (GMP) and widows' benefit at least as good as SERPS entitlements (Maclean and Groves, 1991). SERPS was essentially a superannuation scheme in which contributions determined benefits, with inflation proofing provided by the state.

The 1975 Act introduced Home Responsibilities Protection (HRP) from 1978 to enable those people in a caring capacity to protect their right to the basic NI pension by providing credits replacing contributions towards the basic state pension for a maximum

of nineteen years. In order to qualify for this protection the carer must have been for a whole year, either in receipt of Child Benefit for a child under 16 or caring for someone in receipt of Attendance Allowance or Constant Attendance Allowance for at least 35 hours a week or in receipt of Income Support in order to care for an older person or sick relative. HRP was not available to those women who had retired prior to 1978 and was not available to those in part-time employment (Maltby, 1994). It was assumed that it would be primarily women rather than men who would take advantage of HRP because of their domestic responsibilities.

In combination SERPS and the basic NI pension were redistributive towards the low paid (Ginn and Arber, 1999). The scheme planned to pay full earnings-related pensions from 1998. Those who were on average full-time male earnings were likely to double the level of income replacement previously attained by the flat-rate scheme (Hannah, 1986). The fact that SERPS was based on the best 20 years of earnings and it included HRP meant that it minimised the adverse effects of women's family caring responsibilities on pension acquisition (Walker and Naegele, 1999). The effect of SERPS in collaboration with the first-tier NI pension would arguably have provided a comparable system to that of our continental counterparts (Walker, 1999). The fact that it allowed the surviving spouse to inherit the full SERP entitlement of a contributor, provided both were over retirement age (Glendinning and Millar, 1992), regardless of whether the deceased was a man or a woman indicates the move towards the breakdown of the breadwinner model.

Thatcherism and Pensions

The election of the Thatcher Government in 1979 'transformed both the politics of pensions in Britain and the prospects of the poorest pensioners' (Walker, 1991, p.513). The newly elected Conservative Government had declared its firm intention that pensioners could look forward to sharing in the increased standards of living of the whole country. Yet one of its first actions on the pensions front, in 1980, was to reverse legislation which guaranteed that right to pensioners when it changed the indexing of the basic NI pension from either average earnings or prices to prices alone (Essam, 1987). Had the link with the higher of average male earnings or prices not been

eradicated the basic state pension would have been more than £30 a week higher today (Land, 2004).

During the 1980s the switch from Keynesian to monetarist economics, with its anti-inflationary espousal of money supply controls and restraint on public spending caused concern about the 'burden of dependence' of older individuals with insufficient pension planning (Midwinter, 1985). An atmosphere was created where pension provision is seen as a burden on the economy and a threat to the nation's future (Walker, 1990b; Atkinson, 1994). The state pension has been criticised for destroying the motivational basis of the economy by decoupling income from productive work, and of society by eroding the responsibility to work (Kohli and Rein, 1991). Retrenchment advocates argued that it would not be possible for governments to simultaneously fight inflation and maintain public sector pensions on the same scale as previously. 'Sweeping neo-liberal claims about unaffordable public spending and the alleged macro-economic disutilities of public pensions were used to legitimate retrenchment' (Street and Ginn, 2001, p.42). Demographic determinism combined with economic reductionism emphasised narrow accumulation interests above the common good. These perspectives consistently overlooked the generational contract expressed in collective state provision (Walker, 1996).

In Hutton's (1995, p.199) words, 'the state is doing all it can to wash its hands of responsibility for future generations of old people'. Attempts to shift resources towards private pensions may undermine state pensions politically as well as economically. Expanding the social base of those having a stake in private pensions may lessen willingness to pay the NI contributions required to improve state pensions (Sinfield, 1978). In Thatcherite neo-liberal thinking a moral distinction was implied between private welfare (independence) and state welfare (a burden) (Ginn and Arber, 1999). This echoes nineteenth century political economists' solution to the difficulties the life course posed the working family which was based on the ideals of self-restraint, self-help and thrift (Glennister, 1995). Since 1988 this emphasis on individual responsibility has been encouraged through all occupational pension schemes which have to offer members the opportunity to pay AVCs (Ginn, 2003a).

The Social Security Act (1986) modified the Social Security Pensions Act (1975) and had the effect of undermining the potential of SERPS in terms of redistribution and gender equality. Initially the Conservative Government wanted to abolish SERPS but this was met with opposition from Conservative backbenchers and the Treasury which led to its eventual modification (Araki, 2000; Fawcett, 2002). It was thought that SERPS would require much higher contributions in the future. In 1975 an increase in NI contributions of a mere 3-4 per cent was estimated to be the long-run cost of SERPS but it was predicted to rise to 13.4 per cent of qualifying earnings by 2030. Hemming and Kay (1982) predicted 'we have, in effect, secured the finance to impose lower rates of taxation on the working population now by selling promises that our children will pay more generous pensions than we are willing to pay to our parents' (cited in Johnson and Falkingham, 1992, p.141). The reforms in the 1986 Social Security Act, operative from 1988, substantially worsened women's position by basing benefits on the average earning over a whole working life (the calculation was based on earnings over 44 years for women and 49 for men) instead of the best 20 years (Walker and Neagle, 1999). Furthermore, the proportion of SERPS that could be inherited by a spouse was reduced to a half rather than the full amount under the original scheme (Ginn and Arber, 1993). Thus SERPS was retained though in a much less advantageous version. Although the positive aspects of SERPS as a portable defined benefit (DB) pension scheme remained, 'the changes made SERPS far less attractive, undermining its role as an additional pension for those unable to join an occupational pension' (Ginn and Arber, 2000, p.207). This was a significant blow to all those individuals who were reliant on the previous generosity of SERPS.

The 1980s also saw the introduction of considerable financial incentives to switch from SERPS to personal pensions (2 per cent of earnings plus a national insurance rebate of 5.8 per cent). As a result 6 million employees left the SERPS scheme at a cost to the Exchequer of £20 billion up to 1998 (Walker, 1999). This cost more to the National Insurance Fund than it saved on future SERPS benefits (Vincent, 1999). These costs to the Exchequer, which predominantly benefit those who are already relatively well off, must ultimately be recouped from the rest of society, including the poor, in the form of increased indirect taxation and cuts in services (private welfare subsidies tend to be less visible than welfare spending) (Ginn and Arber, 1993). However, employee and employer contributions to personal pension schemes only accounted for around 0.6 per

cent of GDP in 1999-2000 (Disney et al, 2001). Contributions to employer-provided funds still dwarf current contributions into individual retirement accounts. Moreover, there was much evidence of the substantial mis-selling of personal pensions to those who may well have been better off remaining in SERPS (Maclean and Groves, 1991). Two-thirds of women contributing to private pensions were earning less than £200 per week and as such were ill-advised to do so (Ginn and Arber, 2000). Somewhere between 750,000 and 1.1 million out of around 6.5 million individuals who chose to buy personal pensions in the late 1980s and early 1990s were ill-advised (Disney et al, 2001). Almost a third of people who buy personal pensions stop paying into them within three years. This may result in people losing much of the money previously paid in. Personal pensions with front-loaded charges and penalties for cessation of contributions are least suitable for women who may have fragmented employment histories (Ginn, 2003a).

Occupational Pensions

The promotion of personal pensions under the Conservatives enabled companies to ditch their commitments to occupational pensions. The Conservatives perceived defined benefit (DB) occupational pensions as suited to the labour markets of the 1950s and 60s, when the 'company men' tended to stay with one employer for life (Economist, 1999). Therefore since 1986, there have been two main forms of funded pension schemes, the DB or final salary scheme of traditional occupational pensions and defined contribution (DC) or money purchase schemes which have characteristically been used in personal pensions and, more recently, have become increasingly common in occupational pension schemes, particularly those belonging to private sector employers. The Government Actuary's Department (2003) report highlights the fact that all of the public schemes in the survey were DB. In 2001, 43 per cent of all UK workers were members of an occupational pension schemes, these had 10.6 million active members, with 8.8 million of these concentrated in DB schemes (Simpson, 2003). However, the number of new schemes operating on a DB basis has substantially declined recently, especially to private sector employees.

In the public sector the percentage coverage has always been higher than in the private sector, although it has been a continued decline from the high point reached in 1983

(Clark and Emmerson, 2003). Public sector employees are covered, typically, by an earnings-related pension with around 85 per cent of public sector employees participating in occupational pension schemes compared to around 30 per cent in the private sector (Pensions Commission, 2004). At or below £10,000, 15 per cent of private sector workers have an occupational pension, whereas 37 per cent of public sector pensions do. At the £20,000 or below level the proportions are 28 per cent and 54 per cent respectively (PPI, 2005a). Membership in the two sectors has been much affected by the transfer of enterprises between the public and private sectors initiated by the Conservative Government. For instance, between the 1987 and 1991 Government Actuary Surveys, British Steel, British Shipbuilders and most of the regional Water Authorities and Electricity Boards were re-classified from the public to the private sector. This represented a transfer of approximately 250,000 occupational pension scheme members (Government Actuary's Department, 1994). However, private sector occupational membership was 4.8 million in 2004 representing a decline from a peak of 8.1 million in 1967 (55 per cent of which were in DB schemes (Pensions Commission, 2005)), and 6.2 million members in 1995. Public sector membership has increased from 4.1 million in 1991 to 5.0 million in 2004 (PPI, 2006).

DB schemes typically operate with a one-60th principle for each year of service up to a maximum of 40 years, with a maximum income from this form of pension of two-thirds of final salary in retirement, indexed to inflation up to 5 per cent per annum. They most commonly take final pensionable earnings, as the best year of pensionable earnings in the last three years before leaving service (Government Actuary's Department, 2003). The pension resulting from a DC scheme on the other hand depends solely on the fund accumulated at retirement. This is then used to buy a life annuity, although up to 25 per cent of the fund may be taken as a tax-free lump sum on retirement. A DC scheme makes the financing of benefits explicit but leaves the cost of the outcomes or benefits unclear, whereas in DB schemes the individual benefits are visible but the financing is opaque (Hales and Gough, 2002). So DC schemes rarely offer the level of discretionary benefits found in DB schemes and the annuities market does not always deliver the income that is expected (Field and Owen, 1993). The main criticism of DC schemes has been the widespread failure of employers to contribute more than their share of the contracted out rebate (Davies et al, 2003). Within DB schemes the risk is borne by the

employer, with poor stock market performance being compensated for by the employer, whereas in DC schemes this risk is on individual pensioners.

DB occupational welfare is quasi-collective because it operates via a group plan without individual control of investment decisions (Cutler and Waine, 2001). Despite some improvements in portability as a result of the 1995 Pensions Act, incentives to remain within an occupational pension scheme include the vesting rules, whereby an employee can only leave a scheme while retaining the right to benefit from the accrued pension after completing a defined number of years service (typically 2 years) (Taylor, 2000). In fact the average duration of membership of an occupational pension scheme is 7.5 years for a current scheme member (Banks et al, 2002; Evandrou et al, 2003). People changing jobs are effectively discriminated against because their pension is fixed to the salary at leaving and not increased or, more recently, increased only in line with prices, ignoring the real wage increases which would have been received between leaving and retirement (Davies et al, 2003). By changing jobs six times during a person's working life between 25-30 per cent of the full service pension is likely to be lost (Blake, 2003b). Therefore, DB pensions are designed predominantly for employees with steady employment, earnings that do not fluctuate and relatively few job changes (Davies et al, 2003).

Occupational pensions are expected to provide a higher pension than personal pensions, largely because both employer and employee have usually made contributions above the minimum level of the SERPS or S2P rebate whereas employers' contributions to personal pensions rarely exceed the minimum amount. Moreover, most occupational pensions in payment are at least partially inflation-protected while a personal pension is likely not to allow for inflation (Ginn and Arber, 1999). The revelations about mis-selling and the recent poor performance of personal pensions associated with the stock market decline has led to a rediscovery of the value of occupational schemes despite their lack of portability (Hales and Gough, 2002). Loretto et al (2000) found that occupational pensions were important factors in job choice for both men and women.

While occupational pensions have acted as a key determinant of the accelerating inequalities in old age, one of the main engines driving this development has been the state in the form of fiscal welfare. Employee contributions to occupational pension

schemes are tax deductible and part of the pension can also be taken as a tax-free lump sum. Tax subsidies are crucial to occupational pension provision with one-fifth of all contributions to private pension (personal and occupational) coming from tax relief (PPI, 2004). The total tax relief on private pensions is 1.8 per cent of GDP (PPI, 2006). Moreover at least half of the tax subsidy on contributions went to the richest 2 per cent of taxpayers with the top 2.5 per cent benefiting from a quarter while the bottom 2 per cent of taxpayers received just 1 per cent of the tax benefit (Agulnik and Le Grand, 1998). These tax subsidies increase inequality because higher rate income tax payers can reduce their tax liability by taking part of their remuneration in the form of pension contributions (Cutler and Waine, 2001).

Thus, while occupational pensions are crucial in preventing poverty for some (Field, 2002) they are also a major source of inequality in old age by exacerbating income and status differences in the labour market (Titmuss, 1958; Walker, 1981). For single pensioners in the bottom income quintile, on average 91 per cent of their income is made up from benefits with only 4 per cent coming from occupational pensions. By contrast those in the top fifth have an average income made up of 38 percent from benefits, 32 per cent from occupational pensions and 22 per cent from investment income (DWP, 2004b). 'Having developed as a paternalistic perk to attract and retain selected groups of staff, it is not surprising that occupational pensions are ill-adapted to achieve full coverage and portability' (Ginn and Arber, 1993, p.65). They are unable to ensure an adequate standard of living in later life, but by absorbing state fiscal subsidies effectively they reduce the funds available for improved state pensions.

Titmuss (1958) identified the inequalities developed through the greater rewards, privileges and benefits gained by managerial, professional and administrative staff. There is a class bias in private pensions. Table 4.1 indicates that socio-economic classification has an impact on the number of people receiving private pensions and also the amount they receive. Occupational pension coverage is skewed towards the higher socio-economic groups, generally those with a higher earning capacity, and voluntary early retirement is also most common among these groups. The highest pensions are paid to the highest earners and this inequality is rooted primarily in the hierarchical occupational structure. Table 4.1 also shows the impact of marital status on the pension receipt of those aged 65 and over. It is noticeable that single never married women (who

are less likely to have had children than the other marital statuses) are in receipt of a similar level of private pension to single males. This indicates that historically the responsibilities associated with marriage have had a detrimental affect on pension provision for women.

Table 4.1 Private pensions¹ provision of those aged 65 and over: by marital status and socio-economic group², 2001/02

Great Britain

	Percentage receiving		Median amount for those with private pension (£ per week)		Ratio of female to male's median income
	Males	Females	Males	Females	(%)
Marital status					
Married/cohabiting	74	28	92	34	37
Single	52	61	65	70	108
Widowed	70	56	61	46	75
Divorced/separated	57	36	78	48	62
Socio-economic group					
Professional/managerial	90	64	172	95	55
Intermediate non-manual	60	51	84	43	51
Routine and manual	62	34	50	28	56
All	71	43	83	44	53

¹ Occupational or personal pension, including survivor pensions.

² Based on own occupation and classified according to the National Statistics Socio-economic Classification (NS-SeC). See Appendix, Part 1: NS-SeC. The data are unweighted.

Source: Summerfield and Babb (2004) using the General Household survey.

Gender and Private Pensions

The development of occupational pensions has generated a wider gap between older men and women's personal income than arose from state pensions alone. In essence, the tendency for women to be more likely than men to participate in domestic roles together with gender discrimination in the labour market (Chapter Three) and with the structure of occupational pensions, serves to disadvantage women (Ginn and Arber, 1999; Hyde and Dixon, 2004). They are gendered as a result of their link to lifetime earnings, and indeed their final salary (in DB schemes), through the penalties for early leavers and by the fact that the most generous schemes tend to be concentrated in male-dominated

segments of the labour market (Ginn and Arber, 1996). Throughout history occupational welfare has failed to assist many women in old age. These schemes developed with typically middle class men's pattern of continuous full-time employment profiles in mind, intrinsically linked to the operation of patriarchy under capitalism (Ginn and Arber, 1991). Therefore they have served as 'golden chains' which are selective intended to bind the most highly valued and long-serving 'core' employees, among whom women have been under-represented (Ginn and Arber, 1992).

With the expansion of women into the labour force after the Second World War such schemes failed to accommodate the nature of women's career profiles. These were characterised by part-time work, low pay and career breaks. The design of British welfare has traditionally incorporated the assumption that women would either marry and have financial support throughout their life from a husband (this would take the form of a widow's pension in the event of the death of their husband), or would remain single and childless, pursuing a career in a similar way to men (Lister, 1994). In the 1960s in terms of qualification for participation in private sector white-collar schemes, women had to be older to qualify (25 rather than 21 for males) and received their pension at 60 rather than 65 for males. When women were excluded this was often a deliberate attempt to reduce labour market competition, protect trade skills and also ensure a degree of homogeneity among the work force (Mann, 2001). For instance those women who were members up to 1950, were characteristically single as a result of a formal or informal marriage bar (Maltby, 1994). In fact the 'male breadwinner' myth, in collaboration with women's socially prescribed responsibility for childcare, are still significant factors in differences in contribution rates between men and women (Mann, 2001).

The Faculty and Institute of Actuaries estimated that the average real income from occupational pension schemes has increased by 152 per cent between 1976 and 1996/97 compared with 39 per cent for benefit income (The UK Parliament, 2003). Average benefit income has seen a 22 per cent growth in real terms over the eight years since 1996/97 while income from occupational pension schemes increased by a further 33 per cent by 2004/05 (DWP, 2006b). Despite women's increased participation in the labour market and, indeed, in private forms of pension, Ginn and Arber (1999) found growing inequalities in pension income which were mainly due to occupational rather than

personal pensions, the latter providing smaller amounts of pension as well as being a much less common source of income (although the average contribution to pensioners incomes from personal pensions over the last 8 years has more than trebled (DWP, 2006b)).

Table 4.2 The average incomes of single pensioners by gender, 1994/5-2004/5

	Results based on data from the FRS						As a % of gross income in 2004/5
	Incomes in pounds per week, 2004/5 prices						
	FRS						
	1994/5	1996/7	2001/2	2002/3	2003/4	2004/5	
Single male pensioners							
Gross income	203	198	235	233	252	259	100
Of which:							
Benefit income	104	110	127	129	131	134	52
Occupational pension	59	57	67	68	72	74	29
Personal pension income	1	2	4	6	10	10	4
Investment income	27	23	24	17	22	23	9
Earnings	11	6	11	10	13	15	6
Other income	1	*	2	2	3	2	1
Net Income BHC							
Mean	170	171	203	200	214	220	85
Median	133	141	167	168	178	178	
Single female pensioners							
Gross income:	158	167	193	205	203	213	100
Of which:							
Benefit income	105	110	128	131	132	137	64
Occupational pension	28	33	39	43	42	44	21
Personal pension income	1	1	1	2	2	3	1
Investment income	16	15	15	14	15	14	7
Earnings	7	7	8	11	10	12	6
Other income	1	1	2	3	3	3	1
Net Income BHC							
Mean	141	147	171	180	177	186	87
Median	122	129	153	158	159	168	

* Estimates of pounds .5 or 0.5%
BHC stands for 'before housing costs'.

Source: Adapted from DWP (2006b). *The Pensioners' Incomes Series 2004/5*.

Ginn and Arber (1993, p.65) stated that 'the beneficiaries of improved pensions were still predominantly men; women, in spite of their increased rate of employment over the last few decades, have remained substantially disadvantaged in occupational pension scheme membership' Although there is evidence to suggest that the gender gap in terms of the number of men and women in receipt of private pension income has been reduced men are still more likely to be in receipt of occupational pensions and are more likely to receive a larger income than their female counterparts in retirement (Table 4.2) (DWP, 2006b).

In terms of access to pensions in their own right, even though women in full-time employment are more likely to belong to DB pension schemes than men (largely due to their public sector involvement), they tend to fare worse as they are more likely to leave early as a result of caring commitments, losing the benefit of later wage growth. Their lower earnings, shorter hours of work and gaps in employment all result in lower pension entitlements relative to men (Ginn, 2003b). Women's flatter earnings profile yields a poorer return on their contributions as in DB schemes the return is maximised for those whose earnings rise with age and who remain in the scheme until retirement. DBs work best for an individual promoted to a high income before retirement with longevity of service, which women do not on average secure.

However, those for whom DC schemes are deemed to be most suited, that is those with several career breaks and an intermittent working history, are actually the ones for whom DC schemes are more risky (Davies and Ward, 1992; Cooper, 1999). In DC schemes contributions made early in the working life have a disproportionate effect on the fund at retirement but women's ability to contribute is often very limited until their children are older and have become independent (Ginn, 2003c). For instance the shift to DC schemes is likely to focus growing attention on the workings of the annuities market and affect incentives to retire at different ages (Attansio et al, 2004). The sum accrued at retirement from any extra contributions buys a lower annuity for women than for men due to the use of sex-based actuarial tables. The same size of fund buys an annuity for a woman that is about ten per cent less than a man's, as a result of actuarial calculations which reflect women's greater average longevity. This is emphasised in the Annuity Bureau's annuity rates.

Part-time employees' low wages (both in amount and pro-rata) ensure a substantially reduced occupational pension where they are available (Ginn and Arber, 1993). Small employers in the private sector, for whom women part-timers often work, rarely operate an occupational pension scheme (Ginn and Arber, 1993; DWP, 2005a). Because such schemes have traditionally been provided on a voluntary basis by employers, they are less available to some employees than others. Ninety-five per cent of employers with over 1,000 employees provide an occupational pension scheme while only 24 per cent of those with five or fewer employees provide one (Davis, 2004). Employers have been under no statutory obligation to provide schemes for their employees (Loretto et al, 2000). In the mid-1990s, jobs done by women were only half as likely to offer an occupational pension scheme as those done by men (Walker et al, 2000).

Employment provided on a temporary or part-time basis has been excluded from occupational pension provision. Occupational pensions have worked, in part, by limiting the pool across which risks are shared: for instance, in the past, by excluding part-time employees or adopting long resting periods (Falkingham and Rake, 2003). Reform towards improving occupational pension coverage for part-time or low-income employees may be seen as a response to changes in the demand for labour which results in the changing composition of the labour force (Bonoli and Gay-des-Combes, 2003).

European Court judgements deemed exclusion of part-time workers to be a form of indirect discrimination. On 28 September 1994 the European Court of Justice ruled that the right to membership of an occupational pension scheme, as well as benefits payable under the scheme, fell within the scope of Article 119 of the EC Treaty; that the exclusion of married women from membership of such a scheme entailed discrimination based on sex; and that the exclusion of part-time workers from membership could amount to a contravention of that Article if it affected a much greater number of women than men, unless the employer showed that exclusion was explained by objectively justified factors unrelated to discrimination on the ground of sex. In Britain it has been illegal since 1995 to discriminate against part-time workers in terms of access to occupational pensions (Ginn, 2003a). Pensions have to be offered not only to full-time workers but part-time workers as well. In fact the pension coverage of women in part-time jobs has increased from about 10 per cent in the early 1980s to 30 per cent in 2002 (TUC, 2004). This may help women in the future but many midlife and

older women have lost the chance of accruing occupational pension entitlements for those periods of the life course when they worked part-time to accommodate the demands of childrearing (Ginn, 2003a).

Furthermore where women (largely working part-time) have access to occupational pension schemes they may be too financially stretched to join especially if they are the sole supporters of a family (Age Concern/Fawcett, 2003; Price and Ginn, 2003). Many part-time workers rely on having a partner in full-time work to provide for their future (Creighton, 1999). The 'Prince Charming Syndrome' still thrives, with one in five women between 18 and 34 relying on their husband or partner to provide for them in retirement. However by 2020 official projections estimate that nearly 40 per cent of women coming up to retirement will be divorced, widowed or never married (TUC, 2004). This indicates the necessity for policy to ensure that women are able to build up their own entitlement to pensions rather than being dependent on a spouse's pension. It has only been since the year 2000 that a proportion of the pension may be allocated to the ex-partner on divorce. The pension sharing arrangements allow the former spouse to acquire a pension in their own right and recognises, to an extent, the valued role of caring predominantly undertaken by women. This has left a number of women who divorced before this date in a difficult position. Furthermore cohabiting women lack the legal protection in state and private pensions accorded to married women (Ginn, 2003b).

Most employed women work a 'second shift' of domestic labour (Hochschild, 1989), bearing the majority of responsibility for childcare and housework at the expense of their current and future earnings (Ginn, 2003a). 'Childbearing, for women, has a negative effect which extends far beyond the period of intensive childcare, reducing the likelihood of pension scheme membership throughout working life' (Ginn and Arber, 1993, p.63). Hence, the chance of having no years of private pension cover was increased by 37 per cent if they ever had a child (Ginn and Arber, 2001b). Evandrou and Glaser (2003a) found that just over half (51 per cent) of mid-life women had contributed to an occupational or personal pension. However, among those occupying either a parent role alone or combining parenting with caring this dropped to less than a third (28 per cent and 30 per cent respectively). Even a short period of maternity leave has an adverse affect on pension provision (Gough, 2001). Ginn and Arber (2002)

maintain that even for graduates the lifetime earnings of mothers is likely to be much less than for childless women. The impact of motherhood is associated with maternity leave and return arrangements which differs with educational level and occupational class (Arber and Glover, 1995).

Ginn and Arber (2001b) also found that marital status had an impact on occupational pension entitlements. Older women who had ever been married were far less likely to have a private pension than men, while for never married single older people the gender difference in private pension receipt was very small (Table 4.1). Only a fifth of married women had a private pension as opposed to 70 per cent of men (Ginn and Arber, 2001b). Membership of an occupational scheme was associated with being single for women, while being married for men. Johnson et al (1998) found that married women's private pensions income in their own right was lower than never-married women. Only one in five received any money from an occupational pension. While a relatively small proportion of retired men and women have a private pension income, these represent an occupational elite, in which the women contributing have predominantly pursued a career at the expense of raising a family (Ginn, 2004). The loosening link between marriage and motherhood has combined with the increasing employment of married women to alter the impact of this status on pension accumulation. The private pension disadvantage of married women compared with single women seen among pensioners is reduced in later generations (Ginn, 2003a).

Women's career patterns may be becoming more suitable for the design of occupational pension schemes although their lack of mobility may decrease the prospects of promotion and higher earning which has a positive impact of occupational pensions. Changes in norms surrounding women's roles and in employment opportunities for women this century have influenced women at different stages in their lives, depending on the time at which they were born. Hence, younger women are more likely to have continuity in their labour market experience, continuing in employment after marriage and childbearing (Ginn and Arber, 1996). Even where pension entitlements are acquired and can be transferred between jobs, career breaks diminish the amount of pension received as they reduce the number of years in which contributions can be made, and may result in downward occupational mobility (Ginn and Arber, 1993).

Occupational pensions, while providing an important benefit to more privileged employees, in effect magnify existing labour market inequalities such as those experienced by women. 'Part-time work, changing employers, periods out of the paid labour market and lower incomes – all features of labour market behaviour associated more strongly with women – will significantly affect pension entitlement' (Mann, 2001, p.38). The decline of state pensions and the movement towards private provision is likely to magnify the pension penalties arising from earlier domestic and caring roles, creating increasing income disparity among women in older age according to their marital, fertility and employment history (Ginn and Arber, 1999). Ginn and Arber (2001b) found that women had a shortfall of one-third in years of coverage, compared with men, which applied to both older and younger generations of women.

Pension Policy under New Labour

When governments of the left have been in power arguments in favour of inclusion have been common, non-contributory benefits expanded and contribution conditions softened to 'credit in' people with low earnings or interrupted work histories (typically associated with women). When the right have been in power contribution conditions have been made tougher and the focus has been on focussing limited resources on the poorest through means-testing (Hills, 2003). The Conservatives have always pursued a policy of privatisation in pensions (Araki, 2000). However, New Labour has tended to do both of these things. The New Labour Governments since 1997 have reformulated welfare as the extension of individual ownership, aimed at promoting an increasing share of private funded schemes, while reducing the share of state spending on pensions. Its express aim has been to move from 60 per cent state and 40 per cent private provision to 40 per cent state and 60 per cent private provision. (There have been some recent changes to these targets although encouraging individual saving is still a key feature of New Labour policy (DWP 2006a)). However, despite this emphasis on individual responsibility and its focus on the importance of paid work and saving in order to achieve financial security in old age, New Labour is also committed to reducing the number of older people in poverty many of which are women (DSS, 1998; DWP, 2002). In order to achieve this a number of new policies have been formulated which further increase the complexities of the British pension system.

The Government has thus far rejected the restoration of the basic state pension earnings-link because it said that it would cost £6 billion despite pressure to do so (Pensions Commission, 2004, 2005) (The recent White Paper (DWP, 2006a) has proposed the restoration of this link in 2012). This would benefit the majority of pensioners rather than being targeted at those most in need. By focusing on means-testing rather than the basic state pension the poorest pensioners have benefited the most (Kemp, 2005). The targeting of resources in the form of the Pension Credit has meant that the poorest third of pensioners gain almost three times as much as if the same resources had been spent on a higher basic state pension for all (Wicks, 2004). In addition to the Pension Credit benefits-in-kind have been introduced such as free eye tests for people aged 60 and over and free TV licences for people aged 75 and over and lump sum Winter Fuel Payments. The basic state pension has been a source of disadvantage for women for a number of years. Currently one in five women reaching state pension age have no entitlement to the basic state pension and only a quarter of women who are newly retired with a basic state pension based solely on their own contributions receive the full amount (PPI, 2003b). When women do make contributions they often tend not to do so for as many years as their male counterparts. This explains why the average amount of entitlement to state pension in 2005 was £60.85 a week for women compared to £74.05 a week for men (PPI, 2006). On average women reaching age 60 in 2005/06 have 70 per cent of a full basic state pension (DWP, 2005a).

If rights depended only on work records then many individuals would be excluded, such as carers, hence the expansion of crediting-in within National Insurance and of non-contributory contingency benefits (Hills, 2004). Parents of children under the age of six, carers engaged in caring for more than 35 hours a week and people with long-term illness or disability who do not work outside the home are brought into the scheme and deemed to earn at the Low Earnings Threshold (DWP, 2005a). Low earners earning between £82 and £94 a week are treated as paying NI contributions and build up entitlement to contributory benefits such as the state NI pension without paying any contributions. Employees start to pay NI contributions as a percentage of earnings above £94 a week - the primary threshold (DWP, 2005a). However, credits for home caring responsibilities do not fully offset lost contributions. For instance a women with 10 years contributions and 20 years with caring responsibilities would get only 50 per cent of the basic state pension while a man with 30 years service would receive 70 per

cent of the basic state pension (TUC, 2004). The HRP cannot reduce the number of years needed for a full NI pension to fewer than 20 years.

Furthermore, the reforms do not solve the problem of how to include the unemployed or those not covered by NI because of very low or fluctuating earnings. This is particularly significant for women who are over-represented among low earners. For instance, 1.4 million women were excluded from making NI contributions in 2003 because they earned less than the lower earnings limit of £77 a week (Evandrou and Falkingham, 2005). Someone earning below the Lower Earnings Threshold of £82 a week in any one job will accrue no state pension rights, even if they work in several such jobs with combined earnings above the Lower Earnings Threshold. Furthermore, around 390,000 carers are not accruing basic state pension rights. 120,000 of them are caring for 20 hours or more a week, and this group of carers appear to face more difficulties in the labour market than those caring under 20 hours a week (DWP, 2005a). However estimates suggest that by 2025 men and women will be reaching age 65 with similar basic state pension entitlements. This will largely be as a result of women's greater work records and the number of women retiring with HRP (DWP, 2005a).

The fact that women's state pension age will be raised to 65 by 2020 may exacerbate women's disadvantage, by widening the gap between their last employment and the age at which they may claim state pensions. This will result in the number of qualifying years that a woman needs increasing to 44 years for a full pension. Despite its presentation as a progressive legislation to ensure equality, this proposal ignores the impact of gendered ageism in the labour market as well as handicaps faced by women in obtaining private and occupational pensions (Glendinning and Millar, 1992; Ginn and Arber, 1996, 1999). Therefore it needs to be accompanied by increased work opportunities for older female workers.

As the main plank of its anti-poverty strategy New Labour spent £10 billion on the Pensions Credit scheme, a means-tested benefit targeted at the poorest pensioners which replaced the social assistance benefit for pensioners, the Minimum Income Guarantee (MIG) (Toynbee and Walker, 2005). In April 2004, the guaranteed element of the Pension Credit was £105.45 per week which is equivalent to around 25 per cent of average earnings. In order to encourage savings and ensure that those who have saved

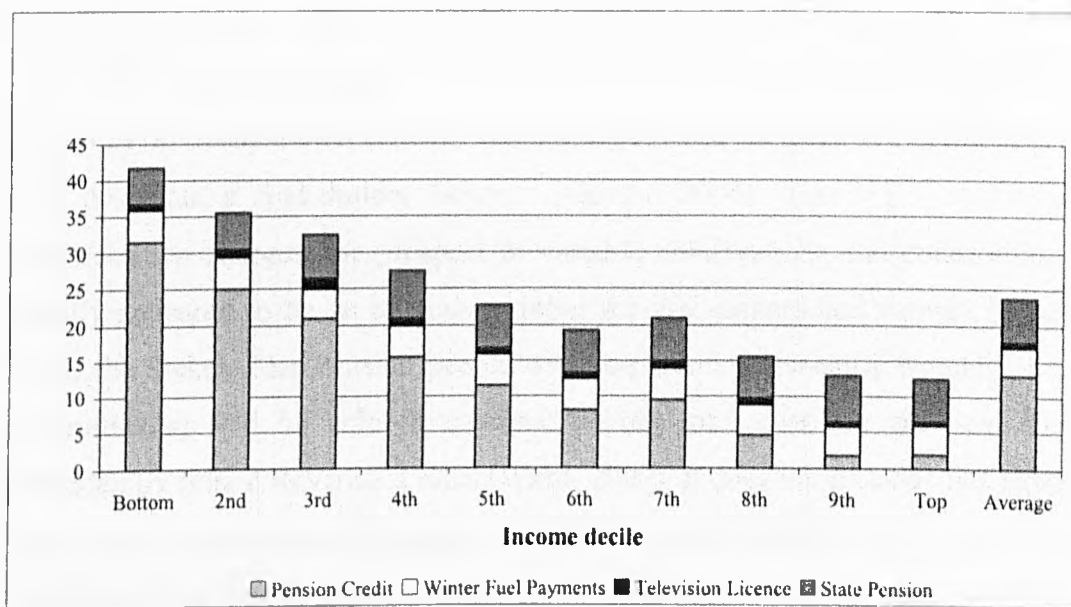
are better off than those who have not a Savings Credit element was introduced to the Pensions Credit. However, this added another element of complexity in an already complicated pensions system (Bennett, 2004). The maximum amount of savings credit was worth approximately 2.5-3 per cent of average male earnings in 2002 (Rake and Falkingham, 2002).

The means-test which was the hated legacy of the Poor Law and still deters hundreds of thousands of pensioners, has been one of the cornerstones of New Labour policy. The Government has been criticised for this reliance on means-testing to tackle pensioner poverty (Ginn, 2001b; Falkingham and Rake, 2003) despite the fact that there has been a decrease in the number of pensioners living in poverty. Compared to 1997 between 810,000 and 1.5 million fewer pensioners were in poverty in 2004/05 than would have been without the reforms (Evandrou and Falkingham, 2005). Excluding tax subsidies that disproportionately benefit those with occupational pensions Figure 4.2 shows how state pensioner policies have generally been of most benefit to the least well off (DWP, 2004a). However the Pensions Credit has been characterised by poor take up rates partly resulting from the stigma of means-tests. In 2003/04 between 34 and 42 per cent of entitled pensioners failed to claim all of the Pension Credit they were entitled to (PPI, 2006). Resistance to claiming the Pensions Credit and the MIG that preceded it are related to fears of appearing in need, and a sense of independence (DWP, 2004e). Of those who failed to claim the MIG it was thought that two-fifths were in households in the bottom fifth of income distribution (DWP, 2004e).

The S2P, which replaced SERPS in 2002, is intended to provide a more generous additional state pension for low and moderate earners, and certain carers and people with a long-term illness or disability. Those earning above the lower earning limit must contribute to a second pension. It gives employees earning up to about £24,000 a year (at 2001/02 levels) a higher pension than SERPS, with the most help going to those on the lowest earnings. The accrual rate is at least twice as generous as the old SERPS for those on low incomes while carers used to be excluded from second State Pension rights (Wicks, 2004). Those who earned above £82 a week but less than the Low Earnings Threshold of £232 a week for the purpose of calculating S2P entitlement clearly benefit as the accruals are only calculated on three earnings bands - low, moderate and high (DWP, 2005a). The main beneficiaries of the S2P are likely to be women as they are

more likely to be lower earners and be the main beneficiaries of the credits. It has been reported that 10.4 million women in the S2P are better off than they were under SERPS out of the 12.4 female contributors (DWP, 2005a). The number of working age men and women accruing entitlements to the S2P or contracted-out equivalent in 2003/04 was similar once credits were taken into account (PPI, 2006).

Figure 4.2 Distribution of income gains for pensioner families from various pensioner policies, £ per week



DWP simulations based on the 2002/03 Family Resources Survey projected forward to 2005/06 (in 2004/05 prices) compared with the 1997/98 system of benefits, indexed to 2004/05 prices. Excludes the effect of tax changes.

Source: Adapted from DWP (2004a) Table 2.3.

It is particularly important for low earners and those with caring responsibilities since, in contrast to SERPS, they are credited in as if they had earnings of £11,600 per annum (2004/05 figure). However, credits for children cease at the child's 6th birthday. By contrast, HRP under the basic state pension gives NI credits to carers up until the child's sixteenth birthday (Rake, 2001). Unfortunately no recognition is made of caring commitments prior to 2002 (Evandrou and Glaser, 2003b). People who are caring for a dependent adult are only eligible for the S2P if they are caring for someone who receives Attendance Allowance or Disability Living Allowance or who themselves receives invalid care allowance. They are only available to those caring for over 35 hours a week excluding anyone wanting to combine part-time work and caring

(Evandrou et al, 2003). In order to assist people to combine work and care the S2P credits should be expanded to working carers who provide care for 16 hours a week and who earn less than the lower earnings limit ensuring their unpaid contribution to society is recognised (Evandrou and Glaser, 2003b). This would disproportionately benefit more women than men.

The Stakeholder Pension Scheme (introduced in 1999) was designed to encourage retirement saving among low-income workers earning between £9,500 and £20,000 a year not eligible for occupational pensions. From April 2001 employees on earnings of up to £30,000 a year have been able to contribute to a personal or Stakeholder Pension as well as an occupational scheme. All employers with at least five employees must at least designate a Stakeholder Scheme (Gough, 2004). The 1 per cent ceiling on administration charges, the prospect of variable contributions and contribution breaks initially appeared to be an attractive option for low earners and women in particular. Under the Stakeholder Pension people who stop earning (possibly women with family commitments) will be able to continue paying into a private pension, something forbidden by Inland Revenue's rules (Ward, 2000). It does not penalise individuals who have career breaks in the manner in which personal pensions do. At the end of September 2004 almost 2.2 million Stakeholder Pensions had been sold (DWP, 2005b).

Stakeholder Pensions are cheap DC schemes that promote private, market-based pensions that are associated with financial risk. They may be flexible at the stage of contribution but they offer minimal choice or control over the individual fund in retirement. 'Whether opting out of the S2P into the SHP is advantageous or not will be hard for either pension providers or individuals to judge as it depends on many unknowns' (Ginn, 2003a p.35). The new system means that if employees contract out of the S2P low earners could end up with a lower pension. However, rejecting the employers' scheme in favour of the S2P may mean other benefits are lost such as the lump sum on death (Ward, 2000). Those making small contributions may take their retirement income marginally above the level at which the means-tested Pensions Credit will be paid. Some individuals may mis-purchase Stakeholder Pensions as they are not appropriate to their circumstances. Furthermore as there are no set levels of contributions individuals may under-save (Evandrou and Falkingham, 2005). One life company, Scottish Life, refuses to sell Stakeholder Pensions, as it perceives them to be

unsuitable for the low paid. In practice they have proved to be popular among dependents of wealthy professionals who have been able to maximise the tax advantages and loopholes while working-class households, especially lone mothers and low-paid women, are penalised (Mann, 2001).

The Government is currently shifting more responsibility for pensions to individuals and the private sector, a situation which may hit women the hardest given their lesser involvement in private pensions while employers are planning more emphasis on individual contributions (DSS, 1998; DWP, 2002). In Britain in 2002/3 11.3 million people were not contributing to any form of private pension who were in work (Pensions Commission, 2004). The marketisation of pensions has led to the displacement of risk and responsibility from a collective public level to employers and from employers to individual policy-holders (Sunley, 2000). Therefore occupational pensions may be providing a less secure and lower level of pension than previously. This is a result of the shift towards DC rather than DB schemes (McKay, 2003). There was a 30 per cent fall in the UK equity market between 2000 and 2002 (significantly less than between October 1973 and September 1974 when the value of the stock market fell by 50 per cent) which placed pressure on DB schemes in particular (Blake, 2003a; Pensions Commission, 2005).

An increasing number of employers have been closing their DB schemes, not just to new members but also to existing members. For instance, in 1995 there were 5.2 million members of open private sector DB schemes whereas today there are less than 2 million with numbers falling fast (Pensions Commission, 2005). A survey by the Association of Consulting Actuaries (2002) reported that 42 per cent of employers were attempting to reduce spending on pensions and 51 per cent were looking to reduce 'forward pension liabilities' (Occupational Pensions, 2003). At the same time, 'the notion that defined contribution money purchase schemes or personal pensions can fill the gap, as both the state and employers seek to curtail their involvement in pensions, has been further undermined by the sharp downturn in the stock market' (Evason and Spence, 2003, p.268). For those who have been contributing to a DC occupational scheme, falling equity prices and declining annuity rates mean that a larger fund is now required to provide a decent retirement income (Simpson, 2003).

The incentives for firms to change from DB policies, has been driven by longer run pressures as opposed to short-run fluctuations in equity prices (Attansio et al, 2004). A series of regulatory changes have been responsible for the decline in DB's as well as the situation in the stock market and increased longevity. A new accounting standard, the FRS17, provisionally introduced in 2001 replaced the expected value of future fund income with current market prices as the method of valuing the assets of pension funds. In the presence of falling equity prices, FRS17 has had the effect of producing huge accounting (but not actuarial) deficits in corporate pension funds (Simpson, 2003). Under FRS17, fluctuations in the stock market on the date its balance sheet was drawn up may essentially mean that a fund can be deemed technically insolvent. 'Although pension schemes are long-term and the FRS17 'snapshot' may not show the true current position, analysts may still rate the company on the FRS17 method' (Moynagh and Worsley, 2004, p.97). As a consequence, sponsors of DB schemes could be more reluctant to improve benefits. The minimum funding requirement (MFR) was introduced in the Pensions Act 1995 and required pension funds to be in a position at all times to buy out their accrued liabilities. However, it restructured pension funds from investing in an optimal mix of assets, by encouraging pension fund managers to reduce their weighting in 'volatile' asset categories such as equities (Blake, 2003b).

Simpson (2003) advocates the abandonment of the MFR and FRS17 while DB schemes should be protected against the possibility of their insolvency by insuring them. The Labour Government plans to relax the MFR, accentuating the risk that pension scheme assets will be insufficient to meet the terms of full buy-out (Hyde and Dixon, 2004). The more stringent requirements of full buy-out and the increased possibility of company insolvency will have the effect of deterring employers from sponsoring more expensive schemes in which the employers have to make up any shortfall and encouraging those who provide this form of provision to replace it with a DC scheme.

The Labour Government highlighted the potential problems facing company pension schemes in an action plan proposing the introduction of an insurance scheme, the Pensions Protection Fund (PPF), in order to protect company scheme members where firms with under funded pension liabilities become insolvent. The Government is re-regulating the private pensions sector in an attempt to restore trust in the system (Ring, 2005a). It will pay 100 per cent of pensions in payment and 90 per cent of entitlements

of those who lose their employment prior to retirement. The funding for this will be provided by a flat-rate levy on all private sector employers who sponsor company pension schemes. This may face problems of deliberate under funding. In order to address this the Government intends to use higher risk-based premiums for companies which inadequately fund their schemes. Potential voluntarily initiated company insolvency to avoid pension scheme liabilities will be discouraged by capping pension benefits payable through the PPF. The Government has restricted the ability of companies to take money out of the scheme. Therefore scheme funding should permit a 'full buy-out' of accrued pension entitlements for active contributors. Hence, although well intentioned, the PPF may have the effect of expanding divisions within occupational pension scheme membership and distributing retirement income primarily towards those in the highest positions in a company prior to retirement, in essence, those who need the extra income least (Hyde and Dixon, 2004).

The policy agenda set out by both New Labour and the Conservatives before them of privatisation and individual responsibility for welfare may itself jeopardise the intergenerational contract which was built into the welfare state (Walker, 1996; Walker and Naegele, 1999). Despite claims that 'the Government is pledged to retaining the basic state pension as the foundation of pension provision and to reforms which will extend good second-tier provision' (Pension Provision Group, 1998, Introduction) the Government has set a policy course which will continue that charted by its predecessor to residualise the public sector as a provider of pensions and to undermine the universality of national insurance in favour of private provision and means-testing (Walker, 1999; Clark and Emmerson, 2003). The greater the move towards individual provision for retirement through occupational and personal pensions as the major source of income in later life, the greater will be the income inequality between older women and men, and between those who have had an intermittent or low paid employment history and those with an advantaged position in the labour market.

For those unable to rely on any form of private provision in retirement, among which women are overrepresented, their future remains increasingly uncertain as the state pension continues to decline relative to average earnings. The Government's intention to index the Pension Credit to earnings growth, while leaving the basic state pension and S2P indexed to prices, means that anyone with income from these sources alone will

automatically be entitled to means-testing on retirement (Evandrou and Falkingham, 2005). While means-testing claimant rates remain under 100 per cent it is difficult to see how this can be regarded as the future of pension provision for a substantial number of people in Britain. This is despite the positive impact Pension Credit has had in raising the incomes of some of the poorest pensioners. Thus the two nations in retirement referred to by Titmuss (1955) look set to continue with the state playing a significant role in its maintenance through fiscal welfare measures. Meanwhile the current annual cost in forgone revenue of regressive tax relief to private pensions is more than the cost of all selective or means-tested benefits which predominantly benefit the poorest pensioners (Sinfield, 2002). In essence, this process acts in the reverse manner of targeted means-testing such as the Pensions Credit. The gap between rich (the top fifth) and poor pensioners (the bottom fifth) in terms of income as a percentage of National Average Earnings has increased from 50 per cent in 1979 to 61 per cent in 2001/02 (PPI, 2003a). It has been argued that current Government policy can be seen as a holding operation until a greater consensus emerges about the nature of long-term reform (Moynagh and Worsely, 2004). This long-term reform is considered in Chapter Eight.

CONCLUSION

This chapter has shown how the unequal access to resources in youth and middle age, which is institutionalised in employment characteristics and the domestic division of labour, is reflected in the relative disadvantage in retirement of women in particular (Walker, 1992; Foster, 2005). 'The tighter the link between pension entitlements and employment career the stronger will be the gender differences in pension entitlements' (Ginn, 2004, p.125). Although the position of many women may be improving, there is still evidence of a substantial number of women in low-paid and part-time employment with intermittent working lives for whom the pensions system fails to adequately cater (TUC, 2004). Therefore, the 'problems' of ageing are not neutral and are not experienced by everyone in the same way. They are differently experienced according to class, gender, race, disability and other individual circumstances. The condition of economic dependency among older people is not the inevitable outcome of ageing but it is a socially structured process influenced by the actions of the state (Walker, 1980).

Work and retirement reflect gendered arrangements which actively create and maintain differences between individual women and men throughout the life course. In the future, retirement living standards will continue to reflect past labour market status and earnings trajectories. 'Poverty strikes across the board, and it is usual for poverty to haunt the same people throughout their lifespan. Thus most poor old people were previously poor young people, for their working and social existences have been geared in that fashion' (Midwinter, 1997, p.76). At one extreme, for those with the inability to build up occupational pensions retirement and the resulting dependence on the state imposes a depressed social and economic status on the older people relative to younger working adults (Walker, 1981). However, at the other extreme some older people, as a result of the pension entitlements they were able to make throughout their career, look forward to a relatively prosperous retirement characterised by substantial pension rights.

The current situation mirrors the situation at the end of the nineteenth century when older people were either dependent on the Poor Law or were fortunate enough to belong to an occupational pension scheme or to have inherited wealth. Furthermore, similar concerns as those of today about sustainability and the encouragement of thrift and individual saving were raised a century ago. For instance, debates about the contributory principle and eligibility prior to the establishment of the first old age state pension have been of central consideration in contemporary policies such as the savings element of the Pension Credit and the role of the state pension as a minimal safety net.

Over a hundred years ago The Royal Commission on the Aged Poor (1895) found that a third of the older population were dependent on financial assistance from the Poor Law to prevent absolute destitution. Over a century later 22 per cent of older people in Britain were still living below the poverty line (below 60 per cent of the median income after housing costs) despite the numerous state interventions (this also represents a fall of about one-fifth since 1996-97) (Goodman et al, 2003). While poverty is relative to its time and place this historical continuity emphasises the power of the liberal and lately neo-liberal influence over the policy process in the UK. From the establishment of the first state pension to the latest reforms policy makers have been caught between a fluctuating desire to minimise poverty in older age and also limiting the level of the state's intervention in the market (DSS, 1998). Furthermore the tendency for current policy to move towards individual responsibility and private pensions in much the same

way as it has done in the past runs counter to boosting the independence model of pensions for women as well as entailing very expensive subsidies to the private sector through tax relief and rebates (Ginn, 2003a). Unless this impasse can be overcome it is hard to imagine anything other than a continual polarisation of poverty and affluence in old age.

CHAPTER FIVE

METHODOLOGY AND METHODS

INTRODUCTION

This chapter provides a discussion of the methodological strategies utilised and methods used to carry out the research for this thesis. Initially the key components of the research are identified. Then an account of the methodological considerations which were central to the analysis of these key components is presented. The methodology focuses upon the logic of social research. This shows how my choice of techniques was informed and why both quantitative and qualitative research was used within this thesis. This focuses on issues surrounding the use of positivistic and interpretivistic forms of research and debates about objectivity and subjectivity, which are crucial when conducting research that is primarily concerned with the situation of women. Methodological issues have tended to be confused with more general discussions of research methods. However 'method' refers to techniques for gathering evidence, while 'methodology' is a process of theory and analysis of how research should proceed and this is itself influenced by broader theories of knowledge or epistemology (Argyle, 2004). Method is concerned with the detail of research practice and with the range of approaches used in the research to gather data which is to be used as a basis for inference and interpretation. This includes a consideration of practical tips on interview construction and the decision-making process undertaken in the use of statistical techniques. Ethical issues are also discussed. The chapter concludes with a discussion of the research process and summarises how these key components will be explored by the particular methods.

Key Issues

A number of key issues have emerged from the discussion of the literature in the last three chapters:

Firstly, and fundamental to this research, to what extent is there a gendered notion of pension provision with particular reference to private forms of pensions? As household structure becomes less certain, more unstable and fragmented, the individual pension accumulation of women becomes an increasingly important policy question.

Secondly, how does the individual life course with an emphasis on educational achievements and work history (income, occupation, full-time/part-time, and number of year's service) differ between males and females and what effect does this have on their pension provision in retirement? Indicating some of these characteristics is intended to highlight some general policy implications, not just issues surrounding pension reform.

Finally, to what extent have expectations placed on women about their specific roles in society impacted upon their work histories and retirement? In particular how have current retirees' experiences in retirement been shaped by gendered expectations throughout their working lives? For instance, women have historically been largely responsible for domestic and caring responsibilities. This has implications for their access to the labour market.

METHODOLOGY

While avoiding a detailed re-run of the established debates about the merits and demerits of positivist and interpretivist research here and, indeed, whether such terms have outlived their usefulness (Platt, 1981 and Pawson and Tilley, 1997 for further discussion), it is necessary to outline the basic distinctions and address some of the debates surrounding the use of these different types of research.

Positivist epistemology is generally taken to imply a search for causes requiring quantitative measurement and, commonly, statistical analysis while interpretivist epistemology is concerned predominantly with uncovering meanings which requires the use of non-statistical qualitative approaches, based on techniques such as unstructured interviews and participant observation. The methodological focus of research in British social policy has traditionally focussed on the relative merits of the epistemological perspective of positivism as initially advocated by Auguste Comte. This perceives it to be beneficial to achieve full scientific status along the same lines as the physical sciences. In accordance with this positivists believe that like matter in the natural world, human behaviour is a measurable response to external stimuli, which may be quantified through a systematic and objective observation and measurement through methods such as surveys. It is a collection of rules and evaluative criteria referring to human knowledge (Kolakowski, 1993).

Positivist research is concerned with objectivity and the external world which exist independently of human perceptions. 'The strength of such research is that it allows the dispassionate assessment of events according to independent and impartial criteria of rigour and validity' (Town, 1973, p.594). Ultimately the desire is to produce valid and reliable ways of collecting 'facts' about society, which can subsequently be statistically analysed in order to provide explanations about how the social world operates. Quantification is also taken to be a necessary condition for the findings of research to be able to be replicated and generalised and also for predictions upon the basis of observed regularities to be made (Henwood and Pidgeon, 1993). This can provide a means of checking the extent to which findings are applicable within other contexts. Furthermore it is often seen as a means of safeguarding against bias by limiting the amount of personal contact between the researcher and the researched (Bryman, 1996). Hence, it is supposed that a conclusion can be reached whose truth-value is certain and immutable and the results from such an approach have an independence and purity which can be trusted (Clough and Barton, 1998). It is often assumed that such methods are potentially superior to other methods, in terms of their accuracy, reliability and ability to be replicated given that the research uses their data in an appropriate manner. For instance, qualitative methods are often criticised for lacking the capacity to generalise, being too reliant on subjective interpretations and not replicable (de Vaus, 2002).

Those who adhere to an 'interpretivist' perspective as advocated by Weber (1949) are of the opinion that techniques employed in positivistic research are unsuited to the study of the social world. Positivist methods merely allow the description of social phenomena whilst failing to adequately provide the intimate understanding of those same phenomena. Arguably it is the role of the researcher to explore external stimuli which is intrinsically meaningful rather than attempting to copy the methods of the natural sciences. It is thought that in order to isolate variables in a quantifiable manner it is not only difficult in social settings but it is potentially harmful, acting as a barrier to understanding which may only be overcome if a holistic perspective is adopted encompassing the totality of the situation being researched. Therefore quantification can conceal as well as reveal basic social processes. There are areas of social reality which such statistics cannot measure (Silverman, 1993).

Interpretivism is concerned with the representation of reality through the eyes of participants. The interpretive tradition focuses on 'comparing and attempting to resolve the discrepancies between the etic and the emic, the observers and the actors' (McNiff, 1988, p.15). Most qualitative research tends to describe and illuminate the meaningful social world as prescribed by the interpretivist paradigm (Silverman, 1993). Qualitative forms of research are concerned with providing an accurate account from whom the researcher studies. 'A qualitative study is not an impressionistic, off-the-cuff analysis based on a superficial look at a setting or people. It is a piece of systematic research conducted with demanding, though not necessarily standardized, procedures' (Taylor and Bogdan, 1984, p.7). However, unless the process of analysis is transparent it can be difficult to convince others that the findings are not simply anecdotal accounts (Long and Godfrey, 2004). It has a view of the scientific process as generating working hypotheses rather than immutable empirical facts (Henwood and Pidgeon, 1993).

Qualitative research is based on methods of data generation which are potentially flexible and sensitive to the social context in which data are produced (Mason, 1996). There is a move towards mutuality between the researcher and research participants. The interpretive or qualitative paradigm assumes that there is a world full of active subjects rather than passive objects so it serves to include, to an extent, the participants within the research and gain a subjective insight. The explanation of human behaviour drawn from this is that human beings are symbolising beings, who find meaning in and give meaning to their world through symbolising their experience in a variety of actions and constructs. It has been said that in disability research the 'subjectivity' of disabled people should be regarded as an 'objective' asset to be cultivated in the research setting. This challenges positivist notions of pure knowledge. In essence the 'outsider' is no more able to offer value-free or neutral knowledge than the 'insider', rather they speak from alternative positions.

Kuhn (1962) asserts that no knowledge can exist independently or objectively as it is the product of its social content being constructed and created within a framework of assumption or paradigm. This has been echoed by Myrdal (1969, p.43):

As social scientists we are deceiving ourselves if we naively believe that we are not as human as the people around us and that we do not tend to aim

opportunistically for conclusions that fit prejudices markedly similar to those of other people in our society. By keeping to higher valuations and by assigning prime importance to observed facts, we only partly purge these biases from our mind.

The debates around objectivity and bias have been expressed predominantly through a polarised argument about the value of qualitative and quantitative research. This serves to marginalise the real concerns about knowledge and process. By locating the debate within the controversies of the qualitative-quantitative divide it may, 'obscure issues of agency, representation and power which lie at the core of the methodological critiques from which the development of participatory approaches stem' (Cornwall and Jewkes, 1995, p. 1667). Hence it may be beneficial to use a multi-method strategy to evaluate people's lives in order to approach substantive and theoretical problems with a range of methods that are appropriate to the research requirements (Burgess, 1984).

Triangulation

Thus far I have shown some of the advantages and limitations of quantitative approaches which lack the facility to gauge human reflection in the same way as qualitative research which may be challenged for being less generalisable. However, this does not mean a researcher should exhibit a form of mutual exclusivity to their particular research. Where a researcher does rely on either qualitative or quantitative methods this will often be justified on pragmatic rather than epistemological grounds (Henwood and Pidgeon, 1993). The term triangulation, which has been borrowed from psychological reports, refers to the use of multiple strategies (Burgess, 1984). The process of triangulation is usually beneficial because the limitations of a particular technique may be minimised by the advantages of another method. Regardless of whether the research is open to scrutiny for its objective or subjective stance the employment of more than one technique, if used appropriately, should serve to augment the credibility of the research conducted.

By combining the qualitative and quantitative techniques the researcher's claims for the validity of his or her conclusions are enhanced, certainly if they can be shown to provide mutual confirmation (Bryman, 1996). Adopting a pragmatic rather than dogmatic approach to methodological choice and combining the use of both qualitative

and quantitative methods means that the strengths of one method essentially assist in compensating for the weaknesses of another. Furthermore triangulation is often thought of as a way of guarding against researcher bias (Taylor and Bogdan, 1984). Triangulation techniques help to overcome method-boundness. Finch (1986, p.162) argues that the two methods may be complementary as 'qualitative ... research can provide the descriptive detail which makes a complex situation comprehensible; and second, that different kinds of data about the same situation provide a check on each other'. By analogy, triangular techniques adopted in the social sciences attempt to explain more fully, the richness and complexity of human behaviour by studying it from more than one standpoint and, in so doing making use of both quantitative and qualitative data (Cohen and Manion, 1980).

In this particular case as Clarke (2001, p.33) observed 'the information provided by qualitative case studies can be used to illustrate, explain and add depth to the findings of quantitative research'. Hence, by using a multiple method strategy I attempted to overcome some of the limitations of the different forms of research in order to provide an informative account of women's pension provision. Secondary survey data provides a macro level account of the position of women in comparison to men in terms of pension provision. Furthermore, a case study approach using interviews provides a more detailed opportunity to explain some of the trends apparent within the survey data and provides individuals with a chance to express their own opinions and perspectives as to the causes of women's inferior pension situation in comparison to men. As well as providing a background to the research, the surveys steered the directions of the interviews which were in the form of a case study of the Teachers' Pension Scheme (TPS) by seeking to dig deeper into the nature of and reasons for female teachers' disadvantageous position in employment and retirement compared to males.

Feminist Methodology

As noted above the growing awareness of the importance of subjectivity, meaning and motives in the understanding of human experience has led some groups to reject positivism's quantitative approaches in favour of qualitative methodology. This has largely been the case in feminist research. Feminism has had a large impact in its challenge to conventional scientific discourse, and in creating an agenda for a range of

issues central to qualitative research (Harding, 1987a; Mason, 1996). Qualitative research is accorded more obviously 'female terms' (Finch, 1986; Silverman, 1993). The most sustained attack on the quantitative paradigm was waged by feminist social scientists who identified pervasive masculine biases from the early 1970s (Oakley, 1999). Feminist criticisms of traditional quantitative research are concerned with its lack of alignment with feminist values as little effort has been made to explore issues of importance to women. Furthermore, it is often perceived that quantitative data cannot convey an in-depth understanding of the individuals being studied (Jayaratne, 1993). However in reality feminist or women-centred empirical work may be multi-paradigmatic. Those who work within the positivist paradigm often do so in order to adhere to established canons to add to the body of cumulative knowledge to help eliminate inequality (Lather, 2003).

Feminist research is perceived as differing from the mainstream as it generates its own problems but from the perspective of women's experiences (Harding, 1987a). The ideological aim of feminist research is to correct both the invisibility and distortion of female experience in ways relevant to ending the unequal social position of women. In order to do feminist research it is necessary to put the social construction of gender at the centre of the inquiry (Lather, 2003). The experience of women is often treated as providing access to truths about the social world which are not available to men. Kremer (1990) states that true feminist research is for women. The validity of women's experience is largely formulated as an appeal to women's double consciousness which consists of their knowledge of the dominant culture and their own perceptions and experiences (Hammersley, 1992). Harding (1987b, p.184-185) advocates this perception:

Knowledge is supposed to be based on experience, and the reason the feminist claims can turn out to be scientifically preferable is that they originate in, and are tested against, a more complete and less distorting kind of social experience. Women's experiences, informed by feminist theory, provide a potential grounding for more complete and less distorted knowledge claims than do men's.

Much debate has arisen surrounding feminist methodology and whether men can be involved in feminist research (Harding, 1987b; Stanley and Wise, 1990; Gelsthorpe, 1992; Hammersley, 1992; Ramazanoglu, 1992). A central consideration in this research

was regarding the interview process and power relations. As a young, white, heterosexual male should I conduct research where all the participants were retired females? Therefore I am in the difficult position of neither being a woman or retired. Women interviewing women are often placed in a special situation and women in general are often regarded as more suitable to the task of interviewing than their male counterparts.

However effective a male interviewer might be at getting women interviewees to talk, there is still necessarily an additional dimension when the interviewer is also a woman, because both parties share a subordinate structural position by virtue of their gender. This creates the possibility that a particular kind of identification will develop (Finch, 1993, p.170).

For researchers who are not members of the group 'being researched', an authentic relationship may need to be established in placing themselves as researchers at the disposal of research subjects, in order for their inevitably oppressive individual identities to be subjugated. However, a focus on singular dimensions of identity may lead to essentialist constructions of those identities. Perhaps by adopting the notion of 'conscious partiality', achieved through partial identification with the research participants, it is possible to provide a way of becoming involved in a research process by going beyond essentialist uses of identity (Truman et al, 2000). In an inherently oppressive society those who are not members of the oppressed group may not be able to replace their 'oppressive consciousnesses with the consciousness of the oppressed' (Clough and Barton, 1998, p.5) and have no legitimate place in the research process. On the other hand arguably the reporting and analysis of a situation by someone committed to it reflects his values (Town, 1973). 'Collectively members can only do sociological work if they are marginal to the collectivity' (Bloor, 1978, p.548). Aligning oneself with those 'being researched' draws criticism from those who believe that research can be and should be totally objective and that the researcher is able to be value free (Nyden et al, 1997; Truman et al, 2000).

Therefore the feminist critique is not without criticism. For instance Hammersley (1992, p.192) said 'they carry the danger that they may encourage treatment of some of the researcher's or participants' own experiences and assumptions as beyond question when these require scrutiny'. In using women's experience rather than men's as an empirical

and theoretical resource, it is sometimes assumed that feminism espouses a kind of relativism (Harding, 1987b). Feminist methodology is not marked by a dominant set of principles and practices which remain stable with only minor revisions over time.

Feminist method has been associated with no particular technical innovations, feminist epistemology has only managed to become ensnared in the dubious charms of relativism, and feminist ontology becomes lost in unproductive claims and counter claims about the relative priority of gender and other social relationships (Pawson, 1992, p.134).

Others argue that feminist methodologies have been remarkably open, creative and productive in extending understanding of social life (Ramazonoglu, 1992).

It is unfair to say that men cannot make important contributions to feminist research and scholarship (Harding, 1987b). It is however questionable whether a man can achieve a feminist standpoint. Hence this work does not set itself up as specifically feminist research, rather it is called women-centred research whereby women are not merely an addition to the research in a manner which ethnicity, class and disability so often are. A large amount of previous analysis in the field of ageing and pensions research had adopted an androcentric approach and excluded women, placed them in the background or provided a 'token' chapter about their situation. Older women may be perceived as 'invisible' in that their existence is seldom acknowledged; their needs are seldom recognised and their voices seldom heard. Hence, this research seeks to include women, specifically older women, in debates about gender, ageing and pensions. Women are of central concern to the research process and the research output.

All the interviews were structured in a manner such as to allow the women to give voice to their concerns. This created an environment in which valuable knowledge was gathered and also enabled the women to raise questions salient to the research. I wanted to enable the participants to highlight issues which were important to them reflecting their everyday experiences and concerns. Drawing on epistemological traditions well established in feminist research I deliberately accorded a prominent place to teachers' voices, over-represented by females and largely marginalized from major elements of the policy process. This research is intended to be a contribution to academia and offered for feminists and other women to accept or reject.

METHODS

Having decided that quantitative and qualitative research would both be relevant to the study of women and private pension provision and that used in collaboration they could provide a greater insight into the position of women in older age, it was necessary to establish which distinctive methods would be used and outline some of the reasons for these choices and how these methods were constructed. For the quantitative analysis I decided that secondary survey data would be most appropriate and for the qualitative work that the use of interviews in the form of a case study of teachers would augment this analysis (the reason for choosing teachers' pension schemes are further discussed in Chapter Seven).

Secondary Analysis of Survey Data

Secondary analysis can be more broadly defined as any further analysis of one or more datasets, which yields findings, which are additional to those presented in the original reports (Hakim, 1982). Secondary data analysis means taking the 'raw material' of interpretation and the original data files and working with them for a specific research purpose (Hakim, 1982; Byrne, 2002). It offers all researchers opportunities for empirical research that have tended to be the privilege of the few. It also offers economies of time, money and personnel and it limits the reporting burden placed on the public. Furthermore, 'secondary analysis of national survey data can be used for a preliminary investigation of the size and characteristics of a particular social group or the broad parameters of an issue that is to be researched independently and in greater detail by other methods' (Hakim, 1982, p.2). Social surveys are seen as providing descriptive documentation of sample populations from which it is possible to make generalisations about the wider population (Clarke, 2001). Survey methods tend to be at a macro level of analysis whereas traditionally, and in this case, qualitative methods are usually small-scale.

There is a series of problems arising from survey research procedures which collect data via verbal or written responses to questions, thus removing the process of data generation from concrete social situations (Finch, 1986). 'There is a difficulty of pinning down the accuracy of findings in what is necessarily a second-hand view –

often without much knowledge of collection procedures and meanings of data' (Glaser and Strauss, 1967, p.188). Hence, it is necessary to return to the survey questions in order to gain as good an understanding of the results as possible. It is important to obtain as much documentation as possible about the collection of survey data in order to be aware of any limitations (Arber, 2001). It may also be beneficial to attend the Survey Link Scheme based at Surrey University which offers researchers the opportunity to shadow an interviewer and gain a greater understanding of events at a grass roots level. Arguably the process of secondary analysis of large data sets is more akin to primary analysis as the researcher uses new and novel ways both theoretically and statistically to analyse the data (Arber, 2001).

Having established that the use of a social survey would be a suitable way of analysing the various ways in which women are disadvantaged in their access to pension provision it was subsequently necessary to explore which of the many surveys would be the most suitable. This involved identifying the key research questions and which requirements the data source must fulfil to answer these questions. It is necessary to use sociological imagination to construct theoretically informed research questions that can be addressed by someone else's data (Arber, 2001). Survey datasets vary significantly in size and the detail and complexity of the topic content and also in their time-specificity. Hence finding the most suitable dataset to use in the research is a complex and time consuming process. Firstly, the sample must be large. The research required an analysis of sub-groups in order to consider differences and similarities. As some of the sub-groups are small – once the population is divided by sex, income, age, occupation, educational achievements and so on, cell counts are reduced substantially. Given that multivariate analysis was necessary to answer some of these questions, this required high numbers of survey participants to ensure that differences observed were statistically significant. The data set also had to contain sufficient significant information relating to work and pensions at an individual level which conform to the needs of the research. For instance, it was essential that there was a differentiation between occupational and personal pensions within the data set.

In order to ascertain which would be the most useful data set to use I investigated which surveys had previously been used to analyse issues surrounding pensions using the Essex database which requires researchers to inform them of any research which has

been conducted using the National surveys. It soon became apparent that most of the work conducted on pensions used the GHS (Ginn and Arber, 1993, 1999; Price and Ginn, 2003) or occasionally the British Household Panel Survey (BHPS) (Disney et al, 2001; Banks et al, 2002) or the Family Resources Survey (FRS) (Ginn and Arber, 2001b; Evason et al, 2002; Warren, 2003a). Having downloaded these surveys using the data archive it was possible to look at the specific questions that were used and attempt to address some of the limitations. The electronic storage of data records means that access to the data can be relatively easily obtained and utilised. I also consulted a fellow PhD student conducting research on a similar area of pension provision that had been on a BHPS user group course and had spent a long time addressing the capabilities and limitations of the various surveys.

It was apparent that the BHPS and GHS were the most likely potential data sets to use. Although the FRS is larger than both the BHPS and GHS in terms of the sample size it is a complex dataset with lots of files which require matching, mapping and aggregating. The BHPS and GHS had advantages and disadvantages. For instance, the fact that the BHPS was longitudinal meant it had the potential to enable a distinction between age and cohort effects. The GHS on the other hand is a cross-sectional data set and only has the capacity to look at the population at one point in time. However, issues of cause and effect are particularly difficult to theorise because only correlations can be observed. It is not clear whether observations in a specific age group are related to changes that occur with age, or are particular to that birth cohort (Price, 2005). As the GHS is cross-sectional part of the difference found between women in various life course categories may reflect cohort differences. For instance women under 35 will probably have entered the labour force between 1980 and 1995 so their employment and pensions circumstances will largely reflect the changes in policy, educational opportunities and attitudes towards sexual equality and women's role in the 1970s.

In a panel study the population is, unfortunately, only ever representative of the population in the year in which the first panel was drawn as further panels suffer from attrition as a consequence of people dying, get tired of participating or leave households and are difficult to trace. Attrition makes it unlikely that those who remain in the study are as representative of the population as the initial sample (Cohen and Manion, 1980). This is often a selective rather than a random process, leaving the data set providing

poor population estimates. In wave 1 in the BHPS the originally achieved response rate in 1991 was 75 per cent. Of the original sample members by 2001, only 60 per cent remained (Taylor et al, 2001) meaning that overall only 45 per cent of the original random sample remained respondents. As the original sample was only 5500 households it is not a large sample. Furthermore, in the first two waves of the study, the potential importance of pensions was not appreciated and only two extremely limited questions were put to the respondents: whether employed respondents were offered an occupational scheme, and, if so, whether they were members. Although this situation was addressed by wave 3, a large amount of information was not addressed during the first two waves when the response rate was greatest (Price, 2005). Hence, there were considerable problems with the use of this data set which rendered it inappropriate for my particular research.

The GHS is a cross-sectional study conducted annually (there have occasionally been missed years) with a stratified clustered probability design which is taken from the postcode address file in Great Britain. It uses approximately 8600 households comprising of about 20,000 individuals, nearly twice as many as the BHPS. GHS is designed without a single original researcher or central focus. Therefore, it is specifically designed to offer unlimited potential for secondary analysis (Hakim, 1982). Detailed questions about income and pensions are asked of those of working age in a specific section. However it does not have the capacity to analyse the type of occupation individuals were in prior to retirement and how this impacts on their pension provision as it is cross-sectional rather than longitudinal and although types of pensions could be determined in retirement the amount the individual was receiving could not. However, it was possible to consider those currently working and analyse their occupation, income and whether they are contributing to a private pension scheme which is likely to influence their position in retirement. Unfortunately the GHS does not provide an account of the income received from particular pension sources which is disappointing as the DWP (2005a) suggest that although the number of women in work contributing to private pensions may have increased the amount they receive tends to be, on average, significantly less than their male counterparts.

As the samples in consecutive years are completely independent of each other, it is possible to combine consecutive years for analysis, in order to provide a bigger sample

size. This is something which is done by Ginn and Arber (2001b). I did not chose to do this as I felt that the sample size would be sufficient for the work I intended to conduct which did not require small subgroups. For instance, Price and Ginn (2003) conducted research which required subgroups such as lone parents' pension information.

There are considerable difficulties in the collection of valid and reliable information from individuals through surveys. The complexities of the UK pension system mean that many people's understanding of the pensions system is limited (Field and Prior, 1996). There is considerable confusion about the state NI pension, SERPS, and more recently the S2P. In 1999 the then Department of Social Security conducted a study testing the wide variety of pension questions used in social surveys (Mortimer et al, 1999). The conclusion of the methodological research showed that the bewildering complexity of different pension schemes in collaboration with the lack of knowledge and information that individuals possess about their own pension circumstances meant that there were limits on the extent to which reliable data may ever be collected through individual surveys (Price, 2005).

Due to the frequent changes within the pension system and the complexities this causes in categorising individuals by the specific type of pension they receive, pensions receipt was categorised in the following manner: those with any private (non-state) pension provision, those with a personal pension and finally those with an occupational pension (it was possible for someone to have a personal and occupational pension so it is not possible to add both these figures together to examine the percentage of the sample with any non-state provision). All of the results were divided by gender in order to ascertain any gendered pension issues from the data. Due to the relationship previously established between education, employment/income and pension provision in retirement (Chapters Two to Four) some further analysis by class, occupational status, income educational achievements, marital status and number of children was carried out.

The questions asked in the particular surveys are not necessarily the same as the questions you would choose to ask if starting from scratch. As the data collection was not specifically designed for this particular research project, the selection of a dataset and the analysis resulted in a number of challenges. These challenges were considered when the variables were coded and analysed. Furthermore, there are certain groups

which are not necessarily relevant to this particular study. For instance it was not necessary to include those under working age and the self-employed were excluded as they were asked questions separately. Other variables had to be recoded to fit the specific research questions. This required in-depth analysis of the routing of the questions in the survey in order to see how the raw data is derived. This is a complex process as it is crucial to understand which characteristics it is necessary to exclude from the research. This not only requires appropriate choices but a detailed understanding of the functioning of the SPSS computer program gained by attending SPSS training courses and studying statistical manuals. For instance it was often the case that it was not necessary to include the level of detail which was provided in a particular variable or certain features were inappropriate for the research. For example it was necessary to exclude those under the working age when assessing pension contributions as pensions are associated with in-work contributions or caring credits. Some features were particularly complicated and difficult decisions were required in order to decide how to re-categorise certain variables. This was particularly the case when considering education due to the constantly changing examinations and certificates which are available given that the oldest cohorts were over 90 years old.

In order to establish further causation logistic regression was used, a form of multivariate analysis. Logistic regression is an explicitly linear technique which treats 'variables' as if they possessed causal powers (Byrne, 2002). Multivariate statistics are used for analysing complicated data. Because of the difficulty in addressing complicated research questions with univariate analysis and due to the availability of canned software for performing multivariate analysis it has become more widely used and is crucial for this analysis (Tobachnick and Fidell, 1989). However, there is a limited amount of statistical expertise within my department. Therefore I attended an interdisciplinary postgraduate quantitative methods course at the university and consulted members of other departments and universities regarding the validity of both the use of the GHS and the statistical analysis I undertook. I attended a GHS user group meeting in London to gain a deeper understanding of the potential of the GHS and meet fellow users of the GHS and attended two data analysis courses and a logistic regression course in Manchester to assist with my understanding of some complex theoretical issues and the mathematical processes behind the results. Further details of the procedures undertaken will be shown in Chapter Six.

This secondary analysis provided a macro level account of the links between gendered disadvantages throughout the life course which culminate in a gendered retirement. The multivariate analysis attempted to isolate the significance of various factors on women's disadvantageous position in later life compared with their male counterparts. In conjunction with the literature review already performed it provided a sound basis on which to develop the questions surrounding teachers' pension provision for the qualitative interviews. Therefore the survey research was responsible for enhancing the qualitative research.

The Interview Process

The outline of the interview was developed in accordance with the findings of the GHS research and the literature review in order to expand on some of the findings. It enabled individual women to have the opportunity to voice their own interpretations of women's differential position in the labour market with reference to a specific occupation. Case studies are commonly described as generalisable to theoretical propositions. 'The case study sites can allow some insight into the causal processes, whereas the survey sites can provide some indication of the prevalence of the phenomenon' (Yin, 1994, p.86). Once the particular case study to focus upon was decided a plethora of literature surrounding the TPS was researched. Historical documents and other such reports lend themselves to the comparative method (Glaser and Strauss, 1967). Within this case study documents were used to corroborate and augment evidence from other sources such as the interviews and academic texts. Furthermore, some of the issues identified in some of the documentation were explored in the interviews either because they were new issues or to address the validity through the use of interviews. However, documents should not be accepted as literal recordings of events that have taken place. For instance, it is worth noting that both the teachers' unions' reports and government information may well portray a particular argument and a different agenda to my own. As a researcher it is necessary to take this into account when analysing the documentation although it is worth noting that this could be another thesis in itself!

Non-random sampling was felt to be preferable to random sampling, which is commonly used in quantitative research, as such methods were not appropriate for the small-scale nature of the study and the difficulties associated with locating a significant

number of respondents who fitted the criteria: female, retired from pensionable work and a former teacher. 'Purposive' or 'judgement' sampling involves selecting those respondents who conform to these criteria. Several participants were located through a close family member in the teaching profession although I was specific about my requirement that interviewees had where possible not taught in the same school (this only happened on one occasion), so they could not merely contact retired female members of teaching staff from their school. Several other teachers I knew were also asked to assist in finding potential participants, and I asked friends and neighbours for help. This was very successful as people were willing to offer any names and numbers of retired female teachers they knew. For instance, one neighbour was able to contact five people and explain my research, all of which ended up participating in the research. In other instances a snowball effect occurred with respondents finding other retired female teachers to help. In the end I turned down assistance to find other participants, sometimes on the grounds of the type of education they were in as I was conscious of having a suitable balance between members of the different types of school. Some of the potential interviewees knew something about my work having been contacted by mutual friends or acquaintances and indeed a brief letter outlining my research was given to some participants who were contacted in person by friends or acquaintances.

I eventually interviewed nine primary school teachers, five secondary school teachers, three who had taught in both types of school, one special school teacher, one further education teacher and one hospital schools teacher (see Table 7.1). By locating such a variety of teachers who all had access to the TPS it was hoped that any differences in terms of gender discrimination in pay and pensions may emerge between the different types of schools. Similarly I attempted to get people who had taught in different parts of the country to be interviewed although the limited number of interviews would make any national comparison unrealistic.

It was important to let the potential participants know about my research in general and that the interviews with retired teachers would form a case study which would be a crucial element of my PhD. More difficult was providing some indication of what subjects the interview would cover without giving clues as to the sort of answers the researcher might 'prefer' to hear. Nor should the interviewees have difficult topics unexpectedly sprung upon them. This was a particular concern given that some of the

respondents had been out of the workplace for a number of years and were asked to think about situations and decisions encountered a number of years previously. Furthermore, people's knowledge of pensions is notoriously poor, even with regards to their own situation. The word 'pension' seemed to fill some of the respondents with trepidation until I reassured them that they would not need to answer questions they did not wish to or could not and that I didn't require specific financial details. It was not necessary for the participants to tell me specific private details about their pay when working or their pension. However, on several occasions the women tried to give me official documentation about their pensions which I refused. I felt uneasy about such suggestions and it was not necessary for me to be aware of this sensitive financial information. Rather I asked questions such as, 'Do you consider yourself to be well off, comfortable or poor' and asked the respondents to justify their answers as these categories are extremely subjective.

The use of good methods helps to assure against accusations of bias especially given that no researcher can be completely objective. Therefore the methods we use must be as objective as possible. This is where considerations of good practice and codes of ethics must be considered (Jayaratne, 1993). The ethical principles of social research were stringently applied in accordance with the British Sociological Association (BSA) and the University of Sheffield. The participants were assisting on a voluntary basis and were made aware that they had the capacity to opt out of the research at any stage. Privacy, confidentiality and anonymity of respondents were also key components of performing ethical research. Social scientists have ethical responsibilities to analyse data properly and report it fairly and my research is no exception to this. All respondents were allocated a pseudonym drawn from a book of baby names in order to ensure anonymity and names of schools were also changed. There are few legitimate research interests served by publishing people's names (Taylor and Bogdan, 1984). The doctrine of informed consent is linked to voluntary participation. Voluntary participation implies that participants make a choice and this choice requires accurate information if it is to be truly voluntary. Therefore, as already indicated, it is necessary to briefly inform them of what kind of questions the interview will entail, your personal objectives, any equipment you plan to use and offer any further assistance if they have any questions.

Although tape recording interviews provides a valuable source of reference rather than the interviewer trying to frantically scribble down key points it is not without its limitations. For instance, whenever tape-recorders are used it is essential that the interviewer is familiar with the machine so data is not lost through misuse. Tape recording can alter what people say (Taylor and Bogdan, 1984) and the transcription process is notoriously time-consuming (Burgess, 1984). The accuracy of the interviews' transcription plays a key role in determining what data are analysed also with what degree of dependability (MacLean et al, 2004).

In order to ensure that the questions were of an appropriate nature I decided to conduct a pilot interview. I chose a teacher so that they would understand the kind of issues and terminology which were fairly specific to the teaching profession such as buying back years and Prudential AVCs. Although the respondent was male and obviously could not talk from a female perspective it did give me an insight into which questions may need clarifying or rewording and it also gave me an opportunity to gain some practice with the tape recording equipment. For instance, by conducting this interview with someone I was comfortable with I had no qualms about asking them to move or stopping the tape player and the interview in order to test it out on a frequent basis. Although this approach is not without its limitations, it better prepared me for the interview process with retired female teachers most of whom I had never met before.

Furthermore, when I conducted the initial interviews it became obvious that some questions needed further elucidation and this was done without the need for the interviewee to ask for clarification in subsequent interviews. Also because of the semi-structured nature of interviews it was possible to introduce further questions which had arisen as a consequence of previous participants' answers although this was not a common occurrence as I did not wish to drastically alter the areas addressed between interviews and arguably risk affecting its validity and raise issues of bias. In responding to a question it was not uncommon for interviewees to answer questions which were going to be asked at a later stage. This was not detrimental to the research as all of the necessary points were considered.

As I had never met most of the interviewees prior to the research there was concern that they may doubt that I am who I say I am, particularly as some respondents were on their

own or physically not in the best of health. In order to authenticate my position I provided a letter from my supervisor on headed University paper to clarify my position. Before each interview I explained that I had a number of questions related to both employment and pensions although it was not necessary to cover them in a particular order. I also indicated as I had previously done over the phone that I would like to tape record the interview so that I had an accurate account of what they had to say. Having explained some of the aims of my interview I included that they may seek clarification of any of the points I had made although on the whole they did not seem to deem this to be necessary. The personalised method of administration helped to facilitate reciprocity in the research relationship, allowing me to inform the respondents about myself and my research thus far before the interview commenced. There should be some rapport between the interviewer and the respondent although there are dangers of over rapport (Burgess, 1984). It is necessary to adhere to the rules about proper behaviour which should be friendly but not over-sociable in order to overcome problems with bias.

The first section of the interview was largely about establishing the personal details and basic information about their teaching career, for instance their age, marital status, number of years teaching, full-time or part-time and the type of school(s) they had worked in (see Table 7.1). The second section of the interview was concerned with their individual employment experiences and the gendered nature of employment, although respondents often alluded to issues of pensions which were the main focus of section three. The opportunity of a break was offered between the second and third sections, however all of the participants did not deem this necessary and preferred to 'press ahead' with the remaining questions.

The length of the interviews varied from 35 minutes to nearly an hour and a half. This variation was a result of the semi-structured and exploratory nature of the interviews, which meant that the respondents helped to guide the issues covered and the depth they were covered in although I was in the position to change the direction of the interview if a topic was totally irrelevant to the research. I was always aware that 'the most important thing a researcher should remember to do in an interview is to listen. Interviews are primarily a way to gather information, not a conversational exchange of views' (Howard and Peters, 1990, p.29). I also tried to return to questions that had been asked earlier in the interview where possible in case any further thoughts may have

occurred to the interviewee throughout the course of the interview. Furthermore I also gave the respondents the opportunity to add any other issues which they perceived as being relevant at the end of the interview which commonly raised additional comments.

All of the respondents were given a box of chocolates at the end of the interview in order to show my gratitude for their assistance and the fact that they had given up their time. Just because the respondents were all retired and therefore not governed by the time constraints of work commitments does not mean that it was always easy to arrange meetings, especially as some of the women had considerable childcare responsibilities for grandchildren and were involved in other day-to-day activities. Hence, it would be a misrepresentation to deem their time to be less valuable than that of any other individual. When conducting interviews it is necessary to cater to the interviewee's schedule and availability rather than your own.

When it came to analysing the interviews it was apparent that various themes tended to be raised by the respondents in a number of the interviews. Using highlighter pens these themes were identified and subsequently cut and pasted under themed headings. Prior and subsequent responses were also kept in order to provide the context within which these themes were placed. The specific quotes which best emphasised a theme, particularly where there were numerous examples, were then placed within the chapter on teachers' pension provision and built upon using literary sources and document analysis. The data was selected which most powerfully represented the perspectives encountered.

Recently the proliferation of computers to aid qualitative research has been accompanied by debates about the implications it has for the way in which qualitative analysis is performed (Buston, 1997). Some reservations have been expressed centring around the issue that the computer comes to control research. Arguably the narrative flow and decontextualisation and fragmentation of data has been exacerbated by the use of computer-aided qualitative data analysis (Fielding and Lee, 1998) and may also add a rigidity and spurious science to qualitative research (Argyle, 2004). Furthermore such programs cannot help with the decisions about coding of textual materials or indeed about the subsequent interpretation of findings. However, it has the potential to save time and enhance the validity of the work. However, although I appreciate the

methodological advantages of the use of software packages to assist qualitative research, unfortunately the time constraints associated with getting to know and learning to use the most appropriate package and the fact that I only conducted twenty interviews meant that I chose not to use a qualitative computer package. This decision was also influenced by talking to a senior member of staff with experience of qualitative computer programs and I also went on two NVIVO courses in Sheffield and Manchester in order to gain a better understanding of the capabilities and limitations of qualitative computer programs.

CONCLUSION

This chapter has emphasised many of the methodological issues in contemporary social policy research and how these relate to research on ageing and gender. It has also highlighted how the quantitative/qualitative dichotomy is not necessarily a useful one especially when advocates of one of these forms of research render the other one unhelpful. By using a mixed method approach the limitations of a particular form of research may be counterbalanced by the advantages of another form of research. However, focusing on more than one form of research can be a time consuming process. For instance within this research a suitable survey needed to be located and appropriate training undertaken, interview participants also needed to be located and time allocated to perform and transcribe the interviews. At the same time it has the capacity to provide a statistical macro level account of women's work and pensions provision yet it also incorporates the views and experiences of retired women within a particular profession. The results of this research will be shown throughout the next two chapters.

INTRODUCTION

The previous chapters have emphasised the need to use a life course approach when investigating inequalities in pension provision. As pensions are dependent on earlier events in individuals' lives which help to condition the retirement experience, the life course approach, a key mode of analysis in political economy theory, is essential for understanding pension entitlement differences such as those between men and women. This chapter will build on the notion that previous life course events play an important role in shaping individuals' subsequent position in retirement. For instance the impact of gender inequality in income during the working part of the life course carries on into old age, when the disparities become even more pronounced. Consequently, any examination of the gender gap in post-retirement income must consider a number of factors present in any individual's life course before their retirement.

By using General Household Survey (GHS) 2001/2002 data the influence of various characteristics on pension provision are considered. Although this is not longitudinal research due to various difficulties in using this approach when recoding complex pensions data which is subject to frequent policy changes, and as such is unable to track changes consistently throughout the life course, the GHS can still play an important role in helping to understand how various characteristics impact upon pension contributions and subsequently affect retirement income.

In accordance with the findings in Chapters Three and Four the analysis in this chapter focuses on the relative importance of women's domestic roles and how this interacts with the effect of labour market position in constraining their opportunity to accumulate independent pension entitlements. Further consideration is given here to the key factors which were identified as being crucial to the build up of pension provision for both men and women (pages 90-1). This analysis is based on six subsections: educational attainments, children and marital status, part-time/full-time employment, income, socio-economic classification and age. These have all been identified in previous chapters as having a significant impact on pension provision. Cross-sectional tables were produced

using recoded variables in order to establish links between gender and the above characteristics and pension contributions (occupational, personal and any pension scheme membership). The key variables then form the basis of the subsequent multivariate analysis using logistic regression. This enables the relative impact of these variables on men and women's involvement in specific pension schemes to be assessed. This is used to examine why single male pensioners currently receive on average £220 a week compared with £186 for single female pensioners (DWP, 2006b) and enables a consideration of how current trends will influence the future of male and female pensioners.

Education

Educational attainment has been linked to an increasing involvement in higher paid employment and subsequently better pensions contributions (McKay et al, 2000; Ginn and Arber, 2002). Therefore women's increasing levels of educational attainment have assisted women in employment (Ginn, 2003). There were nearly 5.4 million students in further education in 2001/2, 58 per cent of whom were female (Summerfield and Babb, 2004). This analysis provides evidence that this link exists and shows the importance of its interaction with a number of other factors in men and women's access to pension provision. Certain higher paid jobs, many of which offer occupational pension schemes, require particular qualifications from candidates. For instance people who want to be a doctor require medical training in order to become qualified to fulfil the position.

In order to examine this assertion Table A6.1 (statistical appendix) shows the association between educational and socio-economic classification. The socio-economic classification and educational level show a similar relationship when males and females are considered (definitions of these variables are also found in the appendix A6.11 and A6.12). For instance nearly half of both male and female full-time managers and professionals have higher level qualifications compared with less than 15 per cent of people in intermediate occupations and 5 per cent or less of routine and manual employees. The main differences are in the number of employees with no qualifications in intermediate occupations where full-time men are more than twice as likely to have no qualifications as full-time women. This is despite the fact that 31 per cent of men in intermediate professions received over £400.01 a week compared with just 12 per cent

of women, suggesting factors are in operation other than educational level when considering income (Table A6.10). However full-time male employees in intermediate occupations are also nearly twice as likely as their female counterparts to earn £100 or less a week, suggesting that there may be some association between socio-economic status and educational level here.

Women are more likely than men to have a degree and less likely to have no qualifications when only full-time workers are considered (Table A6.2). This indicates that the educational opportunities of women in full-time employment are similar to those of their male counterparts. However, when part-time workers, who make up 43 per cent of female workers in the study, are considered there are distinct differences in the educational level obtained. For instance, a female part-time employee is less than half as likely as a female full-time employee to have a degree and nearly twice as likely to have no qualifications. Hence, part-time work, which is characterised by high levels of low paid, routine and manual employment, is also associated with low levels of educational attainment among workers (Warren, 2004). Therefore, is part-time work related to poorly qualified individuals' inability to find full-time paid employment or is it part of a more complex interaction which has seen levels and types of employment participation influenced by the tendency for more highly educated women to postpone childrearing until a later age than less skilled women, to have higher rates of childlessness and shorter career breaks (Irwin, 2000b Ginn, 2003a)? Therefore factors such as childcare responsibilities are likely to have as much significance on women's likelihood to work part-time as educational achievements.

This analysis of GHS data supports Ginn and Arber's (2002) research in showing that the likelihood of contributing to pensions increases with educational attainments (Table 6.1). For instance, men in full-time employment with no qualifications are nearly a quarter less likely to contribute to any pension scheme than those with a degree, and women in full-time employment with no qualifications are nearly half as likely to be members of any pension scheme than full-time employees with a degree. This wider dispersion of contributions for women than men is likely to lead to an increased polarisation of pension entitlements in retirement (Warren, 2003a; DWP, 2005a). This is exacerbated by low levels of pension contributions in part-time female employment (only 39 per cent contribute to a private pension compared with 65 per cent of female

full-timers). Even when part-timers have an equivalent qualification to those of the full-time workers they are less likely to belong to a pension scheme. Therefore, although the level of qualifications is important there is also evidence to suggest that the status of being a full-time or part-time employee affects pension contributions even where the level of education is the same.

Table 6.1 Current pension scheme membership by highest educational level attained and sex

Pension scheme members	Education level ¹						Total ²
	Degree+	Intermediate	A Levels	GCSE	Other	None	
	Percentages						
Male full-time							
Occupational pension ³	71	59	54	53	43	44	54
Personal pension ⁴	21	25	24	22	23	22	22
Any pension	81	74	67	67	58	59	67
Female full-time							
Occupational pension ³	74	69	57	49	48	40	58
Personal pension ⁴	13	15	14	11	9	11	13
Any pension	79	76	64	55	52	48	65
Female part-time							
Occupational pension ³	54	52	38	29	13	25	33
Personal pension ⁴	14	10	9	9	10	6	8
Any pension	62	56	41	34	22	28	39

- 1 An individual will be placed in the highest possible category, thus they will only be placed in a category if none of the previous categories apply.
 - 2 Totals include no answers to educational attainments.
 - 3 Including a few people who were not sure if they were in a scheme but thought it possible.
 - 4 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.
- Employees aged 16 and over excluding YT and ET.

Source: General Household Survey, 2001/2 (author's analysis).

Children and Marital Status

The impact of having children on employment is an extremely important issue which has received significant attention over recent years (Evandrou and Glaser, 2003a, 2003b). In particular a number of policies have been introduced to encourage female carers into employment (Stewart, 2005). These include assistance with child care costs (through the tax credit system and free part day childcare places for the over threes) and an increasing number of childcare places under New Labour, the New Deal for Lone Parents and greater in-work incentives for low-earners and part-timers (part-time work

for women is often associated with caring responsibilities). Despite these policy attempts it is important to analyse to what extent child care responsibilities and marital status still have an impact upon employment status and pension contributions for men and women.

Table 6.2 Paid employment¹ by the number of own children in the family unit, age and sex

In paid employment	Number of children aged 0-15 in the family unit					
	1	2	3+	1 or more	All child 16+	No children
Percentages						
Men in paid work						
16-19	*	*	*	*	*	49
20-24	[86]	*	*	[82]	*	71
25-34	91	87	77	87	*	86
35-49	88	[92]	86	90	86	82
50-59	79	[75]	*	76	83	73
60 and over	[6]	[33]	*	[12]	27	15
Women in paid work						
16-19	[26]	*	*	[23]	*	56
20-24	34	[18]	*	29	*	78
25-34	58	53	32	50	*	85
35-49	71	69	57	68	75	77
50-59	53	*	*	52	69	60
60 and over	*	*	*	*	11	8

1 Paid employment in the past 7 days either as an employee or self-employed.

* Less than 15 cases

[] Only 15-49 cases

Source: General Household Survey, 2001/2 (author's analysis).

Table 6.2 shows levels of paid employment in the past 7 days either as an employee or self-employed by different age groups and the number of their own children aged 0-15 in the family unit. It is apparent that for men having their own children in the family unit has a positive impact on their likelihood of being in paid employment. For instance, at every age group men with one child under the age of 16 are more likely to be in paid employment than those with no children. This may be due to the male breadwinner ideology outlined by Beveridge 60 years ago which emphasises the male role as financially providing for his family. It may also be associated with the supportive environment provided by having children and a wife. Table A6.3 shows that married men are more likely to be in paid employment than single, divorced/separated and

widowed men at every age group (with the exception of 60 and over for divorced or separated men) which supports this assertion. The impact of marital status differs for women with single women generally the most likely to be in paid employment particularly among the under 35s where married women are most likely to have younger children which limits paid work opportunities (it is also likely that some of these single women will have children hence the importance of analysing the impact of the number of children on paid employment opportunities). It would be interesting to analyse further the links between marital status and having children to establish whether it is the fact that married women are more likely to have children and resultant childcare responsibilities than single women which adversely affects their employment opportunities or if married women without children also suffer from a similar situation. This would allow an investigation of whether it is motherhood, rather than marriage, which handicaps women in employment and pension building as suggested by (Ginn, 2003b). A further more detailed investigation of marital status including lone parenthood and cohabitation can be found in the work of Price and Ginn (2003).

As indicated in Chapter Three when Wajcman (1996) interviewed managers within five multinational companies in the technically advanced sectors of oil, chemicals and computing services they found that 40 per cent of men in the survey identified themselves as supporting full-time housewives while only a very small percentage of women were financially supporting their partners. Women managers were much more likely to be single, divorced or separated: 27 per cent in comparison to 7 per cent of men (Wajcman, 1996). In addition to this over two thirds of the women managers did not have children, whereas two thirds of the men had children.

Table 6.2 shows that women with their own children under 16 in their family unit, regardless of the number, are always less likely to be in paid employment than those without children. This concurs with the findings in Chapter Three which show that children and caring responsibilities have adverse affects on women's capacity to participate in paid employment. This is particularly the case for those women with children under school age due to the costs associated with childcare and many women's desire to stay at home with their children (Hakim, 1996). For those women whose children are all over the age of 16 in the family unit (the majority of which are over 35) the difference between their presence in paid employment and those with no children is

minimal indicating that once children become older they have less of an impact on their likelihood of being in paid employment. However if a woman has already had a number of years out of employment as a result of child care responsibilities this tends to have a detrimental impact upon the job level and pay upon their return to employment (although this is influenced by other factors such as education) (Arber and Evandrou, 1993). They lose the opportunities to gain promotion, experience and training which are more likely to be achieved through continuous participation in paid employment (Women and Equality Unit, 2003).

In order to maintain some links with paid employment part-time work is used by a number of women with caring responsibilities particularly when their child(ren) reach school age and less paid childcare is required (Warren, 2003a). Table A6.4 shows how men are much more likely to be found in full-time employment than their female counterparts and that those with no children are also slightly less likely to be in full-time employment than those with children. This may be because those males with no children are disproportionately located among younger ages where part-time employment is much more common among men (see Table A6.6). In contrast to this women with children are significantly less likely to be situated in full-time paid employment than those women with no children. The number of children also has a dramatic impact on full-time work. Forty-nine per cent of women in paid employment with one child in the family unit of their own under the age of 16 are employed on a full-time basis compared with just 19 per cent of those with three or more children. Once again when a woman's children in the family unit are all over 16 their time spent in employment increases although they are still less likely to be working on a full-time basis than those women with no children within the family unit of their own. Rapid return to full-time employment in the same job is common only among well-qualified, well-paid women, who have the resources to pay for childcare (Ginn, 2003c).

It is also evident that single women in employment are significantly more likely to be working on a full-time basis than both married and separated/divorced women in paid employment (Table 6.3). For instance 80 per cent of single women in paid employment aged between 25 and 34 are found in full-time employment compared with 48 per cent of married and 56 per cent of separated and divorced employed women. Again these figures are likely to be associated with child care and domestic responsibilities more

frequently linked to those women who are married or have been married. This may explain why the increase in women's employment has been mainly in the part-time employment of married women (Ginn and Arber, 2002). Therefore a higher proportion of older never-married women have a full-time employment profile throughout their working lives while married and previously married women who had children often left work to undertake childcare responsibilities and returned on a part-time basis (Arber, 2003). However it is worth noting that single men and women are also commonly found in the 16-19 age group where part-time employment is more common than at older ages. For men marriage is more often associated with full-time employment than for single men although part-time employment is much less frequent among male employees than females. The fact that the bulk of domestic and unpaid caring work is still performed by women constrains their employment opportunities while boosting those of married men (Ginn and Arber, 2002).

Table 6.3 Full-time and part-time employment by marital status, age and sex

Full-time or part-time	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 and over	
	Percentages						
Male full-time							
Single ¹	53	89	94	91	84	[76]	86
Married - living ²	*	[90]	95	98	91	68	93
Separated/divorced ³	*	*	95	96	89	[75]	92
Widowed	*	*	*	*	*	[61]	[76]
Female full-time							
Single ¹	35	73	80	76	[74]	*	68
Married - living ²	*	[54]	48	51	49	23	48
Separated/divorced ³	*	*	56	58	67	[38]	59
Widowed	*	*	*	[53]	[63]	[27]	51

1 Single - never married

2 Married - living with husband/wife

3 Divorced or separated (still married but not living with husband/wife)

* Less than 15 cases

[] Only 15-49 cases

Employees aged 16 and over excluding YT and ET.

General Household Survey, 2001/2 (author's analysis).

Therefore marital status and children may have very different implications for men and women. These trends continue in the current pension scheme membership of men and women where, in particular, the impact of having their own children under 16 in the family unit is once again relevant (Table 6.4). The impact on the main carer (predominantly female) of having children is also significant in terms of time out of the labour market as well as extra responsibilities while they are in work, such as the restrictions imposed by school hours. At every age category with sufficient numbers women in employment with no children are more likely to be contributing to any private pension scheme than those with one or more children of their own aged under 16 in the family unit. This may be because those women with children are more likely to be in employment that does not automatically enrol pension members such as part-time work and they may be likely to choose to spend money on their family's immediate needs rather than saving for their own future (Pensions Commission, 2004, 2005). This concurs with the findings of Evandrou and Glaser (2003a) who found that just over half (51 per cent) of mid-life women had contributed to an occupational or personal pension. However, this dropped to less than a third (28 per cent and 30 per cent respectively) among those occupying either a parent role alone or combining parenting with caring.

Table 6.4 Current pension scheme membership by number of own children in the family unit by age and sex

Pension scheme membership	Number of children aged 0-15 in the family unit					
	1	2	3+	1 or more	All child 16+	No children
	Percentages					
Men 16-19						
Occupational pension ¹	*	*	*	*	*	4
Personal pension ²	*	*	*	*	*	0
Any pension	*	*	*	*	*	4
Men 20-24						
Occupational pension ¹	[28]	*	*	[22]	*	26
Personal pension ²	[11]	*	*	[7]	*	4
Any pension	[33]	*	*	[26]	*	29
Men 25-34						
Occupational pension ¹	48	56	41	50	*	50
Personal pension ²	27	23	31	26	*	19
Any pension	64	70	65	66	*	63
Men 35-49						

Occupational pension ¹	66	66	66	65	64	55
Personal pension ²	26	31	21	28	29	26
Any pension	80	83	76	81	83	72
Men 50-59						
Occupational pension ¹	65	[74]	*	65	65	58
Personal pension ²	22	[16]	*	23	16	21
Any pension	76	[89]	*	79	77	70
Men 60 and over						
Occupational pension ¹	*	*	*	*	[48]	34
Personal pension ²	*	*	*	*	[6]	13
Any pension	*	*	*	*	[55]	43
Women 16-19						
Occupational pension ¹	*	*	*	*	*	7
Personal pension ²	*	*	*	*	*	0
Any pension	*	*	*	*	*	6
Women 20-24						
Occupational pension ¹	[26]	*	*	[20]	*	31
Personal pension ²	0	*	*	[0]	*	5
Any pension	[26]	*	*	[20]	*	34
Women 25-34						
Occupational pension ¹	56	44	29	47	*	60
Personal pension ²	13	11	7	11	*	15
Any pension	64	50	35	54	*	68
Women 35-49						
Occupational pension ¹	54	54	39	52	56	61
Personal pension ²	13	13	6	12	11	19
Any pension	59	60	44	58	61	72
Women 50-59						
Occupational pension ¹	[53]	*	*	[54]	57	49
Personal pension ²	[6]	*	*	[5]	7	11
Any pension	[53]	*	*	54	63	56
Women 60 and over						
Occupational pension ¹	*	*	*	*	[44]	26
Personal pension ²	*	*	*	*	0	4
Any pension	*	*	*	*	[44]	29

1 Including a few people who were not sure if they were in a scheme but thought it possible.

2 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.

* Less than 15 cases

[] Only 15-49 cases

General Household Survey, 2001/2 (author's analysis).

For those women in paid employment with older children (16 and over) of their own within the family unit there is evidence of a greater likelihood of contributing to a private pension scheme than those with younger children (all of those with children aged 16 and over were themselves over 35). For men in paid employment the opposite trend was apparent with those men with one or more of their own children within the family unit slightly more likely to be contributing to a private pension scheme than those without children.

Table A6.5 shows that single women are more likely to be contributing to a private pension scheme than married women although both of these relationship statuses compare favourably with divorced and separated women who are the least likely to be contributing to a private pension when they are in work. Married women are more likely than ever to contribute to a private pension but still compare unfavourably with single never married women and men (Ginn and Arber, 1999). Wives who do not belong to a private pension scheme and depend on their husband for financial support in retirement are increasingly at risk of poverty in retirement as the prevalence of divorce increases (Ginn and Arber, 1993). (Pension splitting on divorce was introduced in 2000 but the long-term impacts remain to be seen).

However, it is important to note that these pension questions were only asked of those individuals in paid employment and exclude a large number of women with children who do not work, many of whom may be married. For men being married increases the prospect of them contributing to a private pension scheme just as it increased their likelihood of being in paid employment. Furthermore Table 6.3 showed them to be more likely to be in full-time employment, a status more readily associated with private pension scheme membership than part-time employment.

Full-time and Part-time Employment

Although there has been a narrowing of the gender pay gap over the past three decades this has been mainly a characteristic of full-time employment. Chapter Three showed how average hourly pay of female full-timers has increased by more than 10 per cent compared to male full-timers from 70 per cent in 1971 to 72 per cent in 1982 to around 86 per cent in 2005 representing a 16 percentage point increase in thirty-four years

(DWP, 2005a). In contrast, the average hourly pay of female part-timers compared to average male full-time hourly pay has only increased slightly from 56.8 per cent in 1982 to 59.0 per cent in 2005 (ONS, 2005). Due to differences in hours at work and levels of pay, women working part-time earn on average less than a quarter of the earnings of men working full-time (£133.60 a week compared with £471.50 for full-time men) (ONS, 2005). Despite the fact that women currently represent 50 per cent of the working population, overall employment rates conceal women's much lower rate of full-time employment.

Table A6.6 indicates that nearly half of employed women in the GHS were in part-time employment compared to less than 10 per cent of men. At every age group women are located in part-time work more than men and have a lower rate of full-time employment. As shown in Chapter Three although part-time work is characterised by low pay it is not always a negative phenomenon as it offers a contribution to balancing the demands of both home and work (Walby, 1998; Hakim, 2002; Bonney, 2005). It is also useful for employers as part-time contracts can be used to extend opening hours and also match supply to demand at minimum cost (Gardiner, 2000). There is considerable debate as to the merits of part-time work and its role in enabling women to work especially given childcare responsibilities, particularly as part-time work tends to be associated with poorer working conditions, job insecurity, lack of training and career development opportunities and a lack of fringe benefits along with a lower hourly rate (Ginn, 2003a).

Part-time work functions as an important route into employment for men and women (Table A6.6). This is emphasised with the 16-19 age group. Many of the 20-24 year olds may have used part-time work as a stepping-stone into full-time employment. However, whereas from the 25-34 age group women actually start to increase their role in part-time work, the same male age group decreases. Women's part-time employment steadily increases from the age group 25-34 in tandem with the likelihood of having a family and the responsibilities this entails which are commonly associated with women. The high proportion of part-time employment among those women aged 35-49 and 50-59 is likely to include a number of women who have had children and have subsequently returned to work on a part-time basis. Women who enter employment in any labour market segment from a recent extensive spell of economic inactivity tend to

suffer a wage penalty (O'Connell and Gash, 2003) This is around 16 per cent after a year out of the labour market, a wage penalty that is more than double that faced by men (DWP, 2002). The employment rate for older women without dependent children is depressed by the number of mothers who have remained in part-time work or are economically inactive although their children are no longer dependents, showing the lasting impact of family formation on women's employment (Evandrou and Glaser, 2003a, 2003b, 2004).

A limited number of women enjoy the types of advantage which facilitate an early return and retention of their labour market status during the period of family formation. Labour market continuity is easier for highly educated women to achieve because they have more employment opportunities (Rubery et al, 1999). Women in higher status employment frequently work in the public sector, or for corporations who behave like public sector employers and offer such opportunities as enhanced maternity benefits, flexible working arrangements, and career ladders and they are more able to afford childcare (Williams, 2004).

The length of time spent in specific jobs has an impact on earnings capacity and the ability to amass pension contributions (Table A6.7). Although a number of women part-time employees particularly over the age of 34 have been in the same job for over 5 years it is less common than among full-time workers. Part-time work is typically more unpredictable, flexible and potentially not valued (it may be perceived as easier to leave and find part-time work (Rake et al, 2000)). In all age groups a tendency for part-time workers to be with their current employer for less than 2 years was higher than for full-time workers. Part-time work is often a long-term state for women (often taking the form of movement between part-time jobs), while for men it is frequently a stepping stone to full-time employment or a transitory stage prior to unemployment or, indeed, early retirement (Pensions Commission, 2004, 2005; Platman, 2004). This instability has an adverse affect on pension scheme provision, particularly occupational pension schemes which best suit the 'golden chains' principle regarding continuous employment with one employer (Ginn and Arber, 1999; Gough, 2004).

There is also a difference in job tenure between full-time men and women. Among those in full-time employment, men are more likely to have worked for 5 or more years

for the same employer (54 per cent) than are women (47 per cent). From the ages 25-49 the difference between men and women's likelihood of having been with their employer for more than 5 years increases. This is due to women's increased domestic and childrearing responsibilities during these prime reproduction years. For instance, Evandrou and Glaser (2003a) discovered that nearly a third of women had reduced their labour market activity as a direct result of caring, compared with less than a fifth of men. This in turn has an adverse affect on women's accumulation of pensions entitlements (Ginn and Arber, 2000) especially private forms of pension provision, which are particularly sensitive to individuals having time out of the labour market.

Table 6.5 Current pension scheme membership by age and sex

Pension scheme members	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 plus	
	Percentages						
Male full-time							
Occupational pension ¹	6	29	52	64	63	45	54
Personal pension ²	0	5	23	28	21	14	22
Any pension	6	31	66	79	76	54	67
Female full-time							
Occupational pension ¹	11	38	60	64	63	44	58
Personal pension ²	0	6	15	16	10	2	13
Any pension	11	42	69	71	70	46	65
Female part-time							
Occupational pension ¹	4	7	41	45	38	22	33
Personal pension ²	0	0	12	12	8	5	8
Any pension	4	7	47	52	44	24	39

- 1 Including a few people who were not sure if they were in a scheme but thought it possible.
 2 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.
 Employees aged 16 and over excluding YT and ET.

Source: *General Household Survey, 2001/2 (author's analysis)*.

Table 6.5 emphasises the differences between part-time and full-time pension contributions. In every age group part-time employees are less likely to belong to a pension scheme than full-time employees. This is the case for both personal pensions (except part-time women employees aged 60 and over) and occupational pensions. Overall only 39 per cent of women part-time workers contribute to any pension compared with 67 per cent of male and 65 per cent of female full-time workers. This indicates that despite legislation introduced in July 2000, which gave new rights for

part-time workers to ensure part-timers are not treated less favourably than comparable full-time workers in their contractual terms and conditions, unless objectively justifiable, including an entitlement to the same hourly rate of pay and same access to company pension rights (DWP, 2002; Darton and Hurrell, 2005), part-timers are still less likely to belong to pension schemes than their full-time counterparts (O'Connell and Gash, 2003). Therefore, due to the greater proportion of women working part-time than men, the number of women with private forms of pension provision is likely to remain below that of men (Hancock, 1997; DWP, 2005a).

Income

Although male and female full-time workers are likely to earn considerably more than part-time workers (a result of the number of hours worked and the rate of pay (ONS, 2005)) Table A6.8 provides evidence that there are also discrepancies between the level of pay received by male and female full-timers. This is particularly noticeable among the highest earners percentages where men are disproportionately represented. This is associated with a variety of factors such as sex discrimination in the workplace (particularly among older workers), the fact that men are more likely to be found in managerial and professional positions especially at the top end of the income scale (Babb et al, 2006), childcare responsibilities (Stewart, 2005) and occupational segregation (Summerfield and Babb, 2004).

As already established, part-time work is generally associated with poorer working conditions, a lack of fringe benefits and job insecurity as well as lower hourly pay. Pay levels are shown in Table A6.8 where at every age group three quarters of women part-timers' usual gross weekly earnings is £200 or less whereas (other than these workers, who are 16-19 and 60 and over) less than a third of female full-time employees earn £200 or less. As previously stated the proportion of total working hours performed by women compared with men has not risen as rapidly as the proportion of women doing jobs (Walby, 1997) suggesting a trend from more secure 'reduced hours' or 'half-time' work towards 'marginal' part-time work (Irving, 2001). Therefore, more women are in paid employment but often working few hours and on relatively low earnings (Bonney, 2005).

Income increases most rapidly for male and full-time workers from the age of 25 and reduces slightly over the age of 50 (this may be a result of pre-retirement transitions) (Table A6.8). The time in the life course when people work part-time affects earnings. For instance prior to the age of 25 the difference between the number of part-time men and women is not as marked as after this age (Table A6.6). Part-time work among women tends to be in the earning years between ages 25-59 where four fifths of female full-time earnings are over £200 a week. Male part-time work is less than 10 per cent between these prime working years ensuring that fewer men than women are susceptible to these lower part-time wages identified. Hence, these women working part-time between these ages are missing out on opportunities for wage gains and advancement.

Table 6.6 shows that both men and women are more likely to access an occupational or personal pension the higher their usual gross weekly earnings. Less than half of full-time men and women earning £100 or less a week are members of an occupational or personal pension whereas over four fifths earning more than £500 contribute to a private pension. As women in part-time and full-time employment are less likely to earn as much as men this has an adverse effect on their ability to provide for retirement. It is apparent that the pattern of pension scheme membership of men and women full-time employment in the same earnings brackets are similar with increases in income strongly related to increases in pension scheme membership. Women full-timers are more likely to contribute to occupational pensions within the same earnings bracket. However, two things must be taken into account here: women are less likely to work on a full-time basis than men and they are less likely to earn as much as males when they do. Therefore access to occupational pension schemes is not a problem for those women earning a decent salary: the problem is for those women with the inability to earn a significant wage.

Women are highly represented in public sector professions such as teaching and nursing which have occupational pension schemes. Around 85 per cent of public sector employees participate in occupational pension schemes compared to around 30 per cent in the private sector (Pensions Commission, 2004). Men are slightly more likely to be contributing to personal pensions than women: these often offer a more flexible form of provision but the outcome is characterised by uncertainty as it depends solely on the fund accumulated at retirement (Hales and Gough, 2002; Davies et al, 2003). Part-time

workers earning over £200 a week are also likely to contribute to a private pension scheme indicating that the relationship between increased income and pension scheme membership also applies to part-time workers. However, because part-time work is characterised by low pay it is likely that many of these workers will be located in the pay bracket £0.01-100.00 where only 19 per cent receive any pension.

Table 6.6 Current pension scheme membership by sex and usual gross weekly earnings

Pension scheme members	Usual gross weekly earnings (£)						Total ³
	0.01-100	100.01-200	200.01-300	300.01-400	400.01-500	500.01plus	
	Percentages						
Male full-time							
Occupational pension ¹	(38)	20	36	56	66	72	54
Personal pension ²	(17)	9	17	23	23	28	22
Any pension	(49)	29	48	71	79	86	67
Female full-time							
Occupational pension ¹	(35)	26	53	68	78	82	58
Personal pension ²	(10)	8	12	12	18	19	13
Any pension	(42)	33	61	73	86	89	65
Female part-time							
Occupational pension ¹	15	40	68	70	(52)	55	33
Personal pension ²	5	10	11	10	(27)	36	8
Any pension	19	46	72	74	(65)	68	39

1 Including a few people who were not sure if they were in a scheme but thought it possible.

2 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.

3 Totals include no answers to income.

() Only 20-49 cases in the Living in Britain 2001 Survey.
Employees aged 16 and over excluding YT and ET.

Source: Adapted from the Living in Britain 2001 Survey.

Socio-Economic Classification

The socio-economic classification of men and women highlights differences between them in terms of employment. Table A6.9 shows the divide in socio-economic classification between men and women and full-time and part-time employees. Managerial and professional occupations tend to be the most prestigious forms of employment (EOC, 2002). Although more male full-time employees belong to managerial and professional occupations (1905 compared with 1170 women) a higher

percentage of female full-time employees interviewed in the GHS work in this kind of employment (47 per cent to 42 per cent). Women's greater representation in managerial positions reflects scope for advances in specialist niches rather than a significant increase in organisational authority (Hoque and Noon, 2004). Even when men and women work in the same broad occupational group it is common for women to be employed in lower paying sectors (Summerfield and Babb, 2004). For instance the Institute of Management and Remuneration Economics conducted a National Management Salary Survey (NMSS) which showed that there has been a considerable increase in the female proportion of executives to 24 per cent in 2001 and an increase in female directors from 3 per cent in 1995 to 10 per cent in 2001 (EOC, 2002) but these are still small proportions compared to men.

After the age of 25-34 women's (both part-time and full-time) involvement in managerial and professional occupations declines whereas this does not occur until 50-59 for men. This suggests that opportunities are becoming increasingly available to younger women many of whom will be highly educated. They may also choose to delay having children in order to focus on career progression (Irwin, 1999; Williams, 2004). Women are slightly more likely than men to be located in intermediate occupations with men more likely to be employed in routine and manual occupations – two fifths of full-time men compared with just over a quarter of full-time female workers. Manual work has often been considered to be more suitable for men than women due to its physical nature (Collinson, 1992). For instance engineering occupations are generally perceived as heavy, dirty, manual jobs hence men still hold over 90 per cent of engineering jobs, even in the field of software engineering (EOC, 2001).

Table A6.10 shows how men in all occupations are more likely to be paid more than the females in the respective forms of employment with females in part-time jobs fairing particularly badly. The gender pay gap for full-time employees is narrowest in professional and managerial occupations, where pay tended to be the highest. In the intermediate occupations over half of the males were earning more than £300 a week compared with less than a third of females and in routine and manual occupations nearly half of the men and less than a fifth of the women were earning this much. Ten times as many male full-time routine and manual workers earned more than £500 a week than women in the same socio-economic category which is also double the percentage of

female full-timers in intermediate occupations. This indicates that the types of tasks and the value placed upon them vary within occupations. Those jobs which are traditionally classified as women's work command lower wages than their male counterparts even when a similar qualification level is considered (Ginn, 2003a). The lower wages associated with 'women's jobs' reflects the undervaluation of the work women perform in patriarchal societies (Ginn et al, 2001).

The adverse impact of motherhood on women's employment and earnings is reduced for women who can return to the same job after maternity leave. This tends to be class related. Nearly half of professional mothers were employed full-time when their youngest child was aged 5-11 years in contrast to a fifth of manual worker mothers (Ginn, 2003a). Mothers in professional and managerial occupations were more likely than those in other occupations to enjoy a broad range of family-friendly policies. Equality initiatives often take the form of targeted practices which benefit the minority (Cockburn, 1991). Warren (2003a) discovered that professional women contributed less than both clerical and manual women in terms of caring hours. Among male managers 71 per cent were married, far above the male average for all occupations at 58 per cent. In contrast, only 58 per cent of female managers were married. Furthermore, women managers are more likely not to have dependent children (35 per cent) than male managers (47 per cent) indicating that children and women's subsequent caring responsibilities have an adverse affect on women's career progression (EOC, 2002).

Table 6.7 Current pension scheme membership by socio-economic Classification¹ and age

Pension scheme members	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 plus	
	Percentages						
Male full-time managerial and professional							
Occupational ²	22	46	64	74	75	55	69
Personal ³	0	7	25	31	20	13	25
Any pension	22	46	77	89	85	61	81
Male full-time Intermediate							
Occupational ²	13	42	58	71	74	45	62
Personal ³	0	0	13	21	13	9	14

Any pension	13	44	65	86	91	54	69
Male full-time routine and manual							
Occupational ²	3	18	31	49	53	39	40
Personal ³	0	6	23	26	23	15	21
Any pension	3	23	55	68	69	49	56
Female full-time managerial and professional							
Occupational ²	29	60	72	76	79	53	73
Personal ³	0	7	14	19	11	0	15
Any pension	29	62	73	85	85	53	80
Female full-time Intermediate							
Occupational ²	26	50	59	62	68	57	58
Personal ³	0	5	14	17	7	0	11
Any pension	26	53	66	72	72	57	65
Female full-time routine and manual							
Occupational ²	3	14	36	40	43	29	33
Personal ³	0	7	12	13	12	4	10
Any pension	3	21	47	48	52	33	41
Female part-time managerial and professional							
Occupational ²	0	17	67	68	57	32	62
Personal ³	0	0	19	17	12	5	15
Any pension	0	17	77	74	65	32	69
Female part-time Intermediate							
Occupational ²	0	15	44	52	48	30	45
Personal ³	0	0	12	13	12	7	11
Any pension	0	15	51	61	56	33	53
Female part-time routine and manual							
Occupational ²	4	6	22	30	27	18	23
Personal ³	0	0	12	7	6	4	6
Any pension	4	6	30	34	31	21	28

1 From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on Occupation and Socio-economic Groups (SEG).

2 Including a few people who were not sure if they were in a scheme but thought it possible.

3 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.

Employees aged 16 and over excluding YT and ET.

Source: General Household Survey 2001/2 (author's analysis).

Socio-economic classification has an effect on the pension scheme membership of employees (Walker and Foster, 2006). Occupational and personal (to a much lesser extent) pension coverage is skewed towards certain socio-economic groups, generally those with a higher earning capacity (Table 6.7). Occupational pension schemes are generally perceived as superior to other forms of pension provision (Titmuss, 1958, Ginn, 2003a). The amount of full-time men and women contributing to pensions are similar for professional and managerial and intermediate employees, although differences exist in routine and manual employment. This may be due to further differences within this type of employment in terms of status and pay. For instance, Table A6.10 shows how male routine and manual workers tend to be located in higher pay brackets than their female equivalents. While women and men in full-time work have fairly similar private pension scheme membership women tend to derive a lower level of benefit than men (Summerfield and Babb, 2004). This may be partly explained by the fact that many women are more likely to leave their employment, and hence the pension scheme, for family reasons before retirement age (Price and Ginn, 2003).

The major differences in private pension contributions are associated with full-time and part-timers. Even when they are located in the same occupational group part-time workers are less likely to be contributing to a private pension scheme. Table A6.8 highlights differences in the earnings of part-time and full-time employees, this is likely to affect the amount of contributions made by male and female workers. However evidence suggests that the situation may be improving as the pension coverage of women in part-time jobs has increased from about 10 per cent in the early 1980s to 30 per cent in 2002 (TUC, 2004).

Age

The age of an individual tends to have an impact on their work and pension status (Phillipson, 1998). This differs by gender as men and women encounter different life course experiences. For instance women are more likely to have time out of employment as a result of caring for children in childbearing years (Williams, 2004) and men are likely to work longer than women due to differences in the age at which the state pension can currently be claimed (Mann, 2001). The median age of withdrawal from the labour force is currently 64 years for men and 61.9 years for women (Pensions Commission, 2005). Table 6.8 shows the employment status of males and females by

age. Although it is evident that within the subjects interviewed there was a tendency for men to be more likely to be employed than women. This is particularly noticeable with the age group 60 and over where double the number of men than women were characterised as working. However, even before retirement ages have been reached in the age group 50-59 women were more likely than males to be classified as retired, which reduces the number of contributory years to pensions.

Table 6.8 Employment by sex and age

Economic status	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 plus	
	Percentages						
Male							
Working (incl unpaid FW) ¹	82	88	92	91	80	18	69
Unemployed (ILO) ²	16	8	5	3	3	0	3
Perm unable to work	2	3	2	5	10	7	6
Retired	0	0	0	0	6	74	21
Keeping house	0	0	1	1	1	1	1
Female							
Working (incl unpaid FW) ¹	74	78	74	77	69	9	56
Unemployed (ILO) ²	8	5	3	2	1	0	2
Perm unable to work	1	2	2	4	12	2	4
Retired	0	0	0	0	8	84	26
Keeping house	5	15	21	16	11	5	12

1 Unpaid family workers who were not in a paid job, away from a job, waiting to take up a job or on a government scheme are included here.

2 This includes those who have either not sought work in the last four weeks or who would not be able to start work in the next two weeks.

Source: General Household Survey, 2001/2 (author's analysis).

As well as retired the other economic status in which women's involvement outnumbers that of men's at every age group is keeping house. This is largely due to the breadwinner ideology which advocates men's work capacity over those of their female counterparts. Women still take major responsibility for domestic affairs which continues to handicap them in the labour market (Wajcman, 1996; Creighton, 1999). The private sphere is commonly seen as belonging to women in the gender order (Connell, 1987). This is particularly marked in the main working years between 25 and 49 where looking after the family/home was frequently given by women as a reason not to seek work (Table 6.9).

Table 6.9 Main reason not to work by age and sex

Main reason not to seek work ¹	Age					
	16-19	20-24	25-34	35-49	50-59	60 plus
	Percentages					
Male						
Student	96	77	25	3	1	0
Looking after the family/home	1	3	19	13	5	1
Temporarily/long-term sick or disabled	3	20	56	82	62	9
Retired from paid work	0	0	0	2	33	90
Female						
Student	88	39	10	3	0	0
Looking after the family/home	10	54	79	74	35	6
Temporarily/long-term sick or disabled	2	7	11	22	40	3
Retired from paid work	0	0	0	2	25	92

1 The main reason not to seek work in the last 4 weeks and an inability to start work in the next 2 weeks. Not in employment and not on a government scheme for employment training and not doing unpaid work.

Source: *General Household survey, 2001/2 (author's analysis)*.

The total economic activity rate among older people has declined over the last 30 years (although there has been a slight reversal of this trend over the past few years) (Mallier and Morris, 2003). The number of men aged 35-59 not seeking work as they are temporarily/long-term sick or disabled is much greater than the number of female counterparts citing this reason not to seek work. It may be an important pre-retirement status as is the increasing number of male and female 50-59 year olds located in part-time work. When approaching retirement some workers may voluntarily decrease their working hours from full-time jobs to part-time. GHS data reveals that double the proportion of 50-59 year old male workers are employed in part-time work compared with 35-49 year olds (Table A6.6) although it is unclear from the data if this is a voluntary action especially as research has shown that there is a lack of flexibility in the labour market for older workers (Laczko and Phillipson, 1991; Platman, 2003).

There has been an increase in older individuals returning to the labour market on both a part-time and full-time basis particularly since the introduction of the New Deal 50+. For women the increase is only slight as their involvement in part-time work is already high. For women a progressive movement into part-time rather than full-time work has taken place in earlier years. Table 6.9 shows that temporarily/long-term sick or disabled is commonly given as a reason not to seek work, particularly for men. The likelihood of giving this as a reason for not seeking employment increases with age up to the age of

50-59 for men when retirement from paid work is commonly cited as a reason not to seek work. At the same time, the status of looking after the family/home is far more likely to be associated with women than men who are not seeking paid employment. Although some caring responsibilities are rewarded with NI and S2P credits these are subject to strict criteria. This is dependent on the age of their children or for those who are caring for a dependent adult they must be caring for someone who receives Attendance Allowance or Disability Living Allowance or who themselves receives invalid care allowance in order to be eligible for the S2P. This is also dependent on the number of hours spent caring. Therefore looking after the family/home does not necessarily entitle women to the same benefits as those received by the temporarily/long-term sick (disproportionately represented by males) and may therefore place them in a weaker financial position in retirement (Bardasi et al, 2002).

The spread of retirement may be interpreted as reflecting the rights of older workers to a well-earned rest. However, for many active older people the termination of economic activity is not perceived in such a positive manner (Townsend, 1981). Retirement may not be an individual choice but a form of discrimination. Early and ill-health retirement has been used as soft forms of redundancy in the waves of organisational restructuring and downsizing (Vickerstaff et al, 2003). The UK's public pension system does not provide any opportunities for the early receipt of the state pension before the age of 60 (women) and 65 (men). Hence, incapacity benefit has acted as an alternative exit route (Walker, 2004). Taylor and Walker (1991) found that some non-working older workers felt that they had effectively retired when only being in their 50s and 60s and had become resigned to the fact that they would not find work again following discouragement from employers and representatives of official agencies (Taylor and Walker, 1998). In Table 6.9 a third of 50-59 year old males and a quarter of women are retired from paid work. The disengagement process is graded to suit the declining biological and psychological capacities of the individual, and (just as importantly) the needs of society.

Occupational and personal pensions are more commonly contributed to as individuals become older except when they reach the age group 50-59 when levels of employment start to decrease as a result of early retirement and pre-retirement transitions (Table 6.5). This increase in provision with age is related to the fact that earnings usually increase

with age (Table A6.8). Earnings levels only start to decline from the ages 50-59 for male and female full-time workers. Pension contributions of both male and full-time and part-time employees are lower for 16-24 year olds than at any other age group. Although this may be associated with the lower rates of pay found when first entering the labour market it may also be related to the issue of choice and younger peoples' unwillingness to plan for their retirement as it is so far in the future (Hedges, 1998; Ring, 2003).

This GHS analysis has highlighted the complex relations involved in the gendered nature of retirement. It is only by using a life course perspective and beginning to untangle the relationship between various educational and employment characteristics that an understanding of the differences between men and women's pension contributions and subsequent pensions income can be understood. Thus far it is apparent that among other factors, educational achievements, income, socio-economic classification, part-time or full-time employment and age have a significant impact upon pension contributions. The interaction of these factors serves to create a situation in which women are disadvantaged in terms of their pension income compared to men.

MULTIVARIATE ANALYSIS

Logistic regression has been used in order to assess the relative impact of the variables identified above on occupational, personal and any pension scheme contributions. This is the most appropriate technique because the dependent variables are dichotomous (whether the employee is a current member of an occupational, personal or any pension scheme or not) and the independent variables are categorical or can be grouped. It is based on the ability to calculate the probability that different groups of individuals will engage in the binary dependent variables (pension scheme membership). Using this technique, the dependent variable is the log of an odds ratio. In this case the odds are the ratio of the probability of someone with specific characteristics (these are educational level, marital status, number of children, full-time or part-time employment, occupational classification, gross weekly income and age) belonging to a pension scheme (p) compared to the probability that they do not. The odds ratio is given by:

$$\text{Odds} = \frac{P_i}{(1 - P_i)}$$

where, P_i is the proportion of respondents in group i giving answer 1 on the binary dependent variable, and $(1 - P_i)$ is the proportion who give answer 0 (the proportion is the percentage divided by 100). The difference between each odds ratio and its reference category compares the effect of that category of the variable on the dependent variable with the effect of the reference category. Odds of greater than one indicate that individuals in the category of the variable are more likely to contribute to the pension scheme than the reference category 1.00 within the variable. Odds of 1 exactly indicate an even chance and odds of less than one indicate that individuals in the category within the variable are less likely than the reference category to contribute to a pensions scheme.

The three different types of pension scheme were analysed with reference to the impact of the variables and the differential categorical indicators within these variables. This incorporates a gender theme in order to assess whether particular indicators have a greater impact on men than women and vice versa within the particular pension schemes. The logistic regression analysis of any pension scheme membership consists of an investigation of the significance of various characteristics on the likelihood of contributing to either an occupational pension scheme or a personal pension scheme or both. There are differences in the suitability of the personal and occupational pension schemes which are dependent on the individual circumstances and are therefore necessary to investigate. For instance, occupational pensions are perceived as benefiting most those who remain in continuous employment with a single employer whereas personal pensions are more flexible and are less likely to be affected by job changes (Gough, 2001; Mann, 2001). However, occupational pensions are also considered to be the most prestigious form of pension provision, especially those that are of a DB basis (Titmuss, 1958; Sinfield, 1978). Hence, they may also be used to attract the best paid most highly educated individuals to higher status jobs. On the other hand personal pensions may be used by employees whose employer does not operate an occupational pension scheme or individuals who regularly change employers. Therefore there are likely to be some differences between the logistic regression analyses based on the different types of pension scheme.

Pension scheme membership

Pension scheme membership refers to those contributing to either an occupational pension scheme or a personal pension scheme or both. Table 6.10 shows the significance of age on pension contributions which exhibits a similar pattern to the previous tables incorporating age. For instance, the odds ratios at age 20-24 for men and women are 5.68 and 5.41 respectively, which represents a considerable change from the reference category 16-19. This odds ratio continues to increase as the individual men and women get older until the age group 50-59 for men and women, when pre-retirement and retirement transitions impact upon levels of pension contributions. As individuals' age increases so do the chances of progression in the labour market in terms of pay and occupational status and therefore access to occupational and to a lesser extent personal pensions. However, although for both sexes age is an important factor in whether an individual contributes to any kind of pension the odds ratios in all age groups are greater (sometimes considerably so) for males than for their female counterparts. This can be largely explained by men's continuing role in employment and ability to contribute to a scheme whereas women are more likely to have to spend time out of the labour market in order to fulfil family responsibilities (Williams, 2004). This reduces the chances of contributing to a pension scheme for a number of women (Evandrou and Glaser, 2003a). Hence the more fragmented nature of women's employment means that there is less of a difference between the likelihood of contributing to a pension scheme between women of younger and older ages. The fact that these career breaks or a reduction in work hours take place at various stages of the life course means that not all women start contributing and continue contributing in the same way as men.

Educational attainment is not a particularly significant indicator until the difference between people with GCSE/O Levels and above are compared with those with other qualifications and no qualifications. Those with other qualifications are less likely to contribute to a pension scheme. The odds ratios are similar for men and women indicating that for both men and women gaining 'higher' level achievements increases the likelihood of an individual contributing to a pension scheme.

The statistics indicate that part-time work is a much more significant factor for men than women in terms of decreasing pension scheme membership. Part-time work is generally less likely to be undertaken by men and when it is it is generally at an earlier stage of their career, a time in which pay, employment status and pensions are particularly low for males. This is especially apparent when age is considered. For women part-time work is not as significant and a much more frequent event (Warren, 2003). Although differences exist between the levels of pay and pensions between women part-timers and full-timers these are not nearly as large as those between men part-time and full-timers: the logistic regression model suggests that these differences for women can be accounted for by factors such as age and education (ONS, 2005). Rather than the part-time work for women being the significant factor, it may be that the attributes associated with it have the greatest impact on women's pension provision. These include the impact of children and childcare responsibilities which are often associated with working part-time.

Table A6.13 shows that when income is removed from the model but all of the other variables remain the same, part-time work becomes a statistically significant factor in whether females as well as males contribute to any pension scheme or to an occupational pension scheme. However, full-time/part-time employment did not have a significant affect on pension provision for women when the other factors were removed from the model. This indicates that income is strongly related with working full-time or part-time and is a significant explanatory factor in pension scheme membership. As women part-time workers tend to be on lower salaries than women full-time workers this suggests that income is co-linear with full-time/part-time work.

The relationship between gross weekly earnings and pensions contributions is a linear one. As the income group increases so does the likelihood of contributing to a pension scheme. Although this relationship is significant for both men and women it is not equal. As income increases the odds ratio of contributing to a pension scheme is greater for women than in respective male age groups. For instance, a woman earning over £500 has an odds ratio of 9.57 compared to 4.51 for a man with the same earnings of contributing to a pension scheme. Therefore there is a direct link between income and pensions which is greater for women as income discrepancies are more common among women with a higher proportion located in lower paid professions.

Table 6.10 Odds ratios of contributing to any pension scheme

Variables	Men odds ratio	Women odds ratio
Age		
16-19	1.00	1.00
20-24	5.68**	5.41***
25-34	18.48***	11.72***
35-49	34.41***	15.10***
50-59	32.01***	13.65***
60 and over	16.22***	7.63***
Educational level		
Degree+	1.00	1.00
Intermediate	1.23	1.18
A levels	1.25	1.04
GCSE/O level	1.10	0.87
Other qualifications	0.67*	0.54**
None	0.87	0.70*
Full-time or Part-time employment		
Full-time	1.00	1.00
Part-time	0.28***	0.94
NSSEC		
Managerial and professional occupations	1.00	1.00
Intermediate occupations	1.04	0.78*
Routine and manual occupations	0.55***	0.41***
Gross weekly earnings (£)		
0.01-100	1.00	1.00
100.01-200	1.04	2.05***
200.01-300	1.40	3.71***
300.01-400	2.77***	4.85***
400.01-500	3.48***	8.40***
500.01 or more	4.51***	9.57***
Marital Status		
Single	1.00	1.00
Married	1.11	1.29*
Married + sep.	0.68	0.82
Divorced	0.75	0.80
Widowed	1.88	0.99
Number of children in family unit		
No children	1.00	1.00
1 Child – 0-15	1.18	1.05
2 Children – 0-15	1.47*	1.04
3 Children – 0-15	1.32	0.74
4+ Children – 0-15	1.23	0.56
All Children over 16	1.31	1.25
G sq (Null)	4359.58	5029.63
Change in G sq	912.691	1050.31
Change in df	28	28
Nagelkerke R2	0.32	0.33
Cox and Snell R2	0.23	0.25
% Correct	76.0	72.6
Number (in sample)	3443	3672

* significance of difference from reference category * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Source: *General Household Survey, 2001/2 (author's analysis)*.

Occupational classification has a more significant role for women than men in terms of pensions contributions. Certain forms of employment are less likely to be available on a part-time basis. This includes many managerial and professional posts which require substantial time commitments (Wajcman, 1996). These are associated with access to pension provision. For instance, women employed in routine and manual occupations are less than half as likely as managerial and professional workers to contribute to any form of pension scheme whereas the male routine and manual workers odds ratio is 0.55. As shown in Table A6.10 male routine and manual workers benefit from higher levels of pay than their female counterparts and they are also more likely to be contributing to a pension scheme.

As questions about pension membership were only asked to employees the impact of marital status and the number of children men and women have of their own in their family unit on private forms of pension provision is not apparent as it is in Tables 6.4 and A6.5. These factors are important for women in particular by limiting their capacity to enter paid employment. Therefore by only including those women in paid employment these other women are excluded from this logistic regression analysis and the effects of having children and marital status decreased. Furthermore the tendency for single men and women and those with no children to be younger in age, a time when private pension membership is less common, impacts upon the figures. The PPI (2003a) showed that only 20 per cent of 16-24 year old workers (employees and self-employed) contributed to a private pension scheme compared with 54 per cent of all workers using the Family Resources Survey, 2002/3. For instance the effects of this is apparent here with married women more likely to contribute to private pensions largely as a result of married females being less likely to be under 25 when pension scheme membership is less common.

The Cox-Snell R^2 and Nagelkerke R^2 are attempts to provide a logistic analogy to R^2 in OLS regression. The Nagelkerke measure adapts the Cox-Snell measure so that it varies from 0 to 1 as does R^2 in OLS. They provide a gauge of the substantive significance of the model. The variables can explain between 23 per cent (Cox and Snell) and 32 per cent (Nagelkerke) of the contributing factors to any pension scheme for men and

between 25 per cent (Cox and Snell) and 33 per cent (Nagelkerke) for women indicating the extent to which other variables impact on pension scheme membership. When considering multicollinearity diagnostics Menard (1995) suggested that a tolerance value of less than 0.1 almost certainly indicates a serious collinearity problem and Myers (1990) also consider a VIF value greater than 10 to be a cause for concern about collinearity between predictor values. However, the collinearity statistics adhere to these principles and there was no need to omit any variables from the analysis.

Occupational pension scheme membership

The logistic regression analysis of occupational pensions exhibits many similarities to those of any pension scheme (Table 6.11). The odds ratio for men and women increases with age until 60 and over for men and 50-59 for women (these gender differences reflect the tendency for women to retire earlier than men) and the greater increases in odds ratios associated with men. It is unusual for individuals to stop contributing to occupational pensions if they still have access as these are generally well respected especially those which are DB. However, individuals in other types of scheme may choose to stop contributing in order to contribute to an occupational pension scheme if the opportunity arises. Alternatively they may continue, if possible, to contribute to the other form of pension scheme in addition to the occupational pension scheme especially near retirement age where individuals may be more aware of the need to make further pension contributions to ensure a financially secure retirement (DWP, 2005a; Mann, 2006).

In educational attainment levels those with other qualifications or no qualifications are less likely to be in an occupational pension scheme than are those with A levels, GCSE/O levels, intermediate or degree level qualifications. This is similar to any pension scheme. In fact there is a slightly stronger correlation between lower level qualifications and a lack of occupational pension scheme than in any pension scheme. This is a result of the qualifications required in the types of professions which offer occupational pension scheme membership. Educational achievements are less likely to be as relevant to personal pension scheme contributions as they are often an alternative to occupational pensions for those individuals not in a profession that offers such forms of provision.

Table 6.11 Odds ratios of contributing to an occupational pension scheme

Variables	Men odds ratio	Women odds ratio
Age		
16-19	1.00	1.00
20-24	3.534**	3.68**
25-34	7.69***	6.27***
35-49	12.40***	8.17***
50-59	13.49***	8.19***
60 and over	7.81***	5.76***
Educational level		
Degree+	1.00	1.00
Intermediate	0.92	1.10
A levels	0.99	0.94
GCSE/O level	0.88	0.80
Other qualifications	0.52**	0.52**
None	0.72*	0.65**
Full-time or Part-time employment		
Full-time	1.00	1.00
Part-time	0.30***	0.98
NSSEC		
Managerial and professional occupations	1.00	1.00
Intermediate occupations	1.26	0.80*
Routine and manual occupations	0.53***	0.44***
Gross weekly earnings (£)		
0.01-100	1.00	1.00
100.01-200	1.14	2.15***
200.01-300	1.48	4.08***
300.01-400	2.81***	5.54***
400.01-500	3.30***	7.56***
500.01 or more	3.41***	8.56***
Marital Status		
Single	1.00	1.00
Married	0.97	1.22
Married + sep.	0.58*	0.78
Divorced	0.64*	0.75
Widowed	1.91	1.04
Number of children in family unit		
No children	1.00	1.00
1 Child – 0-15	1.25	1.17
2 Children – 0-15	1.38*	1.24
3 Children – 0-15	1.18	0.99
4+ Children – 0-15	1.40	0.61
All Children over 16	1.31	1.43**
G sq (Null)	4759.38	5094.61
Change in G sq	719.61	958.12
Change in df	28	28
Nagelkerke R2	0.25	0.30
Cox and Snell R2	0.19	0.23

% Correct	69.2	71.0
Number (in sample)	3449	3675

* significance of difference from reference category * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Source: General Household Survey, 2001/2 (author's analysis).

The occupational classification for both men and women bears a resemblance to the results of the logistic regression shown in Table 6.10 with the significant results concerned with the differences in levels of occupational pension scheme membership between routine and manual workers and the reference category professional and managerial classes. This reflects differences in the availability of occupational pension schemes between various forms of employment. There is little difference between intermediate occupations and professional and managerial occupations pension scheme membership. Once again there is a linear pattern associated with the relationship between income and pension scheme membership in occupational pensions which echoes the pattern exhibited for any scheme membership although the changes in odds ratio are not quite as large as occupational pensions have become more readily available over recent years. This is reflected in the increases in part-time occupational pension scheme membership (TUC, 2004) associated with equal opportunities measures such as those in 2000 (Darton and Hurrell, 2005) despite the relationship between part-time employment and low pay (DWP, 2005a). The most significant differences in part-time pension scheme membership are still exhibited by men who are more likely to work on a part-time basis early on in their career when occupational pension scheme membership is less likely to be available and even when it is they may decide not to contribute to it as retirement is such a long way in the future.

The logistic regression associated with marital status and number of children encountered the same difficulties as the analysis of any pension scheme membership. The fact that men who are married and subsequently separated and divorced are significantly less likely to be members of an occupational pension scheme may be a result of their greater likelihood of being located in the older age groups where pension scheme membership starts to decrease. Also marriage is often seen to afford a stable environment for males to build their careers.

So, on the whole, the logistic regression analysis of occupational pension scheme membership relates strongly to any pension scheme membership with a similar

relationship exhibited between the independent variables and the types of pension scheme. This is largely due to the fact that full-time men's rates of contribution to personal pension schemes is only 40 per cent of that of occupational pension schemes, and for full-time women this figure is only 21 per cent. Occupational pension schemes membership is more common than personal pension scheme membership and therefore has a greater impact on any pension membership levels (Pensions Commission, 2004, 2005).

The model can explain between 19 per cent (Cox and Snell) and 25 per cent (Nagelkerke) of men's reasons for contributing to occupational pension schemes and between 23 per cent (Cox and Snell) and 30 per cent (Nagelkerke) of women's. In terms of multicollinearity diagnostics there does not appear to be a problem with collinearity as they conform to the principles previously highlighted.

Personal pension scheme membership

The logistic regression analysis of personal pension scheme membership (Table 6.12) differs considerably from that of the occupational pension scheme membership and any pension scheme membership. Age is not significant in the same way as in occupational pension schemes. This may be because individuals can contribute to personal pensions at any point of their career and may do so early on as an alternative to occupational pensions if they are not available. Educational attainment level almost shows an opposite pattern to those of occupational and any pension scheme membership. For instance, for men, the reference category degree+ is the least likely to be represented in terms of personal pension scheme membership and people with no employment are more likely to contribute to those schemes. These may be individuals who contribute to personal pension schemes rather than occupational schemes as they have traditionally been unavailable in jobs which don't require as many educational achievements (Ginn and Arber, 2000). For women educational achievements is not a significant factor unlike the patterns associated with any and occupational pension scheme membership.

Table 6.12 Odds ratios of contributing to a personal pension scheme

Variables	Men odds ratio	Women odds ratio
Age		
16-19	1.00	1.00
20-24	87449459	66612610
25-34	3.51E + 08	2.12E + 08
35-49	3.90E + 08	2.23E + 08
50-59	2.90E + 08	1.31E + 08
60 and over	1.88E + 08	37647465
Educational level		
Degree+	1.00	1.00
Intermediate	1.43*	1.37
A levels	1.61**	1.38
GCSE/O level	1.31	1.29
Other qualifications	1.31	1.07
None	1.48*	1.20
Full-time or Part-time employment		
Full-time	1.00	1.00
Part-time	0.64	1.05
NSSEC		
Managerial and professional occupations	1.00	1.00
Intermediate occupations	0.65*	0.99
Routine and manual occupations	1.03	0.78
Gross weekly earnings (£)		
0.01-100	1.00	1.00
100.01-200	0.81	1.38
200.01-300	1.26	1.43
300.01-400	1.47	1.36
400.01-500	1.47	2.23**
500.01 or more	1.99*	2.40**
Marital Status		
Single	1.00	1.00
Married	1.07	1.47*
Married + sep.	1.02	0.89
Divorced	1.08	1.11
Widowed	1.07	0.94
Number of children in family unit		
No children	1.00	1.00
1 Child – 0-15	1.08	0.72*
2 Children – 0-15	1.00	0.65*
3 Children – 0-15	1.16	0.23***
4+ Children – 0-15	0.78	0.59
All Children over 16	0.81	0.54**
G sq (Null)	3611.95	2615.18
Change in G sq	190.81	151.51
Change in df	28	28
Nagelkerke R2	0.08	0.08
Cox and Snell R2	0.05	0.04
% Correct	78.2	88.5

* significance of difference from reference category * $p < 0.05$ ** $p < 0.01$ *** $p < 0.001$

Source: *General Household Survey, 2001/2 (author's analysis)*.

Part-time employment is not a significant indicator of men and women's involvement in personal pension scheme membership (it only becomes significant for males when income is removed from the model (A6.13)). Personal pension schemes may be a viable alternative to occupational pensions for a number of individuals who still wanted to save for the future whether they are in full-time or part-time employment (Pensions Commission, 2004, 2005). Unlike any pension scheme and occupational pension scheme membership where routine and manual employment was statistically significant these were not significant in personal pension membership where only intermediate occupations for males are statistically significant. Men and women's involvement in personal pension schemes in routine and manual occupations is likely to result from a lack of access to occupational pension schemes in certain forms of employment. Only the very wealthiest have a higher uptake of personal pensions than the poorest: no one else is significantly different from the reference group. For example, the odds ratio is 1.99 for men and 2.40 for women for those earning over £500 a week with a reference category of £0.01-£100.00. This compares with 3.41 for men and 8.56 for women contributing to occupational pension schemes. Therefore, differences in income are not as likely to affect personal pension contributions as they are occupational pension contributions as they are available to people with lower incomes and not dependent on occupational status (Ginn and Arber, 1996).

Once again the use of marital status and number of children are limited due to the factors outlined in the 'any pension' section. However it does identify all but one of the categories of having their own children in the family unit as having a negative impact upon the likelihood of women in paid employment contributing to a personal pension, a characteristic one might expect given that age is not significant within the logistic regression model of personal pension scheme membership.

The independent variables considered can only explain between 5 per cent (Cox and Snell) and 8 per cent (Nagelkerke) of men's and 4 per cent (Cox and Snell) and 8 per cent (Nagelkerke) of women's contributions to personal pensions. This indicates that male and female personal pension scheme membership is explained by a number of

other factors not present in this research. The factors present in the logistic regression models better explain the contributing factors to any pension scheme and occupational pension scheme membership. However, there does not seem to be an issue of collinearity between the statistics as they conform to previously considered principles.

The logistic regression has highlighted and emphasised the characteristics of the different pension schemes membership. It is evident that individuals who contribute to personal pensions exhibit different characteristics to those who contribute to occupational pension schemes. These differences are associated with individual characteristics, the choices they make and the time at which they make these choices. For instance a women may choose to delay or indeed not have children in order enhance her career prospects and in doing so improve the chances of occupational pension membership (Price and Ginn, 2003). However the choices available to individuals are not the same and vary through time as a result of changes in policy and structure. For instance this analysis has shown how women have been disadvantaged relative to their male counterparts in terms of access to pension provision. This reflects the fact that pension types differ in their suitability. For instance, a woman who intends to spend a number of years out of work in order to care for children and expects frequent changes in work status may be ill-advised to contribute to an occupational pension scheme which is reliant on the 'golden chains' principle regarding continuous employment with one employer and is not transferable between employers (Ginn and Arber, 1992). Hence, different types of pension scheme are targeted at people with various employment characteristics. (This does not mean that individuals always take the most appropriate forms of provision for their particular requirements (Mann, 2006).)

The pension scheme membership of an individual largely relates to the employment situation of an individual, not only at a given moment in time, but throughout the life course. Occupational and income characteristics play a particularly significant role in women's capacity to contribute to pension schemes, especially occupational pensions. Women are less likely to have the capacity to progress in the labour market and increase their earnings potential due to differences in expectations surrounding their roles and their involvement in childcare and domestic responsibilities. Therefore when they do have access to a job with a significant income this is less common and has a dramatic effect on their capacity to contribute to pension schemes. This work has already shown

that access to occupational pension schemes is not a problem for those women earning a decent salary, the problem is for those women with the inability to earn a significant wage. For men it is age which is a particularly significant factor in pension scheme membership. The structure of the labour market is such that more men are likely to have higher levels of pay and promotion than their female counterparts. These opportunities and the associated link to pension provision tend to increase with age and the experience and promotion opportunities it brings. This is a less likely phenomenon for women who are more inclined to have interrupted work histories throughout the life course and as such age is a less significant indicator of pension scheme membership for women than men.

Similarities and Differences with Arber and Ginn's Analysis

As previously stated, Arber and Ginn's work has been influential for a number of academics studying the relationship between gender and pensions. They correctly identified numerous factors associated with domestic, childrearing and labour market characteristics which affect men and women's pension acquisition differently. For instance they established that women are more likely to work in part-time employment, a status often associated with childcare and domestic responsibilities. Part-time work also has a negative impact on the likelihood of contributing to private pension provision compared with full-time employment in the labour market. However much of their analysis uses 1994 GHS data, and, as a result, many of the issues which they highlighted required further consideration. Through the use of 2001/2 GHS I have been able to explore many of the issues which were identified to assess whether they were still relevant and to what extent changes of policy and government may have impacted upon any differences between the findings.

This comparison is not an easy one. Although the same survey was used comparison is made more difficult by the fact that the questions asked did not directly mirror those asked in the earlier survey analysed by Arber and Ginn and the fact that the increasingly complex nature of the British pension system has created a lack of understanding of pensions in general. Furthermore the way in which variables are recoded makes it impossible to directly compare the findings in their research and those of mine. For instance much of Arber and Ginn's work uses the age category whereas this research

uses age cohorts from the age of 16 and also includes those individuals aged over 60 and in employment. Furthermore in their work on the affects of children on pension provision a different variable is used for women (ever had children) and men (any children of your own in the family unit under 16) as men were not asked in the survey if they had ever had children (Ginn and Arber, 1993). This is something I did not wish to do.

From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on Occupation and Socio-economic Groups (SEG). This means that occupations are categorized differently in the two forms of classification. Careful attention would need to be given to this consideration in order to accurately compare the socio-economic class of men and women. This is why on page 251 I consider the possibility of further future analysis using the GHS in which variables would be recoded in a way in which a comparison would be more easy to perform. For instance the same age categories would be used. Furthermore, careful consideration would be given to the specific pension questions asked in order to undertake a more accurate and detailed analysis.

However, this does not render any sort of comparison impossible, it just means that certain categories (such as those under 20) need to be excluded from any analysis and it also means it is difficult to assess minor changes. However it is possible to consider trends particularly if one also draws attention to the literature. I will attempt to briefly elucidate some of these trends here.

As with my analysis Arber and Ginn considered categories such as educational achievements, marital status and whether women have children along with labour market characteristics such as socio-economic status, income, full-time/part-time employment and also age. It is noticeable that, on the whole, the trends identified by Arber and Ginn are still apparent within my GHS analysis where comparison is possible. This is despite changes in levels of women's participation in the labour market and educational achievements. However, it is worth noting that many of these improvements are relative to particular age cohorts (Arber, 2003). This sort of comparison is particularly problematic given the different age categories used by Arber and Ginn and myself.

The inescapable conclusion from my research and that of Ginn and Arber is that women's role in raising the next generation continues to incur a heavy cost in lost opportunities to accumulate private pension provision. Furthermore as with this research, they showed that income (Ginn and Arber, 1996) and socio-economic status (Ginn and Arber, 1999) have strong links to pension status for men and women and educational achievements (Ginn and Arber, 2002) also have implications for the likelihood of contributing to a private pension scheme. Furthermore the age of the individual also has a significant impact on the likelihood that they are contributing to any form of private pension with both younger and older workers less likely to be contributing to private pension schemes (Arber, 2003).

Part-time work was also an important factor, especially for women, in reducing the likelihood of contributing to a private pension scheme. However, there does appear to have been a slight change in its significance. This is indicated by Ginn's (2001a) work using GHS data from 1993/4 which shows 34 per cent of part-time workers between the ages of 20 and 59 to be contributing to any form of private pension scheme while my research (Table 6.5) shows an increasing likelihood of part-timers contributing to a private pension scheme (39 per cent). This is despite my research including workers aged 16-19 and 60 and over in the analysis where pension scheme membership is at its' lowest among women in part-time employment. This concurs with TUC figures which show an 18 per cent increase in employer's pension scheme membership between 1989 and 2002 among women working part-time (TUC, 2004). This may be at least partially explained by greater pension opportunities for part-time workers such as the part-time workers legislation introduced on 1 July 2000. The regulations ensure that Britain's 7 million part-time workers are not treated less favourably than comparable full-time workers in their contractual terms and conditions, unless objectively justifiable. In principle these include an entitlement to the same hourly rate of pay and same access to company pension rights (DWP, 2002).

Therefore there has been some evidence of changes in men and women's employment provision and its relation to pension provision. However, a more detailed comparison with suitably re-categorised variables would be beneficial to the study of pension change over time using the GHS.

CONCLUSION

This chapter has shown using GHS analysis that links between education, family characteristics, employment and the age of the individual, among other things, play an important role in men and women's access to different forms of pension provision. It has built on existing work such as that conducted by Ginn and Arber (1993, 1996, 2000) and provided an up to date analysis of factors which influence men's and women's pension provision over the life course. The GHS analysis has, to a large extent, supported the results of the literature review in Chapters Two, Three and Four. It has shown how certain labour market characteristics are more typically associated with men (higher incomes) and women (part-time employment) which are linked to their greater likelihood of undertaking domestic and child care responsibilities and how these subsequently affect the likelihood of contributing to a private pension scheme.

The logistic regression analysis has shown the relative impact of characteristics by gender on pension provision. It has enabled a macro analysis of the differences between men and women's educational attainments, marital status, number of children, income, occupational groups, and full-time/part-time status and how these affect private pension's characteristics. It has highlighted several considerations which were not as apparent in the previous analysis. For instance it has shown how age is a particularly significant factor in pension scheme membership for men as higher levels of pay and promotion are linked to age and experience. For women the capacity to build up a good salary and occupational status is particularly significant given the difficulties many women face in employment associated with childcare and domestic responsibilities. Crucially this chapter has shown that access to pension schemes does not appear to be a problem for those women working full-time and earning a decent salary (this will be explored further in the next chapter). This is indicated by the fact that more female full-time workers contribute to occupational pension schemes than men. The problem of inadequate pension contributions appears to be much greater for those women with the inability to earn a significant wage, many of whom are part-time workers or not in employment. This is shown to have links with marital status and having children and the subsequent child care responsibilities.

This chapter has emphasised the complicated and interlinked relationship between a number of variables and pension provision. This implies that strategies to alleviate disadvantages among current and future female pensioners must take into account the complex life courses that individuals lead. Factors such as education through to pre-retirement transitions all have an impact on future pensions. These are not always deliberate strategies but they are influenced by changes in family structure and employment, which are sometimes beyond individual's control. Therefore, pension accumulation is a complex and multifaceted process affected by a number of factors throughout the life course.

Together with the case study of the TPS in the next chapter, which enables a more detailed explanation of some of the trends apparent within the survey data and provides individuals with a chance to express their own views as to the causes of women's typically inferior pensions situation, this analysis will facilitate a greater understanding of the interaction between life course experiences such as employment history and pension acquisition. In conjunction with the literature reviews this has implications for the challenges to pension policy which will be addressed in Chapter Eight.

CHAPTER SEVEN

A CASE STUDY OF TEACHERS' PENSIONS

INTRODUCTION

In this chapter the patterns of employment of men and women in the teaching profession are considered in order to assess whether or not there are any gendered aspects of a specific final salary scheme. The key elements of the Teachers' Pension Scheme (TPS) are: number of years in the scheme and the individual's final salary on retirement. These features are given close attention. A historical dimension is included in order to see whether women have been excluded from membership of the teachers' pension scheme as they have been in certain occupational pensions. This historical perspective is particularly important as pensions are influenced by events at various stages of the life course. For instance, exclusion from the scheme or a lack of 'buying back' options at the beginning of a teacher's career would have an adverse effect on the number of years in service, and, potentially, their final salary, as missed years often equate to a lack of advancement thus influencing their pension later on in retirement.

By assessing a scheme such as the TPS a large proportion of people are immediately excluded who may be considered to be among the most disadvantaged in terms of pension provision. These include those who are not in employment, more often women than men, those in low wage employment characterised by temporary or short-term contracts, again often females and less qualified individuals. So a large number of individuals, largely women, who are disadvantaged by a combination of domestic and childrearing responsibilities and employment experience are excluded from this section, as are any individuals in more complex and potentially risky DC schemes. The TPS operates on a final salary, DB basis in which equal employment histories and pay benefit from an equal pension entitlement on retirement regardless of gender. This is unlike DC schemes where, even when the contribution rate is equal, the fund built up may differ considerably depending on the investments made and the state of the stock market at the time of the individual's retirement. Hence, the TPS provides an appropriate case study in which to assess how women's different labour market experiences to their male counterparts may affect their pension entitlements in a system

which appears to operate in a non-discriminatory manner based on equal employment prospects. Furthermore teaching has been an important source of employment for women throughout the nineteenth and twentieth centuries. However, this section considers whether, in fact, the characteristics which determine this entitlement inherently favour a male pattern of employment, thus echoing wider disparities in retirement incomes between men and women.

This is achieved through an in depth assessment of male and female teachers' employment patterns with particular reference to DfES statistics and information obtained from the DTPR. It also benefits from a qualitative dimension, as interviews with retired female teachers provide a further analytical perspective on teachers' pension provision and how this relates to their employment patterns. By adopting a case study approach using interviews it is intended to provide a more detailed opportunity to explain some of the trends apparent within the GHS survey data analysed in Chapter Six and to enable individuals to express their own opinions and perspectives as to the causes of women's often inferior pension situation in comparison to males. This enables the work to go 'beyond' the statistics using a process of triangulation and allows a more varied analysis in which aspects such as opinions about promotions, appropriate workloads and any examples of discriminatory practices in the workplace are considered. This facilitates an assessment of the similarities and differences in the operation of the TPS and occupational pension schemes in general and how these impact upon women's retirement income in older age. It also provides an opportunity to explore the notion that full-time women's pension scheme membership differs little from that of men's (Table 6.5) with reference to trends in membership and levels of contribution within a particular pension scheme (including NI pension contributions and any additional forms of pension provision such as AVCs).

THE INTERVIEW SAMPLE

As previously stated in the methodology chapter I was conscious that the sample should consist of participants who had been employed in a variety of locations throughout the UK and that the teachers worked in different types of schools (page 106). For instance nine of those interviewed had worked in primary education, five in secondary, three in primary and secondary, one in a special school, one in a hospital school and also one in

a further education college. Table 7.1 provides a detailed breakdown of the characteristics of the retired female teachers. This includes the age distribution of the women and details of their marital status and whether they had children, along with work characteristics and also pensions contributions. It shows that the sample largely consisted of married women, the majority of whom had children. It also provides the number of full-time and part-time teaching years worked by the former teachers. Only five of the interviewees had worked in the profession for above thirty years and more than half had worked on a part-time basis at some stage in their teaching career (a characteristic which has strong links with childcare responsibilities). Three quarters of the participants had breaks in their teaching career, once again a characteristic often associated with childcare responsibilities. These potential links will be explored further within this chapter. Therefore, the information provided here gives a useful overview of the types of features which will be examined throughout the analysis of the TPS.

Table 7.1 Interviewee Characteristics

These are the results of the finding conducted with twenty retired female teachers

Age at the time of the interview	49-54 1	55-59 0	60-64 4	65-69 7	70+ 8	
Marital status	Married 15	Never-married 1	Divorced 1	Re-married 2	Widowed 1	
Ever had Children	Yes 18	No 2				
Type of School worked in	Primary 9	Secondary 5	Primary and secondary 3	Special 1	Hospital 1	FE 1
Number of f-t teaching years	0-9 1	10-19 6	20-29 8	30-39 5	40+ 0	
Number of p-t teaching years¹	0 8	0-9 7	10-19 5	20-29 0	30-39 0	40+ 0
Number of TPS years Accumulated²	0-9 0	10-19 6	20-29 8	30-39 6	40+ 0	
Any breaks in Teaching³	Yes 15	No 5				
Any further Contributions⁴	Yes 9	No 11				

- 1 *Some of the teachers interviewed only worked on a full-time basis.*
- 2 *TPS means Teachers' Pension Scheme. The number of years can be built up in both full-time years and part-time years (as a proportion of full-time years).*
- 3 *This question relates to whether the teachers had time out of the teaching profession at any stage in their teaching career.*
- 4 *These may consist of one or more of the following: Additional Voluntary Contributions (AVCs) Free Standing Additional Voluntary Contributions (FSAVCs) or Past Added Years.*

TEACHERS' PENSIONS HISTORY

Pensions for teachers came early in the history of government grants for education. The first grant was made in 1833, and in 1839 the Government set up a Committee of Council for Education, which was the progenitor of the present department. In 1846 the Committee for the Privy Council on Education, the forerunner of the Board of Education, issued a Minute regarding school teachers' pensions. The Minute made provision for the granting of pensions after at least fifteen years service to both schoolmasters and mistresses who were incapable by age or infirmity to continue teaching efficiently. However, before a pension was granted a report on the character and conduct of the teacher had to be made. It was still assumed that wherever possible teachers were to make provision for themselves (Rhodes, 1965). The provisions were subsequently incorporated in the Code of Regulations for Public Elementary Schools. Although the Committee exercised almost complete discretion, the limit of the pension was set at two-thirds of average salary, derived from the civil service. However, in practice, the Government was only prepared to award them in only a few selected cases (only 47 were actually awarded between 1846 and 1862) and they were likely to have been withdrawn if the pensioner was discovered to have means of livelihood from other sources. The intention was not to guarantee pensions, which were supposed to be discretionary and exceptional (Rhodes, 1965). It was, however, recognised that a pension scheme would raise the profile of teaching and raise the quality of those entering the profession.

In 1862 awards were suspended altogether, at the time when Robert Lowe introduced a system based on 'payment by results'. The 'payment by results' system of the 1862 Revised Code led to reductions in education spending, teacher training and also teacher status, and was subsequently characterised by an exodus of men from the occupation (Acker, 1994). The expansion of state schooling after 1870 relied on large numbers of untrained women supplementary teachers and further feminised the work force. It

wasn't until after the Second World War that the profession shed its mass of cheap untrained female labour as the proportion of women in the 'old elementary' sector (primary and secondary modern) dropped from 75 per cent in 1900 to 65 per cent in 1954 (Acker, 1994).

In 1875, following the Education Act, 1870, the award of Code pensions was revived on a modest scale. In 1892 when the House of Commons appointed a Select Committee the question was not about the possibility of a teachers' pension but rather the best system of providing for the superannuation of public elementary teachers which they considered. The Committee came to the conclusion that the solution was for the Education Department to set up a fund supported by contributions from teachers and also allowances from the Exchequer. It was not until 1898 that the Government set up a more comprehensive and statutory provision called the 'Elementary School Teachers (Superannuation) Act'. It emerged, 'perhaps because of the increasing recognition of the justice of the teachers' claims to some form of pension scheme and the weakening of the strict views on self-help which had so characterized the middle years of the century' (Rhodes, 1965, p.27). It was based on a pension at 65, calculated at a fixed rate for each year of service, available to teachers who had served in pensionable service for half the number of years between their date of certification and their 65th birthday. An annuity could also be paid from the age of 65. It was only available to certificated teachers in public elementary schools and did not cover secondary and technical schools and teachers with lower qualifications in the elementary schools.

Towards the end of the First World War a bill was introduced to Parliament, which became the historic Education Act of 1918 which applied to all teachers in grant-aided school other than elementary school supplementary teachers. It was a non-contributory scheme that was based on all past service. It did not require continuity of service or continuance in employment until pension age. Interestingly, apart from teachers with vested 1989 Act rights, it imposed the rather lengthy qualifying period of 30 years' service, reduced in certain circumstances for married women. However, increased salaries for teachers in a post-war financial crisis led to the introduction of a five per cent levy paid by the teachers in 1922. In 1925 this five per cent rate was fixed for both teachers and their employers on a PAYG basis. The Teachers (Superannuation) Act of

1925 was in the form of a notional fund which gave a valid account of liability between the Treasury and the contributors (Rhodes, 1965).

In 1937, following the civil service, an allocation of the pension in favour of a wife or other dependents appeared in teachers' superannuation for the first time. A War Service Act had to be passed in 1939, and in 1945 one was required to bring teachers' superannuation into line with the new educational framework established by the Education Act of 1944. There was also an attempt to include equal pay for women teachers in the 1944 Bill but this move was rejected by the Government and finally introduced by stages between 1955 and 1961. This was a result of teacher shortages following the Second World War rather than a concern about equality, which brought equal pay for women teachers and saw married women teachers not only accepted, but also in demand (Hanson, 1992). In 1913 the NUT had begun a nationwide campaign to obtain adoption of its salary scale by bringing pressure directly to bear upon the local education authorities. However, it did not adopt a policy of equal pay for women despite women's lower pay seeming to explain their increasing employment at the expense of men and also men's resentment of them. Women's maximum salary was 20 per cent less than men's in 1914 (Holcombe, 1973). When equal pay was finally introduced some saw it as undermining the traditional male breadwinner ideology.

One respondent in this research, Mavis, remembered some of the criticism that Equal Pay was subjected to, not only by men but women as well:

Mavis: Let me think ... probably when I was quite ... quite early ... perhaps when I was about twenty-three, twenty-four. I remember my uncle was a teacher and my auntie used to complain bitterly that I was ... that women were going to get the same pay as him and it was terribly unfair. [*Laughs*] Why I don't know. So that would be ... when I was still teaching in Manchester, probably ... But ... a lot of people thought it was very, very wrong.

I: ... When women were paid the same as men?

Mavis: ... Yes. When they brought in Equal Pay.

I: Why do you think that was?

Mavis: Just old fashioned ideas that men were superior to women. You know.

I: Do you think it links to the idea that man should be the one who's bringing home ...

Mavis: Yes. Probably. Yes. I hadn't thought about it. Probably the breadwinner should get more. And it was quite frowned on in those days for a married woman to be working.

However, other respondents talked of resentment that they were paid less than their male counterparts for carrying out the same jobs. For instance, Agnes talked about a colleague's sense of injustice:

Well, I remember when I was on a School Practice as a student, at a Junior School in Sheffield, and the classroom teacher who I was working with was talking in very strong terms about the fact that she did as good a job as her male colleagues and the fact that she got less money than they did. I know she was somewhat irate about it. And I think I, as a rather naive student hadn't even appreciated, at that stage, that men did get more than the women. So, I think a lot of lady teachers at the time were rather appalled ... they considered themselves working as hard if not harder than some of their male counterparts. It does seem a little unfair to say the least when you think about it.

In the first part of the twentieth century, many authorities operated a bar against married women teachers, although they were not required to do so by government. The 1944 Education Act ended this practice and during the World Wars and in the severe shortages of the 1950s and 1960s married women were actively encouraged to enter the teaching profession. A major campaign to recruit women, known as the 'married women returners' scheme, was inaugurated for both full-time and part-time teachers. Some LEAs began to set up nurseries and crèches based in schools to retain women teachers (Arnot et al, 1999).

In 1951 actuarial enquiries showed a valuation deficiency in the TPS. This led to changes in the contribution rate for teachers. The Teachers (Superannuation) Act, 1956, was fraught with controversy with much debate about the increase in teachers' contributions to six per cent matching that of their employer. The teachers' also wanted

a shared-cost scheme for widows' pensions which was not granted by the Ministry. This led to the 1957 rejection of the scheme prepared under Section 8 of the 1956 Act and left the teachers with another superannuation grievance. When the dust had cleared, it became apparent that the teachers had held up action on the Government Actuary's Report of 1951 for over five years. This emphasises the difficulties the government has in making decisions about the TPS which are acceptable for the majority of teachers and their unions.

Teachers' superannuation continued to have, as it had had ever since 1846, a history calculated to inflame the passions of the teachers and to render more difficult a national decision on any future proposal that might be placed before them (Ministry of Education, 1965, p.5).

Since 1956 there have not been any substantial changes to contributory rates, these currently stand at 6 per cent for employees and 8.35 per cent for employers. However, changes have been made to the rights of part-time workers, the introduction of the possibility of buying back years which had been taken out, Past Added Years and AVCs or FSAVCs, which will be considered later and the Government has also proposed the introduction of a new retirement age for male and female teachers. One of the most interesting post war changes to the TPS has been the changing entitlement to family benefits, which was brought in for male teachers in 1972 and in 1988 for female teachers. For male members 5 years service after 1 April 1972 or 2 years after 6 April 1988 are required to qualify for family benefits. If all of the service had been undertaken after this date, the widow's pension would be equivalent to half of what the member would have received as a personal pension. For female members service from 6 April 1988 automatically counts for a long-term pension. Two years service after 6 April 1988 is required to qualify for family benefits. If all service occurred after this date the widower's pension would be equivalent to half of what the member would have received as a personal pension. If a teacher commenced reckonable service before these dates and all the service was not covered for family benefits, the pension will be less than half of what the member's own pension would have been. Although it is possible to buy in service benefits before these periods if you meet certain criteria, an assumption was made about who needs these benefits by gender. For instance, the fact that the policy was introduced later for women than men implies that men have traditionally not required the pensions entitlements earned by their partners as they

would have a decent pension in their own right. This implies that assumptions have been made about the main breadwinner in heterosexual couples. This policy adversely affected a number of the respondents in this study:

Olive: I'm glad that when they changed it from if the man died the woman got the pension and if the women died the bloke didn't. [*Laughs*]

I: Why do you think that was? Why do you think that rule was in place?

Olive: That was from the days when the man was the breadwinner, I'm quite sure about it. You know, I mean my mother-in-law was saying to somebody, 'Oh, Olive's got a nice little job teaching.' That's how her generation felt. They didn't work and if they did work it was because they were bored ... something to do. Which is virtually what I do now. Which is very nice if you can do it thank you. And it was conceived that your husband was responsible for the finances, therefore if he died you couldn't possibly earn anything yourself because you never had.

Sarah: My main gripe is that when anything happens to me my husband gets nothing, whereas if anything happens to him, I get a considerable pension ... Alright, I've been retired now, what, twelve years? But if I'd have died two days after, well shortly afterwards, then all the money I had paid in would have been lost. Now I think that is criminal.

The NASUWT (2003) has proposed that this be amended to provide dependents' benefits based on all reckonable service since 1972 equally for men and women. This would benefit individuals such as Sarah who have been retired for a number of years.

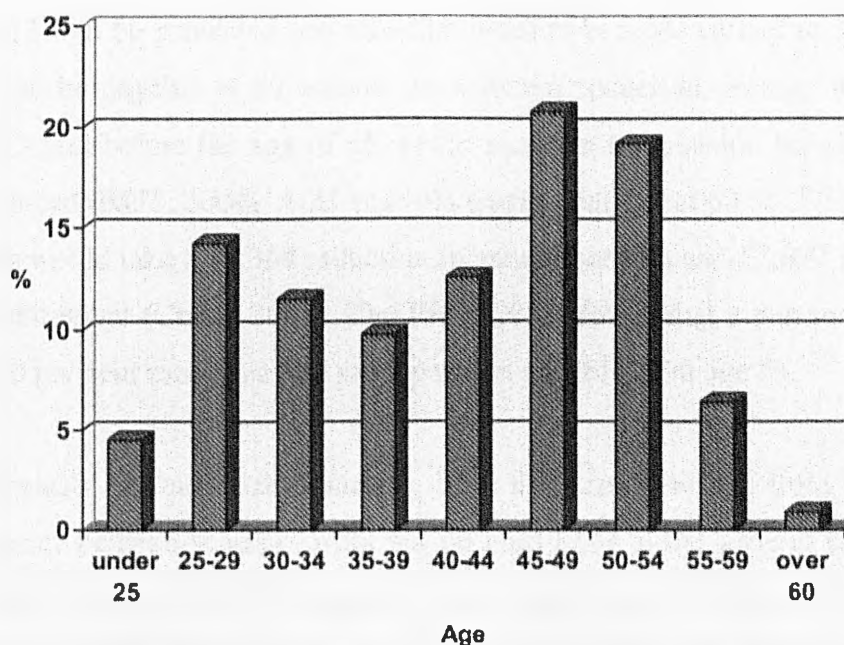
CURRENT DEBATES

The TPS is a notional funded scheme because no real investment is placed on the stock market. In essence, this means that teachers make real contribution payments in exchange for a government promise to pay the defined benefits on retirement. It is only open to teaching staff as non-teaching staff come within the scope of the Local Government Pension Scheme (Teachernet, 2004). In the TPS the retirement age is currently 60, which means that a pension is more valuable than one in the Local

Government Pension Scheme (LGPS), where it is 65. Therefore when someone transfers from the LGPS to the TPS they will receive less than a full years credited service for each year that they transfer (Ward, 2003). Agency teachers experience the failure of the present voluntary system to give them any pension benefit. The NASUWT (2003) advocates compulsory employer contributions, not just for contracted teachers.

In the TPS benefit payments have exceeded contribution income in recent years which has led to the Government Actuary changing the valuation basis of the fund to a PAYGO unfunded pension scheme. In 2000/2001 the TPS paid out £3,717,983,000 in benefits and only received £2,011,104,000 in contribution income (NASUWT, 2003). The total benefits payable from the un-funded schemes amount to £16.5bn as opposed to the members' contribution of £3.8bn (PPI, 2005a). The Government announced that it would write off the current liability of the fund as it found it necessary to do in 1956 (NASUWT, 2003) (The liability of a pension scheme is an estimate of the total value of the future cost of the scheme benefits which have already been earned by the scheme members). Therefore, pension beneficiaries and the benefits payable are dependent on the current and future work force's contribution levels (NASUWT, 2003).

Figure 7.1 Age Distribution of Teaching Profession



Source: Adapted from NASUWT (2003).

The 12th report of the School Teachers' Review Body (2001) showed that 46.5 per cent of teachers are over the age of 45 and are likely to retire in the next 15-20 years (depending on legislation). This trend is highlighted in Figure 7.1. It is also problematic in the sense that declining numbers remaining in the next scheme will be insufficient to support future teacher pensioners' benefits (NASUWT, 2003, p.26). Along with an increase in life expectancy this has led to concern about the scheme's future sustainability. Turner (2005a) advocated that significant numbers of people in public sector schemes and in still open private sector DB schemes are enjoying pension promises of unintended and often unaffordable generosity. Hence, following the recommendations of the Green Paper (2002) the Government announced in June 2003 that it would proceed with this proposal (DfES, 2003) to raise the normal pension age for public service pension schemes from 60 to 65 in line with the majority of private sector schemes.

It was perceived by the DfES (2003) that raising the pension age for teachers and other public servants from 60 to 65 is one of the measures being taken to reflect increased life expectancy, and the fact that many people want to work longer and build up higher pensions. The normal pensionable age of 65 would be introduced for new entrants from September 2006 and for the future service for existing members of the TPS from September 2013. The Government gave a guarantee that existing pension entitlements up to 2013 will be protected and also that pension benefits earned up to that date will continue to be payable at 60 without an actuarial reduction. Hence, subsequent years after 2013 and before the age of 65 would result in the pension based on these years being reduced (NUT, 2004). A 25 year-old teacher retiring at 60 on £35,000 under these proposals would take a £2,364 reduction in annual pension and £7,092 less on the lump sum in retirement (Crace, 2005). The PPI (2005a) found that a pension at 60 is worth around 20 per cent more than the same pension payable from age 65.

The previously non-negotiable plans to raise the retirement age from 60 to 65 for all public sector pension schemes were put on hold prior to the general election although 'most experts reckon the Government has bought itself an amnesty and that when negotiations are renewed in the summer, it will be just as intransigent over raising the retirement age as it was earlier in the year' (Crace, 2005). However, the Government agreed to allow existing teachers to retire at the age of 60 with the opportunity to build

up a full pension (based on 40 years service) and chose to extend the retirement age to 65 for new entrants into the teaching profession. This compromise which was generally accepted by unions meant that a strike was avoided (some strikes did occur in early 2006 as a result of concerns over changes to the pay structure). The TPS already allows the employee to work until age 65, with a further extension possible at the employer's discretion to age 70 although a number of women in the study were unaware that gender differences in pension age do not exist in the TPS as they currently do in the NI pension. From 30th March 2000 teachers have been able to retire from 55 or over and apply for early payment of their retirement benefits (pension and lump sum) on an actuarially reduced basis.

Because a pension is basically a deferral of salary some teachers and teachers' unions regarded the proposed changes effectively as a salary cut. Changing the retirement age midway through a person's career would damage many teachers' confidence in the TPS and result in a further demoralisation of the profession. Teachers may have been prepared to accept a slightly lower salary than people working in other professions (most notably in the private sector) because they were getting other long-term benefits. Public sector pension benefits are typically worth an additional five to 20 per cent of salary compared to those in the private sector. PPI (2005a, p.3) found that 'the problem of low paid workers being 'under-pensioned' is less acute in the public sector than in the private sector, where there are more low paid workers who are less likely to receive any occupational pension'. However, it has been suggested that as a significant number of teachers already retire on the grounds of ill-health before 60 that the number of people retiring prior to the retirement age will rise substantially when the retirement age goes up to 65 (Crace, 2005). This is exemplified by the fact that during the year ending 31 March 2004, 38 per cent of those retiring did so either on premature retirement or actuarially reduced benefits.

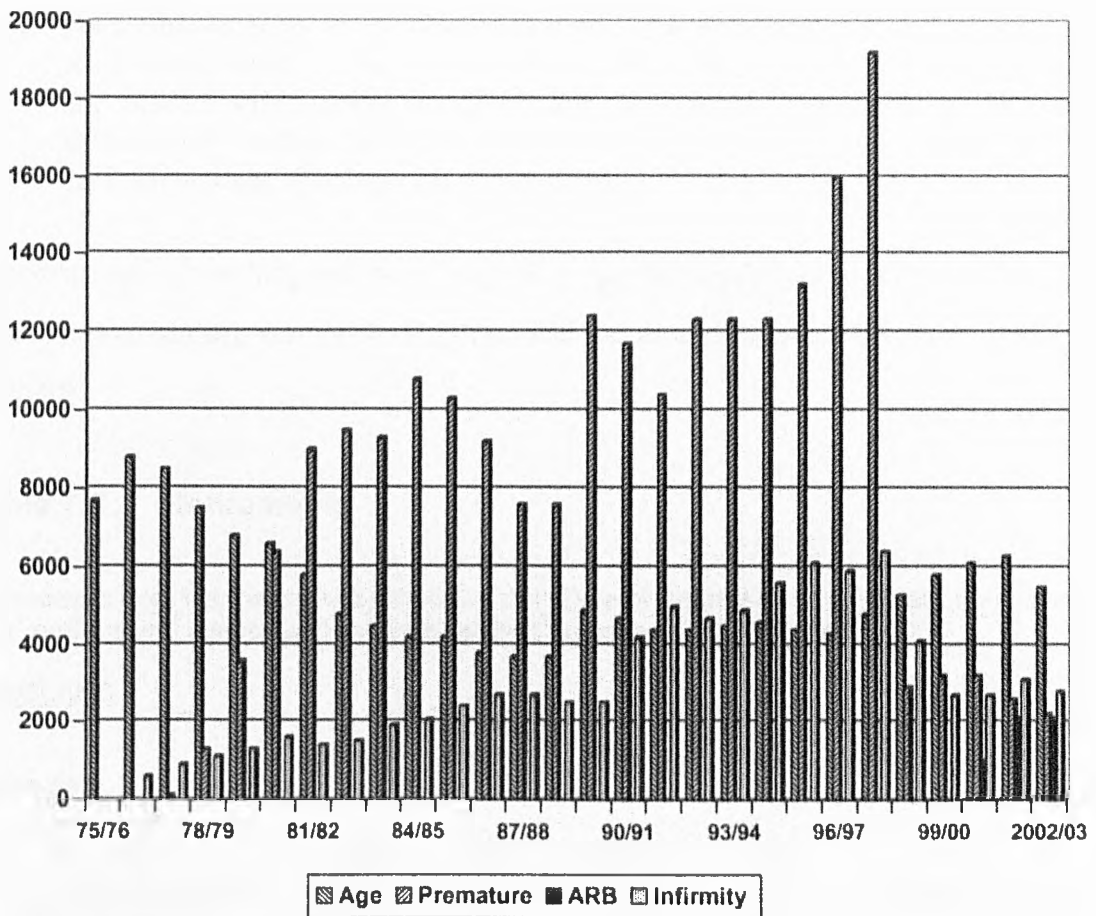
Initially, The Green Paper (2002) proposed to change the minimum accrual rate from one eightieth to one hundredth, equivalent to one per cent of pensionable salary. This would reduce the cost to the state. This is despite the fact that The 2000 Union Pension Services survey of 232 UK pension schemes showed that 93.5 per cent of schemes have better accrual rates than the one eightieth Teachers' scheme with 179 of the schemes working on a sixtieth basis (NASUWT, 2003). Therefore moving to a scheme which

provided for a pension equal to one sixtieth of average salary for each year of pensionable service would serve to provide a level of benefits common to many private sector occupational pension schemes (NASUWT, 1999). Based on 60th and a normal pensionable age of 65 a teacher would achieve the same level of pension benefits as under current arrangements by around the age of 62.5 (NUT, 2004). However, the NASUWT (2003) favours a system whereby teachers should be given the flexibility to work voluntarily beyond 60 but without losing any pensions entitlement should they wish to retire at 60. It also called for an extension of dependents' benefits to unmarried partners and to continue spouse's benefits after remarriage reflecting changes in contemporary society. Removing the requirement to provide survivors' benefits would have a disproportionate impact on women, who are less likely to have access to other substantial sources of retirement income (DWP, 2002; NASUWT, 2003).

However, the influence of unions on certain issues may be in decline. With the 1975 Sex Discrimination Act, single-sex unions disappeared and merged, a consequence of which could be seen to be the demotion rather than increasing prominence of gender and equal opportunities issues (Coffey and Delamont, 2000). While in the private sector representatives of the employees and the employer act as both partners and negotiators in order to regulate conflicts of interest, in the public sector the state is at the same time employer and casual conflict regulator. Hence claims that, 'the position of the trade unions in the public sector seem to be structurally weaker than in the private sector' (Rothenbacher, 2003, p.54). Stakeholders to a public sector pension reform include the Treasury, the sponsoring department, employers and members. Therefore, reforms will be affected by all of these parties who often have different dimensions. However, the Government has the ultimate power to reform public sector pensions although these reforms have to be passed in Parliament (PPI, 2005a).

The impact of this proposal, if it comes to fruition, remains to be seen both in terms of retirement age and level of pension achieved within teaching for both men and women. An example of the potential impact of employment policies is shown in Figure 7.2 (NASUWT, 2003). For instance, the effect of introducing early retirement, local management of schools, the national curriculum, OFSTED inspection, Gillian Shepherd's changes to early and ill-health retirement and actuarially reduced benefits can all be detected.

Figure 7.2 Teacher Retirement 1975-2003



Source: Adapted from: NASUWT (2003).

WOMEN TEACHERS

The average retirement benefit received in 2002/2003, was higher for males than females in all forms of retirement (premature, age, and ill-health). The average annual pension for those retiring at pension age was £12,000 for males and £7,700 for females (Table 7.2). This raises questions about whether either the structure of teaching or pensions provision or both are detrimental to women's prospects of achieving an income equal to that of their male counterparts in retirement.

Even within a profession that espouses equal opportunities and in which women have always played a central role the traditional gender division of labour is deeply entrenched. The emergence of women within the teaching profession is partly linked to

women's role in the private sphere because teaching is compatible with, for example, childrearing.

As a consequence, the professional status of women teachers is closely tied to domestic work in the private sphere. This linking of women teachers to the private sphere remains dependent, at least in part, upon traditional distinctions within political consciousness between 'public man' and 'private woman' (Dillabough, 1999, p.380).

The structure of teaching has been shaped by gender dualisms, which have led to the emergence of coding women as feminine and the representation of women teachers as mothers.

Table 7.2 Retirements

Retirements from the maintained schools sector: Type of award and sex by year of retirement, new¹ and current² awards and average benefits³ awarded: 1999-00 to 2002-03

ENGLAND

	<u>Premature⁴</u>			<u>Age</u>		
	Men	Women	All	Men	Women	All
1999-00						
New awards						
Number	1,150	1,530	2,670	940	3,280	4,230
Average benefits	£8,300	£6,000	£7,000	£8,100	£5,300	£5,900
Current awards	50,350	81,220	131,570	23,180	65,400	88,580
2000-01⁵						
New awards						
Number	1,280	1,910	3,190	970	3,220	4,190
Average benefits	£10,000	£6,900	£8,100	£9,200	£5,700	£6,500
Current awards	50,950	82,500	133,450	22,820	66,000	88,820
2001-02⁵						
New awards						
Number	1,330	2,160	3,490	1,030	3,280	4,310
Average benefits	£11,000	£7,600	£8,900	£10,600	£6,100	£7,200
Current awards	51,540	84,060	135,590	22,730	67,020	89,750
2002-03⁵						
New awards						
Number	1,520	2,460	3,980	1,190	3,600	4,790
Average benefits	£11,700	£8,000	£9,500	£11,400	£6,500	£7,700
Current awards	52,330	85,720	138,050	22,750	68,750	90,990

ENGLAND

	<u>Ill-health</u>			<u>Total</u>		
	Men	Women	All	Men	Women	All
1999-00						
New awards						
Number	870	1,480	2,350	2,960	6,290	9,250

Average benefits	£10,600	£8,300	£9,100	£8,900	£6,100	£7,000
Current awards	21,020	38,960	59,990	94,550	185,580	280,130
2000-01⁵						
New awards						
Number	1,050	1,610	2,650	3,290	6,740	10,030
Average benefits	£11,800	£8,900	£10,000	£10,300	£6,800	£8,000
Current awards	21,720	40,070	61,800	95,490	188,570	284,060
2001-02⁵						
New awards						
Number	930	1,470	2,390	3,280	6,910	10,190
Average benefits	£12,800	£9,600	£10,800	£11,400	£7,300	£8,600
Current awards	22,370	41,090	63,460	96,630	192,170	288,800
2002-03⁵						
New awards						
Number	760	1,250	2,010	3,460	7,310	10,770
Average benefits	£13,500	£10,300	£11,500	£12,000	£7,700	£9,100
Current awards	22,820	41,870	64,700	97,900	195,830	293,730

1. 'New' is defined as those awarded retirement benefits in the financial year shown.
2. 'Current' includes teachers awarded retirement benefits in the current financial year and who are still receiving benefits up to the end of the year shown.
3. This is the average of the annual pension and does not include the one-off 'lump-sum' payments.
4. Premature includes Actuarially Reduced Benefit retirements.
5. Provisional data.

Source: Adapted from *DfES (2003) Database of Teacher Records*.

As long ago as 1835, Catherine Beecher explained that women, as the 'guardian of the nursery, the companion of childhood, and the constant model of imitation' are the natural teachers of young children (Cross, 1965 cited in Smulyan, 2004, p.514). Teaching came to be defined as a female profession, acceptable and appropriate for women as an extension of their work with children in the home. Mavis, a retired teacher echoed this statement:

I suppose that women were the 'child minders'. Fathers didn't rear children. They didn't have as much hands on experience of rearing children. The woman was the one who looked after the children, so I suppose teaching younger children they thought it was fit for a woman. It was generally thought to be.

This was particularly relevant in primary teaching which is often perceived as more suitable to the skills of female teachers with men more equipped to deal with older children:

Elsie: I think it's seen very much as women's work and certainly in my day there was something lesser about being a teacher of young children than working with older children. You know you worked with the little ones because you couldn't quite manage the bigger ones.

Molly: Maybe they think it is a woman's place to be with the younger ones and their place to be with the older ones ... or maybe they don't think it's ... challenging enough.

A retired head teacher in a primary school, Molly, told of a male member of staff's dissatisfaction when she informed him that he would be teaching reception:

He begged and pleaded, 'Please don't put me in reception'. I said 'Why not?' He said, 'What will I say to my mates when we're in the pub drinking, you know, and they say what do you do for a living, and I say teach five year olds', and that was his image.

Teaching, for women, has been seen as a second-income career often interspersed with childrearing. Hence, female teachers are more likely to have a vertical career-less life course. The image of a married woman in teaching also getting on with her family responsibilities has been so powerful that the sexual division of labour in teaching has largely been limited to such debates (Acker, 1994).

Women's involvement in teaching and their lack of progression has often been associated with preconceived notions of male and female behaviour, and the opportunities, or lack of opportunities, this designated role provides. 'The historical role of teacher thus becomes one of regulating and governing liberal democratic subjects who uncritically support the 'freedoms' that are thought to underlie modern capitalism and its gendered manifestations' (Dillabough, 1999, p.381). They are moral regulators of the state continually re-constituted as 'mothers' and 'guardians' of the nation. This relates to eighteenth century discourses of the 'over-conscientious female' and the 'effortlessly able man'.

The reproduction of masculine ideals through the concept of 'teacher professionalism' leads to the devaluation of specific gender codes, which are typically associated with the 'feminine'. Hence, gender dualisms become re-presented in educational thought and dominant conceptions of teacher professionalism yield to gendered teaching identities, which are typically unequal. Feminist critiques of concepts such as 'teacher professionalism' point to the implicit theories of gender identity deployed in educational and professional discourses, and also their representation within hierarchical systems of educational knowledge (Dillabough, 1999). Men tend to be heads of departments, heads of sixth forms, deputy heads and head teachers whereas promoted women tend to be heads of year, heads of lower and upper schools, and heads of special education (Coffey and Delamont, 2000). Within debates surrounding movements in the occupational structure we find numerous examples of the 'feminization' of work occurring alongside the masculinist nature of the managerial and technologies developed to control such work (see Cockburn, 1991 for an analysis of gendered divisions in the HSR industry).

Despite women's larger representation in teaching than men they are currently underrepresented in senior positions and headships in particular. The proportion of female head teachers in the primary sector was high in the 1920s but reduced rapidly between the wars, with the closure of small village schools, fewer single-sex schools for 7-11 year olds and amalgamations of infant and junior schools and also a campaign by the National Association of Schoolmasters to resist women being promoted over men (Acker, 1994). By 1959 women held less than half the headships in state schools for the first time in the twentieth century (Hanson, 1992). Table 7.3 indicates that between 1997 and 2002 a higher percentage of women have become represented in the more senior positions in nursery and primary schools, secondary schools and special and pupil referral units while also indicating a slight reversal in the tendency for women to be less likely to acquire senior positions than their male counterparts (DfES, 2003).

Table 7.3 Teachers in Service

Full-time regular qualified teachers in the maintained schools sector: 1997-2002 by phase, grade and sex¹.

ENGLAND	1997	1998	1999	2000	2001¹	2002¹
	%	%	%	%	%	%
Special and pupil referral units						
Heads						
Men	58.7	57.1	55.8	54.1	52.3	52.8
Women	41.3	42.9	44.2	45.9	47.7	47.2
All teachers	100	100	100	100	100	100
Deputy heads ²						
Men	46.0	45.1	43.5	41.9	39.9	38.6
Women	54.0	54.9	56.5	58.1	60.1	61.4
All teachers	100	100	100	100	100	100
Classroom and others ³						
Men	29.0	29.2	29.3	29.2	28.8	28.9
Women	71.0	70.8	70.7	70.8	71.2	71.1
All teachers	100	100	100	100	100	100
Total						
Heads						
Men	50.0	48.1	46.9	46.1	45.0	44.1
Women	50.0	51.9	53.1	53.9	55.0	55.9
All teachers	100	100	100	100	100	100
Deputy heads ²						
Men	39.8	38.9	38.4	37.8	40.8	40.8
Women	60.2	61.1	61.6	62.2	59.2	59.2
All teachers	100	100	100	100	100	100
Classroom and others ³						
Men	30.8	30.5	30.3	30.1	29.5	29.3
Women	69.2	69.5	69.7	69.9	70.5	70.7
All teachers	100	100	100	100	100	100
All teachers						
Men	32.7	32.2	31.9	31.6	31.3	31.1
Women	67.3	67.8	68.1	68.4	68.7	68.9
All teachers	100	100	100	100	100	100

1. Provisional estimates.

2. Includes assistant heads from 2001.

3. Includes ASTs (from 1999), post threshold teachers (from 2001) and teachers whose grade is unknown.

Source: Adapted from DFES (2003) Database of Teacher Records

Currently this under representation seems to be associated with the level of applications rather than the quality of the applicants when it came to women and headships (Coffey and Delamont, 2000). While they may be less likely to apply for promotion than their male colleagues, this does not necessarily equate to a lack of ambition. In research

carried out by the Women and Equality Unit (2003) a respondent suggested that men and women differed in their confidence for applying for more senior jobs and that men would do so despite having less experience. This relates to some of the findings in my own research such as the thoughts of Valerie:

Yes, I think we weren't as ambitious. No. I think we weren't. I'm sure now they're different. But I don't think we were quite as ambitious and also I have a great theory and that is that a woman never applies for a job until she is perfectly sure can do it, whereas a man reckons he can learn it on the job.

Gender roles and family commitments may actually be used as convenient and stereotypically acceptable excuses to conceal more powerful deterrents to apply for promotion. For instance, a lack of awareness of the promotion system and a lack of confidence that they will succeed are more likely reasons for low application rates (Acker, 1994). Women's confidence and their understanding of career developments may result in decisions which exclude applying for promotion to senior posts. For women to proclaim their achievements or 'sell themselves' contradicts conventional gender norms (Collinson and Hearn, 1996). Denise who remained a classroom teacher throughout her career indicated that confidence was a problem unlike the majority of men:

Denise: Right. I mean I can't think that I ever wanted to be head of department in the comprehensive school ... And I suppose partly that's a sexist thing, that I wouldn't have felt comfortable, rightly or wrongly, I wouldn't have felt comfortable with several men underneath me ... That's probably a fault of mine rather than [*Laughs*] anybody else.

I: Why wouldn't you have felt comfortable? Do you know?

Denise: No. Again it's perhaps a sort of ... perhaps I haven't got the confidence that these men have. I mean this is another thing where I can remember in Oxford. I used to meet Physics teachers from other schools and they would, the men, would talk about what they were doing and all these things that they'd invented and all these packs they'd invented for teaching in school and that sort of thing, and, you know, so you'd be most impressed by this and then you'd talk to some of the parents of children that they'd, this man,

this particular man, taught and he was a hopeless teacher apparently, [laughs], but to hear him talk ... [indistinct, laughing] ... he did a lot of talking, so I suppose they erode the confidence of some of the women. But, um, I mean latterly I wouldn't have wanted to have been head of department anyway because there was just so much work, so much ridiculous work which I just hadn't got the patience for anyway.

The deficit model has embraced a perceived lack of motivation and aspiration along with certain management skills and qualities associated with masculinity for women's under-representation in school management. However, studies of senior women teachers' careers have also revealed the need for a supportive ambience and networking as necessary strategies for change (Boulton and Coldron, 1998). The lack of support from heads and other staff could be a powerful barrier in preventing women from achieving promotion (NUT, 2001). Gradually debates surrounding individual choice have given way to an examination of constraints. 'By tackling stereotyping, raising the expectations of women and girls and combating discrimination, they (schools) can help to bring about equality of opportunity in education, employment, training and public life' (Women and Equality Unit, 2003, p.45). A commitment to caring and collaboration in a form of 'ethics of care' has contributed strongly to relational feminism. Boulton and Coldron (1998) identified the importance of caring relationships and collaboration in a female teacher's decision not to apply for promotion.

Discipline, control and competition are often perceived as key features in the management model. Simpson (2004) found that male teachers were thought to be better at discipline and at handling difficult cases. This authoritarian conceptualisation is seen as inherently male, rather than embracing feminine management styles which tend to be based on collaboration, participation and negotiation (Coffey and Delamont, 2000). Ozga (1993) echoes this with her analysis that women's leadership style is less hierarchical and more democratic in which women run more closely knit schools than do men, and communicate better with teachers. Rules of display of emotion tend to take on stereotypically 'male' forms (Mahony et al, 2004a). Secondary school teaching was seen to be more 'male' and to require a 'hard-nosed disciplinarian' approach whereas primary teaching was regarded as a job for women (Simpson, 2004).

Clare: A lot say that men don't make good primary school teachers ... I think it was mostly because the younger children relate more easily to women.

One former primary teacher, Peggy, spoke of this discipline issue in primary schools:

Peggy: ... Some men are a little bit too harsh, or don't understand ... you know, and not understand how a little child is terrified or can't perform because they're not relaxed and ...

I: Do you think it might be that men are seen in a womanly role, you know, Primary teaching and looking after children it's ...

Peggy: I think that's how it's perceived really, and I think probably the parents mostly quite like a woman with the younger children. But then a lot of them like a man in the Junior part. You know, the older ones because of the discipline factor.

June and Olive also spoke of the perceptions of parents:

June: I mean I have heard parents say things like, 'Oh my Johnny is ... is er, I don't know what the word is, unruly or his behaviour is bad or whatever and um Mrs Smith is hopeless, she's much too soft with him. He'll be much better when he gets into Mr Smith's class because Mr Smith is a man and he'll be able to control him and sort him out.'

I: And that's coming from female parents?

June: ... I have heard that a few times so I don't know whether it is the case that men are better at disciplining boys. It could be.

Olive: And when some children left my class and were saying how pleased they were with the work and everything, they're going to Mr So-and-so - 'Oh, great' you know, and 'he's a bit headstrong and it'll be good for him to have a man', they automatically think that a man has got stronger discipline, etc. etc. And they are extremely wrong.

Hierarchy has contributed to the gendered division of labour in education where women as teachers assumed the 'appropriate' subordinate, non-professional role in the institutional structure. Women have to some extent internalised traits perceived by themselves and others as compatible with certain roles and not others, such as a sense of

self as helper rather than leader, as warm rather than ambitious, emotional rather than rational and passive and deferential rather than active and independent (Smulyan, 2004). For instance, one respondent in the NUT Survey was told she was 'too nice, kind, thoughtful, too supportive, not hard enough' to be promoted to a managerial position (NUT, 2001, p.3-4).

'Compromised femininity' is still a possible female identity, involving status enhancement and potential increases in pay (Simpson, 2004). Arber and Ginn (1991) maintain that some younger women teachers may feel 'sold out' by older female workers in the profession who have complacently joined male-dominated academic hierarchies. However, such perceptions are often open to interpretation. It is disputable as to whether women and men display distinctly different management styles. Smulyan (2004) says that rather than responding to existing calls for teacher professionalization, women need to redefine success and achievement in their own terms.

Men employed in non-traditional occupations have benefited from their token status through the assumption of enhanced leadership and by being associated with a more careerist attitude to work (Simpson, 2004). Men tend to monopolise positions of power and are rewarded for their difference from women in terms of higher pay and other benefits. In essence, hegemonic masculinity (Connell, 1987) works against values which focus upon student need, disadvantage, inclusion and social relationships (Blackmore, 1999). Men's presumed masculine interests in sport may give them an initial hiring advantage in primary school teaching. Lucy found this to be the case:

... and, and you know, there are, well there were not that many men around, I suppose then. I think that there might, ... but it isn't the sort of job, primary, that really attracted a lot of men ... I think that they perceived it as a women's role to look after the younger children, but, you know you need some men role models ... Especially when you do things like sport and so on, you need some men. I know quite a lot of women who taught football, you know, I mean I've done a bit of it in my time.

Women's and men's investment in certain subjects, hinge on broader, underlying issues of inequality and epistemology rather than purely specific 'natural differences'. Many

men recognised that minority status gave them career advantages. Selection boards were perceived to look favourably on male applications on the grounds that they provided a role model for the male pupils (Simpson, 2004). Maggie emphasised this issue:

Maggie: It wasn't power it was just this agenda that they were short of men in Primary schools and if one came up it didn't matter what his qualifications were, yes we'd have him. Partly I can understand part of it, because children really needed to see men in Primary schools ... So you got a man in a Primary school and he went through the system like a dose of salts, promoted, you know he might have been in charge of music, then he got his Scale post for Music then he got his deputy headship, oh wonderful, you know, interview we have a man head here.

I: Why do you think that was seen as preferable?

Maggie: Because, some people like male heads, some people like men in charge. I don't think in a Primary school it was necessarily preferable because I think some of them had gone through the system so quickly that they hadn't got a thorough understanding on the needs, educational needs, of young children.

Due to the fact that primary schools tend to be smaller than secondary schools promotion opportunities are more limited, and given women's large representation in nursery and primary schools (140600 or 83.1 per cent) as opposed to men's (28600 or 16.9 per cent) this may inadvertently affect women's chances of promotion and increased pay (and therefore increased pensions). The fact that men are disproportionately represented in managerial positions (38.2 per cent) compared to their overall involvement in primary school teaching may be partly as a result of a desire for a management structure which has a gender balance (DfES, 2004).

Rose: Most schools, I mean if they were mixed schools, they try to have a male head and a female deputy or the other way around, so that you've got people who both boys and girls can relate to, really, so it does depend on who are clients really.

In this sense it is almost like the traditional family scenario with a mum and a dad as role models each with independent characteristics, which work collectively to nurture and teach the child(ren). Hence, men in primary teaching may receive positive discrimination. This may also reflect the breadwinner ideology and traditional assumptions about men needing promotions to support their families.

Olive: Well I've only ever, except my first school, ever worked for head teachers - men ... They assume, and I think it's a fact of life, that a young bloke coming in to teaching needs promotion. Because, I think it's probably because, it might be a throwback from the days when the man was the major breadwinner. I presume. And they really push them. Try and help them to get on. They really do because they feel it's their duty to get this bloke, you know, on. So if you've got a pair of trousers, you know you've deputy headship within six years, these days, I think ... I do think men do tend to think that it looks bad if they haven't got a senior position really ... And they do push. But I honestly ... the women I know really are not, have never been, that interested, but most of my friends have got husbands with rather nice jobs, thank you ... And if they're earning a lot more than you anyway, it really seems rather a waste of time

In recent years there has been a shift towards a 'new public management', which has rejected the (patriarchal) Weberian notion of public sector organisation, with its emphasis on procedural rules and lines of 'best commercial practice'. The Educational Reform Act 1988 led to the bureaucratisation of the teaching process via the introduction of the National Curriculum and the decentralisation and development of management, through enhanced accountability and inspection, compulsory appraisal and testing and Local Financial Management of Schools (LMS). This has led to the creation of greater work intensification, stress and insecurity (Healy, 1999). The individualistic, competitive and performance model of promotion and progression recently introduced in schools construct cultures that are at odds with professional cultures of teaching and particularly hostile to women (Mahony et al, 2004b). Regulatory models embody a set of masculine principles involving performance targets that focus on the visible and also the measurable. 'At worst, they ignore the messy 'people' business of teaching and focus solely on outcomes that are available to

scrutiny, judgement and evaluation by line managers' (Mahony et al, 2004b, p.137). Although this is a rather extreme account the increasingly regulatory nature of teaching may not suit the capabilities and requirements of a number of female teachers if stereotypes surrounding the dualities of male and female behaviour are, in fact, true (Coffey and Delamont, 2000). If this is the case female teachers would benefit from an emphasis on performance in the classroom, which includes the ability to relate to and care for individual children's specific needs. This is something, which, ironically, the regulation in the form of the Threshold Assessment was intended to achieve.

Threshold Assessment

The performance related threshold was introduced at the beginning of the century (2000/1) following a delay caused by legal action by the teaching unions and has subsequently been changed to one based on three thresholds (Adnett, 2003). The prognosis was that good teacher performance was not sufficiently recognised and a new pay structure would appeal to both potential new entrants and poorly motivated existing teachers. Performance related pay becomes a regular part of the employee's salary and is taken into account for pension purposes (Chamberlin, 2002). Teachers with the required qualifications, experience and completed 'portfolio of evidence' are eligible to apply to cross the threshold (Storey, 2000). Initially a teacher may apply for the first threshold based on their previous three years with the further two thresholds two and four years later (Haynes et al, 2003). However, as the first threshold is based on the previous three years those who have not worked for any of this period may be delayed for a further three years even if they had 20 years previous experience. This particularly disadvantages individuals, most of whom are female, that have a career break before the threshold. Therefore, a scheme which is meant to favour classroom teachers in particular, the majority of whom are women, may in fact be excluding a number of them.

The fact that women teachers outnumber their male counterparts by 2:1, yet men continue to be over-represented at head teacher level, should have indicated the need for thorough monitoring procedures for threshold. For instance, the School Teachers' Review Body (STRB) quoted a figure of about 250,000 teachers being eligible to apply for the threshold in Round 1. However, the way in which this figure was derived did not

make it possible to ascertain whether patterns of application were gendered (Mahony et al, 2004b). In practice men were less likely than women to meet the standards in Round 1. Mahony et al (2004b) found in their interviews that this may be a result of women's increased preparation and the fact that they are less confident so take more trouble.

Teachers working full-time were more likely to apply than those working part-time. Although the great majority of part-timers are women this difference does not seem to be gender-related because the application rate for full-time women was almost identical to that for full-time men (STRB, 2001 cited in Mahony et al, 2004b, p.136).

However, this warrants further investigation especially as in 2000 over 68,000 part-time teachers constituted a full-time equivalence of 8 per cent of the teaching work force, the majority of whom were women (Mahony et al, 2004b).

Part-Time Employment

Women are significantly over-represented in the proportion of teachers who work part-time. This applies to nursery, primary and secondary schools. In total 1240 males and 7780 females in these schools were employed part-time. Part-time employment is typically associated with domestic responsibilities and either performed in collaboration with childcare responsibilities or when children are a little older on their return to work. Hence, it may be a temporary short-term form of employment or a more long-term pattern. Only about two or three per cent of full and regular part-time teachers eligible to join the Teachers' Pension Scheme remain outside it (TES, 2000). However, they suffer a number of disadvantages in building an entitlement comparable to full-time workers. For instance, the fact that they only work on a part-time basis means that they are often not there enough hours to qualify for promotion opportunities to senior teaching positions. They are also less able to undertake extra responsibilities and to develop the skills and experience required for promotion (Women and Equality Unit, 2003). This is also the case with supply teachers who, again, are more likely to be female. Furthermore, their role has not always been seen as being as valuable as their full-time counterparts. One retired teacher, Alice, remembered that as a part-time worker:

Well ... things have changes completely, but years ago you were treated as second class on the teaching staff, you know, if you worked part-time. They wanted you to do the work but your opinions were never put forward. You know, you were of no value ... Now you are sort of obliged to do a lot of the work, you're obliged to put some of the input in for preparation and things like that, you know? But preparing courses, new courses come out, NVQs and things like that part-timers are obliged to do that. But they are heard, they've got a voice now, I think, at times.

Part-time workers were perceived as unable to participate fully, therefore, the culture of precarious employment may create conditions which serve to heighten teachers' secondary labour market status including institutional barriers and a lack of professional development for part-timers (Healy, 1999). However, part-time work may also be perceived as a positive experience, one which enabled women in particular to keep a foot in the door when also bringing up children or indeed a way of easing themselves back into the teaching profession following a time out of employment. For instance, Maggie said:

It eased me in. It gave me the chance to ... not only still be a good mother in my household which was important to me, but also get into teaching and do a good job there.

And June concurred with this when she stated:

June: I was divorced in '84 and so it was then that I really had to get a full-time job.

I: Was that why you got your full-time job?

June: That's why I got the full-time job ... I wouldn't have done otherwise.

I: Right. OK. Why wouldn't you have done otherwise?

June: Well ... because I think when you're bringing up a family I think it's a lot to do ... full-time, juggling being a wife and a mum ... I think part-time is nice because you still um, doing something that interests you and it's also a bit of extra money, but you're not actually being worn out, are you? Whereas, you know, I don't know how people work full-time and bring up school children.

I think it's far too much to do unless you really, really desperately need the money.

Male part-timers, on the other hand, are generally older than women and are found in a pre-retirement transition. For instance this downsizing may occur in two of the final three years prior to retirement in order not to be detrimental to their Final Salary and consequently their pension on retirement. If full-time teachers accept a reduced salary, they may choose to pay contributions on the higher rate, which will be increased by the Retail Price Index Rate (Teachers' Pensions Online, 2004). Therefore, as the pension is based on the best 365 days pay in the three years before retirement this is a crucial stage in dictating an individual's pensions entitlement. Hence, if an employee drops some teaching responsibilities in these years immediately preceding retirement they may choose to pay their pensions contributions at six per cent of their previous annual salary and the required extra employer contributions in order not to substantially reduce their final salary entitlement. This process to secure the benefits of their previous salaries pension rate rather than their actual final salary on retirement may only be carried out for a limited number of years and the total contributions must not be more than 15 per cent of their salary according to limits set by the Inland Revenue (Teachernet, 2004). The suitability of the system will need to be addressed if the proposals to abolish management allowances are introduced.

When considering pay scales the average wage of 365 days in the three years prior to retirement is crucial to the pension a teacher receives. The fact that men in nursery and primary, secondary and Special and PRU schools in the years that may be prior to retirement (55 and over) tend to be located in the higher spine points indicates that men's final salary will be greater than that of their female counterparts (Table 7.4). Men are also more likely to reach the senior positions at an earlier stage of their career than women.

Table 7.4 Teachers in Service

Full-time regular qualified teachers in the maintained schools sector, March 2002: by spine point. Percentage of teachers in each category (all ages).

Classroom teacher pay spines									
Main 1-4	pay 5-8	scale 9	Upper pay scale	Other ^{1,2}	Assistant heads	Deputy heads	Heads	Total	Total No (1,000s)
Nursery & Primary									
Men:									
10.1	13.5	8.9	20.5	6.8	2.9	11.9	25.5	100	28.9
Women:									
15.0	17.2	9.8	33.8	8.4	1.7	6.6	7.6	100	152.6
All:									
14.2	16.6	9.6	31.7	8.1	1.9	7.5	10.4	100	181.5
Secondary									
Men:									
8.8	13.1	10.7	44.6	10.3	4.9	4.4	3.1	100	87.8
Women:									
14.5	16.0	8.5	43.8	11.2	2.6	2.3	1.2	100	106.4
All:									
11.9	14.7	9.5	44.1	10.8	3.7	3.3	2.1	100	194.2
Special & PRU									
Men:									
1.7	5.5	8.6	36.6	21.3	3.9	8.9	13.4	100	4.6
Women:									
2.5	7.0	8.5	47.0	20.1	2.8	6.6	5.5	100	9.8
All:									
2.2	6.5	8.5	43.7	20.5	3.2	7.4	8.0	100	14.4
Total									
Men:									
8.9	12.9	10.1	38.6	9.9	4.4	6.4	8.9	100	121.3
Women:									
14.3	16.3	9.2	38.2	9.9	2.1	4.9	5.0	100	268.8
All:									
12.6	15.3	9.5	38.3	9.9	2.8	5.4	6.2	100	390.1

1. This includes a higher than usual proportion of teachers whose salaries do not match to spine points. Our expectation is that the majority of these will either be on spine point nine or post threshold.
2. Includes ASTs.

Source: Adapted from DfES (2003) Database of Teacher Records.

Childcare

The impact of women's tendency to perform an unequal share of domestic (including childcare) responsibilities has a negative impact on female pay relative to males' and consequently on their pension entitlements. However, there is greater wage equality

between the sexes in public service sector employment than in the private sector and the principle of 'same position, same wage' is legally fixed in the public service sector (Rothenbacher, 2003). Hence, on the face of it, teaching is an attractive form of employment for women. It has also traditionally been perceived as a particularly suitable source of employment for women due to the hours (for those with childcare commitments) and the nature of the work. This is characterised by the fact that more women than men are still joining the teaching profession. For instance, the total number of undergraduate and postgraduate completers in England in 2001 was 5100 males and 16510 females (DfES, 2004) and of 12412 on primary and nursery school trainee courses between 2001 and 2002 only 1589 were men (Women and Equality Unit, 2003).

Along with a dramatic decline in net investment in the public sector infrastructure since the mid-1970s, there has been an equally dramatic decline in the relative pay of the public sector employees although this has slowed in recent years (Nickell and Quintini, 2002). Overall, the picture is one of general public sector decline. This is shown with non-manual public sector workers (excluding the police and related groups). For instance their percentile position in the young women's earnings distribution was 68.8 in the late 1970s and had declined to 60.0 in the late 1990s. This decline was also evident with older women in these occupations (Nickell and Quintini, 2002). Teachers' pay premium above average non-manual earnings has fallen by roughly three-quarters over the last 25 years (Adnett, 2003). Pay is a crucial factor in the overall job satisfaction of an employee regardless of gender in teaching and other professions (Oshagbemi and Hickson, 2003). For women, teaching is, in terms of potential earnings, relatively a much better career than for men, so even though entrants in the late 1980s would have somewhat worse prospects than those entering 12 years earlier, their salary would still be in the top quarter of all women of the relevant age group whereas for males it was just above the 60th percentile (Nickell and Quintini, 2002).

In nursery, primary and secondary schools male teachers were less likely to enter the teaching profession until after the age of 25, whereas for women most were likely to enter teaching in the category under 25 (DfES, 2004). This may imply that teaching has been the first choice of profession for a larger number of females than males, particularly as it is perceived as a compatible occupation to combine with childrearing.

However, for a number of males it may not be the first choice as they entertained the prospect of higher paid private sphere employment.

Teachers' work hours correspond considerably better to the school-hours of their children than most other occupations. 'In a country such as Britain, where after-school, half term and holiday daycare is almost non-existent, this 'fit' is of considerable importance in enabling women to work full-time' (Glover, 1994, p.88). The respondents generally adhered to this assertion that teaching was a particularly suitable career in terms of its compatibility with having children.

Mavis: Well obviously with the hours matching the children's hours and the holidays matching the children's holidays it was a particularly apt one. And I think having children contributed to the ability in the classroom really.

However, although teaching is commonly regarded as a career compatible with childcare responsibilities due to the hours this view fails to accommodate the extra hours required for training and after school activities, which are regarded as crucial to promotion prospects. Schools may no longer be as suitable a form of employment as they are sometimes perceived to be as they are not always very family friendly. To deliver the full responsibilities of the job, teachers are seen as being required to work from the start of the teaching day and after the end of the teaching day (Women and Equality Unit, 2003). A teacher is required to work 'such additional hours as may be needed to enable him to discharge effectively his professional duties' (DfES, 2002, p.36). Full-time secondary school teachers in the state sector are contracted to provide 1265 'directed' hours per year over 39 weeks. Outside these hours teachers may be required to be present for things such as meetings, trainings, parents' evenings and detention duties. Fewer women participated in voluntary training at school largely as a result of familial commitments (Women and Equality Unit, 2003). These demands grow with seniority, in fact senior managers are required to work the hours necessary to do the job and the maximum number of directed hours does not apply to this group (Women and Equality Unit, 2003). This does not correspond with the capacity to look after children.

Ruth: As a teacher if you've been involved with teaching, you have to spend a lot of time in the evening at meetings ... particularly when you're a head ... because you're expected to be at every PTA, you're expected – well you are at all the governors meetings ... I think you have to be very motivated as a woman, to want to do it, and you have to have a supportive husband.

June was concerned that her family would suffer and that she would not be able to perform her job to the best of her ability if she moved to a post with more responsibility which she was offered:

I said I didn't want it because I didn't want to take on anything extra, you know? Because I didn't want to be in the position where I felt I wasn't doing the job properly and/or that my children were suffering, so I didn't want to take on too much. You know? So I said I didn't want it.

She also concurred that the majority of women were largely disadvantaged in their ability to apply for promotion.

I think with men it's probably, you know, I don't know, I think it's easier for them to take on promotion because they haven't got all the things at home to worry about ... I suspect it's still the case now. That women still go home and have to do the ... the majority of the household things ... I think because, especially in Primary Schools there aren't very many men, men are ... it's easier for them to get a job in the first place, I think, because lots of Primary Schools want men. And therefore if there's a male applicant I think they stand a better chance of getting the job ... And I think, as far as promotion goes, I think, I think yeah, I think men are more likelier to get ... I mean even in these days of equality, things like computers and all that, and IT and all that sort of thing is still a male thing. I think it's easier. And I think um, I would have thought that for a male in a Primary School to get to a head is probably a lot easier. And they would be a lot more willing and able, really, well not able, but willing to take on the extra responsibilities of being a head than a woman would.

Simpson and Simpson (1969 cited in Acker, 1994, p.78) state that, 'a women's family situation makes it improbable that she will develop a strong professional commitment, or in the unlikely event that she had one to begin with, that she will be able to maintain it'. Furthermore, career breaks are also punished in terms of future opportunities and the ability to build up pension entitlements. Interestingly, the National Association of Head Teachers' (1998) reported that female heads are less likely than male heads to have dependent children (Mahony et al, 2004b). Rose argued that children had a negative impact on women's career prospects:

Once you were married yes, I mean there was this perception that you had other responsibilities ... if you've got a good head, you were sort of given special consideration, if you've got a bad head well you wouldn't get the promotion ... It sort of, it did work like that a bit, I think really ... unless you were a childless women and then I don't think there was a lot of difference actually.

One of the respondents in the NUT Survey (2001, p.7) stated that, 'all the senior management team have no children, or no children at home' echoing Glover's (1994) research that parenthood, particularly for women, can be detrimental to the promotion prospects of female teachers. The NUT Survey – Women and Senior Management (2001) found that the challenge of maintaining a work-life balance made more than a third (38 per cent) of women reluctant to apply for promoted posts. 'Family responsibilities either for young children or for ageing parents were most often cited as operating to restrict women's capacities to make the kind of contribution to the life of the school which they saw being demanded' (Mahony et al, 2004b, p.141). Teachers with primary age children, in particular, may be in a more difficult position in terms of promotion because their domestic circumstances will prevent them from being flexible towards demands on their time beyond the official school day (Healy, 1999). Of those women teachers with a youngest child of pre-school age (0-4 years), 37 per cent were out of employment and only 38 per cent in full-time employment. However, with a youngest child of secondary school age (12-18 years) only five per cent were out of employment and 70 per cent worked full-time (Glover, 1994).

Furthermore, discrimination within promotion boards may be in operation with assumptions being made that teachers with young children may not be suitable for the more rigorous demands of a promoted position (Glover, 1994). Lucy explained that although assumptions were made about the situation of women by promotion panels these expectations merely echoed the situation within society at the time:

... I think that possibly because they (the promotion panels) thought that women went to have families and they (men) got the promotion in the meantime ... There was no women's lib and women had a different place in society. They accepted the fact that when you got married and had children, you looked after your children and you didn't go for promotion.

Male dominance of the senior echelons of teaching and management mean that the career decision-makers are mostly men (Coffey and Delamont, 2000).

Sarah: And you see a lot of the people making appointments were men. The men were on the panels.

Although changes have occurred in the interview process with restrictions placed on questions about familial situations women may still be perceived as less reliable in terms of their capacity to fill more responsible positions because of the increased likelihood of both time off for childcare responsibilities (even when children are of a school age mothers are more likely than fathers to be required to take time off paid work if they need time off school) and also their tendency to have more time off with ill-health. These were very prominent issues for the retired teachers in my study:

Elsie: The childcare thing, I think, still crops up for women. I mean I haven't done any interviewing recently, but certainly in my time, women would be asked questions about their childcare ... had they got children, did they intend to have children, what were their childcare arrangements going to be? Which men were never asked.

Rose: I think there was a feeling that, 'well, you know, we can't promote these women because, you know, they'll go off and have babies' and things like this, you know.

One retired head teacher spoke about the expectations placed upon her to look after her children if they were poorly and acknowledged the potential impact this could have on future prospects and pension provision.

Elsie: Because even though my husband was very 'new-mannish', you know, if the kids needed looking after, even when I was a head teacher it was [*Laughs*] my place to do that ... So it's issues about time-out, perhaps women even having to take unpaid time-out, if kids are sick and so-on, and certainly losing years – pensionable years – and losing promotional opportunities, yes. I think to me that is the issue.

This raises the issue that due to the family commitments women are frequently associated with whether it may be more feasible for a school to consider women's promotion prospects later in their career which obviously has an adverse affect on their career prospects:

Bridget: I would have thought for women it would be better that you were over 40 because you are not going to go off on maternity leave. If you've been very 'selfish' you know, as a management person.

Valerie had personal experience of childcare issues being raised at an interview for a promoted post:

We had to get there for eight o'clock in the morning, and we weren't dismissed until five o'clock in the afternoon when we were told we hadn't got the post. But during my interview, which I took seriously, a large number of governors, one governor said to me, 'you've got two young children, haven't you? You're a widow? Would you be able to get to school in time?'... But that was the sort of thing that we met. That was the sort of attitude – 'you've got children, your first, you know, interest would be your

children.' Now what they didn't know ... but of course my school knew was that my mother lived with us.

The impact of family commitments cannot be underestimated. Those individuals who achieve the highest positions, and are female, invariably have no family commitments or their children are older and require less childcare. Women who do leave the classroom for other positions in education tend to do so after a large number of years of teaching, and possibly after raising a family (Smulyan, 2004). Even married women teachers have less than half the chance of being in a supervisory position than those who are single (Glover, 1994). This may be as a result of more domestic responsibilities or the tendency of women to take the role of second earner.

One woman, Maggie, spoke of the frustration at the male breadwinner scenario:

If two of you were working it was always seen as a second income. And that used to annoy me because I was out there working in my own right ... as an income, and I think that was what suppressed for a long time women teachers' pay, or I suppose perhaps any woman's pay, because it was seen as an additional extra. That my husband was seen as the breadwinner ... when I got my headship and told somebody in the family, I was very dismayed when he said to me, 'they have no right to appoint you, and they should have appointed one of the men' and I said 'why?' and he said, 'because there's enough unemployment and men should have the jobs first, and you women can stay at home' ... It was probably a slightly older generation but I still think that it was this sort of underlying rampant feeling, you know, mm, that the men should have the jobs if there's unemployment. They should have the first choice and I was adding to the country's problems.

Hence, more emphasis is placed on the man's employment and prospects for progression. An example may be when women choose to move employment or leave employment as a consequence of moving to accommodate their husband's career (Pahl and Pahl, 1971).

Rose: Whenever we moved, what we chose to do was to live within reasonably easy reach of my husband's job, and then I sort of saw what there was that I could then do. You know, rather than the other way round.

This kind of situation was regularly encountered by the respondents as the emphasis tended to be on their husband's career progression, often regardless of the wife's employment situation. It was not always financially motivated, as it was common for women to move for their husband's career even if they were being paid more in their job. This indicates that women's incomes were considered to be the second income despite this frequently not being the case. However as another respondent pointed out:

Bridget: I think the law is slow to catch up with life, you know? I think the powers that be live in the past and, you know, ... it hadn't ... I don't think it was gradually creeping up on people that sometimes women were the main breadwinners which they hadn't been in the past.

Career Breaks, Domestic Responsibilities and the Teachers' Pension

Women's domestic responsibilities have already been emphasised as crucial to the likelihood of them seeking part-time employment and its adverse affect on promotion. Perhaps a more negative situation is created when career breaks are taken, although this is likely to vary dependent on the length of time out of paid employment. Women are more likely to have career breaks principally due to family commitments. Most careers follow a staged pattern of advancement and teaching is typical of this. However, in common with other areas of employment career breaking for childrearing has an adverse affect on this process. Hence, having children must also be considered in terms of its potentially negative impact on employment and decisions made within this context.

The promotion structure in schools has been criticised as male-biased as it benefits those with continuous service, has an assumption about age which works to disadvantage women who have taken a break from teaching to rear children (Hanson, 1992). 'Recruiters tend to penalise women for taking a career break by denying them development resources and permanent job opportunities and then further penalise them

because of their age' (Healy, 1999, p.198). Therefore, an increasing number of new mothers resume their employment careers after a few months maternity leave. Rose acknowledged the changing nature of society with respect to women having time out of employment for childrearing:

The difference with women, men and women in my experience, was quite simply that we went off and had our children ... Now in my generation when you had children you gave up and you stayed at home until they went to school, more or less ... Younger women, yes, I mean by the time I left we had plenty of people who went on maternity leave and you know came back. We actually had someone who went on maternity leave three times, you know ... [Laughs] So clearly it didn't, um, it didn't prevent many people's, some people's careers, but it did affect others, largely because of the way they wanted to do things.

They are undergoing the transition to motherhood, with the responsibilities it entails, while pursuing a continuation of their paid careers. A career break was regarded as particularly disastrous in the 1980s so many women struggled on with the aid of maternity leave rather than risk the destruction of their careers (Acker, 1994). Doris also witnessed an ideological shift in attitudes to women's employment following the birth of a child:

It's normal for people to have a child, have a baby and go back to work, ... so many months after and ... I think the feelings very, may be different. I think people's ideas and expectations have changed and a lot more women are going back to work and part of that is I think people feel the need to work for another income. And part of it is because women, rightly, are wanting to ... to climb up the promotion ladder.

The period of the initial return to work following time out for childbearing is often called the interim period. The success of using this phase to facilitate a return to a desired final career will be influenced by the degree of change, labour market conditions and the particular patterns of organisational discrimination. 'Such structures may negatively influence employers' perceptions of women's commitment to

employment and may lead to a 'compromise' final career phase' (Healy, 1999, p.186). Despite women's material commitment to work, the pay they receive on their return may create dissatisfaction. Healy (1999) found that 45 per cent of female teachers returned to work following childbirth for financial reasons. Brannen and Moss (1991) highlighted the case of a mother returning to the teaching profession. On her return the pay scale changed twice and each time she was put back to the beginning as the bottom points disappeared. Consequently she ended up on .4 even though she had taught two years full-time originally and had five years full-time and part-time experience since returning. This is typical as there is no guarantee of returning to the same position on their return to work. Valerie highlighted the negative effect time out of employment had on her career. She went from being a head of department to having children and it took her 20 years to get back to a position of equal seniority. Rose also commented on the difficulties associated with time out of employment:

I think it was to a large extent that people like me, you know, sort of had time out and then came back and then you had to catch up again.

Returning to work is a critical phase in the life course where the amount of time commitment is crucial. Many teachers tend to try to consolidate their work in what they perceive to be a temporary plateau stage from which they may progress when their family circumstances change (Healy, 1999). However, age discrimination, in terms of opportunities for promotion adversely affect women in particular, due to the possibility of more career breaks for women than men. A number of women who have had such career breaks to care for family reach a situation where they have built up the relevant training at a later stage than their male counterpart, and are subsequently more likely to be passed over for promotion.

The experience of applying for promotion for older women who have taken a career break may mean that only the most determined will even attempt to overcome the perceived barriers. One of the women in Healy's (1999, p.194) study highlighted this issue:

A long period of time was spent while bringing up three children doing basic teaching. It was impossible at that stage to look for career development because of conflicting loyalties. Once they were of an age to no longer be an

encumbrance, age was a very positive factor against the possibilities of promotion.

Despite the fact that under an EU Directive it is proposed that compulsory retirement ages are likely to be unlawful unless employers can show that they are objectively justified. Age-related norms are based predominantly on the male model of continuous career and are at the root of many women's lesser ability to develop after a career break, rather than the career break itself. These conditions are exacerbated by the structural impact of the marketisation of local management of schools, where there is a budget advantage of appointing young, cheaper teachers (Healy, 1999). However, age restrictions may also apply to males, as, unlike with the state pension where women can receive their pension at an earlier age than men, men and women can receive the full teachers' pension at the same age and therefore men don't build up extra years of pension entitlement at the latter end of the working life compared to women, as they may do in other schemes. However, women do tend to retire earlier than men. This may be partly as a result of the tendency for women to marry older men and couples to retire together.

Table 7.5 indicates the influence years of service have on the capacity to move up the pay spines. It also shows that, despite the length of service, men are more likely to be located in senior positions within nursery and primary, secondary and special and PRU schools. Career breaks have a negative affect on pension entitlements in retirement for two reasons. It represents a duality of discrimination where pensions are concerned. On the one hand career breaks affect the number of years of pensionable service and on the other they invariably cause the individual to have built up a lower final salary.

Table 7.5 Teachers' Pay in England and Wales

Full-time regular qualified teachers in the maintained schools sector: spine point distribution by phase, sex and length of service, March 2002¹ Percentage of teachers in each length of service band.

	Classroom teacher pay spines					Assistant heads	Deputy heads	Heads	Total	Total 1,000s
	Main pay 1-4	pay 5-8	scale 9	Upper pay scale	Other ^{2,3}					
Nursery & Primary										
Men:										
0-4 yrs	44.8	40.1	2.7	0.9	10.0	0.4	0.9	0.2	100.0	6.4
5-9 yrs	0.1	27.4	20.7	22.6	10.9	3.0	12.2	3.1	100.0	4.7
10-14 yrs	-	0.1	10.9	42.9	7.0	3.9	18.9	16.2	100.0	3.2
15-19 yrs	0.1	-	10.1	29.7	4.8	4.4	17.5	33.5	100.0	1.9
20+ yrs	-	0.1	7.5	22.4	4.1	3.7	14.7	47.5	100.0	12.7
Total	10.1	13.5	8.9	20.5	6.8	2.9	11.9	25.5	100.0	28.9
Women:										
0-4 yrs	50.7	37.4	1.9	0.6	8.9	0.1	0.3	0.1	100.0	44.1
5-9 yrs	0.2	33.7	22.9	25.3	10.7	1.3	4.9	0.9	100.0	28.5
10-14 yrs	-	0.2	13.7	58.2	8.8	2.3	10.7	6.0	100.0	18.9
15-19 yrs	0.1	0.1	10.6	58.5	8.2	2.5	9.7	10.4	100.0	18.2
20+ yrs	-	-	8.4	51.5	6.8	3.0	11.1	19.1	100.0	43.0
Total	15.0	17.2	9.8	33.8	8.4	1.7	6.6	7.6	100.0	152.6
All:	14.2	16.6	9.6	31.7	8.1	1.9	7.5	10.4	100.0	181.5
Secondary										
Men:										
0-4 yrs	40.6	41.3	4.7	2.0	11.3	0.1	-	-	100.0	18.0
5-9 yrs	0.1	26.3	23.9	34.3	13.2	1.4	0.5	0.1	100.0	13.9
10-14 yrs	0.1	0.2	14.4	65.3	12.2	4.3	2.9	0.8	100.0	8.3
15-19 yrs	-	-	11.7	64.4	10.2	5.5	5.7	2.5	100.0	8.6
20+ yrs	0.1	-	9.2	58.6	9.7	8.3	7.8	6.3	100.0	39.1
Total	8.8	13.1	10.7	44.6	10.3	4.9	4.4	3.1	100.0	87.8
Women:										
0-4 yrs	49.0	36.1	2.6	1.1	11.1	-	-	-	100.0	30.0
5-9 yrs	0.2	31.5	22.5	30.8	13.8	0.8	0.3	0.1	100.0	18.1
10-14 yrs	0.1	0.2	12.1	70.3	12.8	2.4	1.7	0.4	100.0	11.6
15-19 yrs	-	-	8.6	70.7	12.2	3.8	3.4	1.2	100.0	14.3
20+ yrs	-	-	7.0	67.9	11.3	5.5	5.2	3.1	100.0	32.5
Total	14.5	16.0	8.5	43.8	11.2	2.6	2.3	1.2	100.0	106.4
All:	11.9	14.7	9.5	44.1	10.8	3.7	3.3	2.1	100.0	194.2
Special & PRU										
Men:										
0-4 yrs	14.8	33.7	7.3	4.9	38.3	0.2	0.4	0.4	100.0	0.5
5-9 yrs	0.2	13.2	17.1	33.1	29.3	2.5	3.6	1.0	100.0	0.6
10-14 yrs	-	-	11.7	50.1	23.5	3.1	8.0	3.7	100.0	0.5
15-19 yrs	-	-	10.5	46.8	18.2	5.1	8.4	11.0	100.0	0.6
20+ yrs	-	-	5.9	38.6	16.4	4.8	12.4	21.9	100.0	2.4
Total	1.7	5.5	8.6	36.6	21.3	3.9	8.9	13.4	100.0	4.6
Women:										
0-4 yrs	20.0	35.2	6.1	3.0	35.5	-	0.1	-	100.0	1.2
5-9 yrs	-	17.3	18.9	32.0	28.0	1.0	2.1	0.6	100.0	1.4
10-14 yrs	0.1	0.1	8.9	60.2	19.7	2.8	5.8	2.5	100.0	1.4
15-19 yrs	0.1	0.1	7.9	58.2	17.3	3.2	8.6	4.7	100.0	1.9
20+ yrs	-	-	5.6	55.8	14.0	4.2	9.7	10.6	100.0	3.8
Total	2.5	7.0	8.5	47.0	20.1	2.8	6.6	5.5	100.0	9.8
All:	2.2	6.5	8.5	43.7	20.5	3.2	7.4	8.0	100.0	14.4

1. Provisional data.
2. This includes a higher than usual proportion of teachers whose salaries do not match to spine points. Our expectation is that the majority of these will either be on spine point nine or post threshold.
3. Includes ASTs.

Source: Adapted from DFES (2003) Database of Teacher Records.

June concurs that the number of female teachers who have been able to build up a full teachers' pension will be extremely limited:

I don't think there's many people – many women – who have, you know, had their pension from right from when they first started teaching right through, you know, however many year's there'll be, thirty odd, I think they're few and far between ... Because a) they might have taken it out when they got married, I don't know why they do that but they do and then they have children and have time off, then they might do supply like I did and not all part-time – and not pay ... So, you know, I would think most women are lucky if they – what have I got – 25 years say – I should think most women have got no more than that.

An unmarried childless teacher, Evelyn, who had nearly four decades of continuous service spoke of the difficulties of being a single pensioner despite the pension she had built up:

So at the end of the 36 years, I'd put in all that time so that's what I got back ... but then, because there isn't anything else coming in, then you're living just on that and you do have the same overheads when you're in your own property. So you know, it's OK in one respect but in another you still have to fend, be fending for yourself and just living on that one amount that's coming in.

Gaps in teachers' pensionable service may be restored when they return to teaching by purchasing Past Added Years or by AVCs through the in-house AVC scheme operated by Prudential or a free standing AVC with another provider (Ward, 2003). This is more costly than unbroken pension service as the loss of investment income earned on the pension must be met by the individual. This is a result of individuals facing the prospect of missed opportunities in terms of experience, training and promotion, which are crucial to pay advancement. For teachers working atypical hours, 38 per cent were working at a lower grade than their last full-time appointment (Healy, 1999). If an individual takes a career break and returns to work on a lower salary and does not reach the previous levels of pay before retirement they will particularly suffer, as the

contributions made previously will have been higher yet the pension is based on their final salary amount. If they choose not to return to work and have qualified for benefits, they may leave their benefits in the scheme and claim them when they are 60. These 'preserved' benefits are worked out in the same way as the pension and lump sum. Preserved benefits in the Teachers' Pension Scheme are index-linked and therefore favourable compared to a number of other schemes. It is extremely important to note that the increases are related to rises in the Retail Price Index rather than teachers' wages and the increases are paid in April, the same date as increases in the state social security benefit. Therefore, these preserved benefits and the pensions retired teachers are receiving are dropping behind those of current teachers:

Elsie: They do not keep up with the average wage. So you're dropping behind all the time. So that if I was retiring now, at the same rate, say I was a head teacher, I don't even know the scales now, but say I was a head teacher on the same scale, now, with eighteen years' service I would get a lot more money than I'm getting as a pensioner who retired sixteen years ago, even though there is an inflationary link. There isn't a link to wages.

Previously, if a woman teacher had a career break to start a family her pension rights used to be reduced and these lost years could not be replaced until she returned to teaching in accordance with Inland Revenue rules (TES, 2000). It may be possible to pay a combined teacher's and employer's contribution for a limited time so absence can count as reckonable service. A number of the women interviewed also indicated that they had withdrawn the superannuation they had built up prior to their break in teaching. However, if contributions to the TPS were repaid to you before 1 June 1973 you may elect to repay the withdrawn contributions plus compound interest at 3.5 per cent per annum in order for it to be counted as reckonable service (Capita Letter, 2003). This is called buying back years. Maggie and Ruth both withdrew their superannuation as a result of immediate needs but subsequently paid it back:

Maggie: When I married I drew out my superannuation that I'd paid in over four years to buy a dining room suite ... We'd no money. So I said, 'Oh, I'll draw it out'. So over the four years I think I had about one hundred and twelve pounds and it bought a G-plan dining room suite in those days ... And spent

it on that. Well, I thought I should never be back at teaching again, you know how you do, you don't look ahead, and drew it out. Then, when I went back to teaching I thought, 'I've lost my four year's superannuation, and I'm talking about within eight or nine years of retirement.

Ruth: I withdrew my money and superannuation. When I stopped teaching, to buy a car, but then I paid it back ... I needed it. I needed it. Because I needed to make sure I had a pension.

Past Added Years offer worthwhile guarantees although the value of it will depend on things such as how long you intend to remain in teaching and how quickly you expect your salary to increase in future. Therefore, it will be more valuable if you expect substantial future promotion and expect to stay in teaching for a long time. The benefit is not dependent on investment returns so if a teacher expects the investment markets to perform well in the future they may prefer to choose a money purchase option such as AVCs. These tend to be a cheaper option than Past Added Years. Extra years may be bought through a deduction from your salary, a single lump sum payment or a combination of both. Added years become more expensive as you age and as your salary increases so catching up can be hard (Levene, 2004). A scheme member aged 35 wishing to buy four extra years over a payment period of ten years would have to pay an extra 1.92 per cent of their salary for each extra year they buy in. This would equate to 7.68 per cent (4 x 1.92 per cent) of their salary in extra contributions each year for ten years (Teachernet, 2004). Rose spoke of her decision not to buy added years for the time she had spent out of employment and also the time when she worked part-time and was unaware that she could have opted into the TPS:

We decided that the amount that I would have to pay would be such an awful lot we felt that as we had children at the time and they're a bit expensive, um ... and so I didn't which is why you know I've got my twenty eight years and not forty eight years.

This lack of knowledge and advice was commonly cited by respondents as severely impinging on their prospects of building up a bigger pension fund. Human Resources

Departments should ensure that employees are given the information directly rather than relying on it being passed on by heads/principals. This is an issue of local management.

Alice: My biggest gripe, really, this is a personal point of view ... is nobody advised me ... that was probably my own fault I should have probably done something about it. But you don't think that retirement's looming, you know, you sit there, you're doing your job and you forget that time's going on.

AVCs and FSAVCs are potential ways to increase income in retirement. They operate in a way which depends on the success of the stock market and is much less reliable than the DB teachers' pension scheme. They may be popular with teachers with a higher income who are, more likely to be able to afford further retirement planning, the majority of whom will be male. They may also be used as a cheaper alternative to Past Added Years for those who have spent time out of employment on a career break. However, due to women's increased longevity compared to men's if it is financially feasible buying years may be a better option in the long run rather than the more risky AVCs, which are subjected to gendered annuity rates.

A Teachers' National Stakeholder Pension Scheme (TNSPS) has been introduced which is designed to supplement the benefits of the main scheme by providing teachers earning less than £30,000 with another way to top-up their occupational scheme benefits. Rather than having to use the whole of your accumulated balance at retirement to purchase additional pension, under the TNSPS up to 25 per cent of your accumulated balance could be taken as a tax-free cash sum. It can also be drawn at any time between 50 and 75. It may be of particular benefit to people who started their teaching career at a late age and who will not be able to build up an entitlement to a full occupational pension. In this sense it may be perceived as being particularly suitable to women. It is flexible in the sense that it can be transferred between jobs without hidden charges and it may benefit female teachers in particular who have time out for caring as individuals can continue to pay into the scheme when they are not working (TUC, 2001).

In addition to these pensions, like other old age pensioner's, teachers qualify for the basic state pension. Women may be penalised in comparison to men, as they are unlikely to have made the same amount of NI contributions due to time out of employment. A number of the married women that were interviewed paid a reduced rate due to their personal circumstances:

Elsie: But of course at that time it was a bird in hand, you know, you'd got three kids, one was about to go to University, you got together as much money as you could. So I didn't even look at paying full contributions. I don't even know if it was available, as I say. Now there was a change when I'd been teaching some years and you could buy in and I was totally on the cusp, and I was advised that in my case it wasn't a good idea to buy in.

Kath: Because I was part-time my salary wasn't so high, children at university, both of them went to university, I decided not, and this is probably a really bad idea, pay the full stamp on the insurance so I got a married – and that was a really silly thing, it was one of those silly things I did. I should have paid it but because I was paying out of a not very big salary, I was already paying my superannuation, teachers' superannuation. I thought, well, I can't pay both, you know, and that's going to be a big, well it is a higher income at the end and I'll just take the lower state pension.

Married women still paying the married women's stamp may consider paying extra contributions especially if they will reach 60 several years before their husband reaches 65 or have already paid full NI contributions for several years before they were married. When a married woman's husband retires they will get a 60 per cent married woman's pension based on his NI contributions and if they are widowed or divorced in effect get a full pension on his contributions anyway. It is most problematic for those whose personal circumstances change and they are left in a position where they are reliant on their individual pension rather than their married women's pension when their husband reaches 65. A couple of the women in this study spoke of their changing predicament and the need to consider their individual pension provision.

June: Yes, well I don't get anything from my husband's pension at all. I think that might have changed now, I'm not sure. But no I don't get anything from my husband at all because when we split it was what's called a clean break

Bridget: In those days you didn't consider pension ... you know I was brought up with the idea of you got married, you stayed married, you know? ... Once I was on my own then you have to make provision. So I took out an AVC ... Well, it makes you aware that you've got to have some. You know you've got ... it really makes you focus. You've got to look after number one.

Divorce and changing family situations including increases in the number of those never married and cohabiting has meant that individuals, especially women, have to be more aware of the benefits of building up a suitable pension in their own right. This is the only way women can ensure an adequate standard of living in later life.

CONCLUSION

Previous chapters have shown how women tend to be disproportionately represented in low paid, part-time and temporary employment with little opportunity for advancement. This tends to have an adverse impact on their pension acquisition. This may also be as a result of the type of pension provision provided by their employer. Chapter Four has shown how the history of retirement is built on what Titmuss (1955) refers to as two nations in old age, one of which is largely dependent on state provision and the other more affluent group of retirees who benefit from a decent occupational pension. Having already established that women are over reliant on state provision it is important to consider how well those women who have access to occupational pensions fare in retirement compared with their male counterparts. In order to do this the final salary teachers' pension scheme was used as a case study. In principle as already explained this should work in an equal manner for those men and women with the same salary and number of years service. However, this is where many of the features which tend to impinge on women's pension provision come into effect.

This chapter has provided evidence that women are both disproportionately underrepresented in managerial positions in teaching and they are also typically in

receipt of lesser pensions than males in the same profession. Women teachers remain clustered in lower, un-promoted ranks of the teaching profession, and often in specific (feminine) subject areas and school areas. The 2003 School Workforce Survey (DfES, 2004) shows that whilst constituting fewer than 43.6 per cent of classroom teachers, 68.4 per cent of head teachers are men in secondary schools and in nursery and primary schools only 11.9 per cent of classroom teachers are male while 38.2 per cent of head teachers are male. Therefore these gendered differences in senior positions are characteristic of both primary and secondary schools.

By means of a series of interviews with retired female teachers a number of features were elucidated which serve to explain women's disadvantageous position in teachers pension provision. These include the balance between career and family life and the potentially unequal distribution of childcare and domestic responsibilities between men and women which may impinge on career prospects. Furthermore, possible gender differences in style and character such as issues surrounding discipline, confidence and ambition may disadvantage female teachers along with a pensions system which tends to be based on a male centric pattern of employment. At the same time a number of these retired teachers said they saw changes in the latter end of their careers with female teachers having less and less time off for childcare provision and arguably more ambition in a climate which was becoming more open to their demands.

On a positive note this new role for women in the modernisation of the British post-war economy could signify the start of the process of gender transformation where changes in ideological, demographic and economic conditions, in collaboration with shifts in educational policies, altered the context within which women teachers' commitments and career patterns are shaped (Acker, 1994). Women do now have more alternatives than in the past to teaching as a career. Highly qualified women are increasing their labour market participation and occupational groups with a high degree of human capital are minimising the effects of motherhood on their employment patterns. Women teachers may be at the forefront of this pattern since teaching has traditionally been associated with shorter hours and longer holidays attracting highly qualified women intending to combine a teaching and mothering career (Healy, 1999). However, these changes may be exaggerated as women in society, not just in the teaching profession, continue to experience disadvantages in the work place associated with their gender.

Furthermore any moves towards equality in the work place take a long period to be reflected in retirement.

CHAPTER EIGHT PENSIONS PROSPECTS: AN UNCERTAIN FUTURE

INTRODUCTION

This chapter fulfils two roles: firstly it synthesises the literature in Chapters Two to Four on the relationship between gender, pensions and the life course, the research findings from the GHS and the interviews with retired female teachers reported in Chapters Six and Seven. This focuses on an assessment of the accuracy of the notion that retirement is gendered and that this arises from a combination of factors which occur over the life course, such as men and women's different work histories. Secondly it analyses the recent Government attempts to create a more equal pension system and the future developments in pensions policy and the implications these may have for the gendered notion of retirement. This will be considered with reference to the recent recommendations of the Pickering Report (2002), The Sandler Report (2002), The DWP Green Papers (1998, 2002), The DWP (2005a) paper on Women and Pensions, The Pension Commission's Reports (2004; 2005) as well as the analysis of the Pensions Policy Institute (PPI), Association of British Insurers (ABI), Confederation of British Industry (CBI), National Association of Pension Funds (NAPF), Trade Union Congress (TUC) and various academic commentaries.

The fact that longevity is increasing with the life expectancy at the age of exit from the work force currently 20.4 years for men and 25.1 years for women (Pensions Commission, 2005) and that the population is ageing, also partly as a consequence of reduced fertility rate in the early 1960s and mid 1970s, has led to concerns about growing economic dependency ratios and rising pension deficits (Platman, 2004). At the same time there has been much debate about how to improve provision for the poorest members of the pensioner population, many of whom are women. As previously stated the current Government pledged to put 'fairer outcomes for women at the heart of our consensus for a long-term solution to the pensions challenge' (Blunkett, 2005, p.1). Recently it produced a report on Women and Pensions (2005a) and also encouraged the Pensions Commission to focus on the position of women in its analysis. Furthermore the Government has said that its response to the Pensions Commission's proposals 'will be guided by the principle of ensuring that policies give women and carers opportunities

to build up security in retirement' (DWP, 2004a, p.23). In order to do this policies must reflect the life course experiences encountered by women rather than specifically focusing on women's retirement status. This chapter will address key issues which have emerged throughout the thesis that influence women's capacities to build up pension entitlements throughout the life course.

THE POLITICAL ECONOMY OF AGEING AND THE LIFE COURSE

The political economy is important when examining the nature of structural dependency of older people arising from conditions in the labour market and domestic and childcare responsibilities. It has the capacity to expose the conflicts experienced by various groups (class, race and gender for example) and individuals. As pensions are dependent on earlier events in individuals' lives which help to condition the retirement experience the life course approach, a key mode of analysis in political economy theory, is essential for understanding pension entitlement differences such as those between men and women. 'It is important to examine the position of the elderly in the overall distribution of resources not only in relation to that of younger people but also according to their own life-long status' (Walker, 1981, p.51). The political economy perspective has the capacity to emphasise the diverse nature of individuals' lives and the inter-linkages between phases of the life course rather than seeing each phase in isolation (Arber and Evandrou, 1993).

The passage from birth to death is a flexible process containing changes in direction and hidden obstacles rather than a simple unidirectional process. The sequence of education, work and retirement as a stable and accurate representation of individuals' life span characterised by entry into the work force at a certain age (on completion of schooling/university) and retirement at the current UK state pension ages of 60 for women (phased to 65 by 2020) and 65 for men as typically advocated in the life cycle approach is rarely this straightforward. For many women in particular this is an inappropriate representation because of their different work histories to men which often include time out of the labour market in order to undertake domestic and childcare responsibilities.

This sequence with rigid ages of entry and departure from the labour market is not always appropriate to men either. The expansion of schooling and further education has altered the time at which people enter the labour market (Midwinter, 2005) and enforced redundancies and early retirement, which became a common feature of the 1980s and 1990s have increased diversity in retirement ages (Chapter Two). This arose due to the operation of particular schemes to promote worker redevelopment (for example the Redundancy Payments Act), the pressure of mass unemployment and the changing attitudes amongst governments, trade unions, business and older people themselves, in respect of the older workers' right to employment in relation to younger age groups (Phillipson, 1998a). Debates about the potential productivity of older workers and the affordability of the current pensions system and a desire to promote equal opportunities have led to New Labour encouraging the employment of older people in the form of the New Deal 50+ which has the objective of encouraging older unemployed people back into employment (DTI, 2003). The deferment of retirement and also their state pension (for a larger one at a later date) has also been introduced to encourage people to delay retirement. Furthermore as a result of the EU Employment Discrimination Directive compulsory legislation has been adopted which means that age discrimination in employment and vocational training will become unlawful in the UK from 1 October 2006 although it remains to be seen how effective this will be. In 2011 the Government will also review whether the time is right to sweep away retirement ages altogether (DWP, 2005b).

By using the political economy of old age which encompasses the life course approach, it has been possible to move beyond traditional approaches to gerontology and social policy in which old people are commonly seen as a homogeneous group which is distinct from the major structures and processes of society. Rather the relationship between ageing and social, political and economic life throughout the life course is crucial to our understanding of the differential experience of ageing and in particular for the purposes of this thesis, the situation of women. Specifically it has provided a framework for understanding the situation of women in older age by establishing links between the labour market and pension acquisition.

THE GENDERED LABOUR MARKET

Recent developments in pensions reflect significant changes in women and men's relationship to the family and paid employment over the life course. It is suggestive of a reordering of gendered positions in the reproduction of social and economic life. There have been dramatic changes in the structure of society which may have influenced women's propensity to work and changed societal attitudes. These include an increase in lone parenthood, cohabitation, divorce and childlessness (Williams, 2004). At the same time women have increased their involvement in paid employment. In 2005 70 per cent of working age women were employed compared with 79 per cent of men of working age (ONS, 2006a). This is a result of a number of factors, not least the transformation of the nature of capitalism, which has seen a reduction in large-scale manual labour and an increase in more flexible service sector employment characterised by casualisation of labour and an increasing demand for low paid workers.

Much of this work is performed by women and is not rewarded in the same manner as male employment. It is characterised by low pay, part-time work and temporary contracts. The DWP (2005a) indicated that 40 per cent of women's employment was accounted for by part-time work compared with just 10 per cent for men. While average hourly pay of female full-timers has increased by more than 10 per cent compared to male full-timers from 72 per cent in 1982, it still represented only 86 per cent in 2005 (DWP, 2005a). The average hourly pay of female part-timers compared to average male full-time hourly pay has increased less significantly. The gross part-time penalty has increased over the last 30 years with women in part-time jobs currently earning 22 per cent less an hour than women in full-time employment (TUC, 2004). Increased participation in part-time work does not equate with a radical change in the relative position of women in the labour market, or undermine conventional divisions of labour in domestic responsibilities (Irwin, 2000a).

In 1995 60 per cent of all British women were employed within the ten most 'feminised' occupations and within these occupations the work force was 80 per cent female. Feminised less well-paid forms of occupation include waitresses, care assistants, hairdressing, sales assistants, cashier operators, cleaners, receptionists and general office assistants (TUC, 2004). Women are also less likely to be employed in

senior positions which tend to benefit from better pay and conditions and when they are, they are more likely to be in roles which are characterised as 'female', such as personnel management.

Although there have been some improvements in childcare (New Labour allocated £8.2 billion to childcare initiatives in England between 2001 and 2004 (DWP, 2005b)) and maternity pay (maternity pay increased to £108.85 a week from April 2006 and the duration of maternity pay has been extended to 6 months (HM Treasury, 2006)), women who have time out of the labour market are typically penalised on their return to employment. It may not be possible to regain employment on the same pay and conditions as prior to the birth of their child and they are constrained by the responsibilities of parenthood for a number of years. This was characterised in one of the interviews with a retired female teacher who said that it took 20 years to get back to the same position in the pay scale following time out of employment to care for her young children. Some women may choose not to re-enter the work force after the birth of their children or may choose to work on a part-time basis in order to facilitate the needs of their families. However, this may not be a financially viable option for all women. Therefore, as discussed in Chapter Three, women's work strategies are not preconceived blueprints but responses to the opportunities and resources available to them (Gardiner, 1997).

Scott (1999) found that 83 per cent of women and 78 per cent of men aged 18-27 in 1994 disagreed with traditional gender roles, compared with merely 27 per cent of women and 21 per cent of men over the age of 68. Younger women seem to value a greater degree of financial freedom although traditional elements of gender roles and financial dependency still persist particularly among those who are married or have children (DWP, 2005a). This indicates that, on the whole, there is an immense differentiation between the lives of younger and older women. Age shows an increasing polarisation in the experiences of women, particularly in terms of educational and occupational patterns (Warren, 2003b). At the same time Chapter Three highlighted an increase in highly educated women entering the labour market (Walby, 1997) who are often either less likely to have children (Price and Ginn, 2003) (commonly associated with influencing women's career progression) or reliant on an increasing amount of available childcare (Stewart, 2005). High-level jobs are becoming increasingly open to

women, at the same time as low-level, and particularly part-time jobs, are becoming increasingly segregated (Rubery and Fagan, 1995). Labour market continuity is easier for highly educated women to achieve, because they have more employment opportunities and are less dependent on the traditional breadwinner ideology (Rubery et al, 1999). They are generally more able to take well-remunerated maternity leave or to be able to afford private childcare. This has led to very different experiences between women throughout the life course in terms of access to pay and pensions.

THE GENDERED NATURE OF PENSIONS

Women's participation in the labour market is distinct from men's in several respects. They are less likely to be in paid employment and when they are they are more likely to be found in part-time and less well-paid employment than their male counterparts (Falkingham and Rake, 2001a). This has implications for their pension provision, as pensions are dependent on the number of year's service and the amount of contributions. The impact of childbirth and caring responsibilities upon financial wellbeing lasts well beyond the period of caring itself (Evandrou and Glaser, 2003a) and is reflected in the retirement income of women. The DWP (2005a p.89) has indicated that 'the impact of interrupted work patterns on career progression means that many future women pensioners will still accrue lower private pensions than men'. This emphasises the impact of earlier life course events on later ones. In 2004/5 the average gross income of a single male pensioner was £220 a week compared with £186 for women (DWP, 2006b) and 35 per cent of women do not currently belong to a pension scheme compared to 25 per cent of men. Furthermore, only 38 per cent of today's working age women are contributing to a private pension (Blunkett, 2005) and women also receive less state pension than men with the average amount of entitlement to state pension in 2005 was £60.85 a week for women compared to £74.05 a week for men (PPI, 2006).

Attempts have been made to reduce the impact of career breaks on pension provision. In 1975 under a Labour Government the Social Security Pensions Act attempted to address this problem and, specifically, the needs of women. The reformed pension system retained the basic NI pension and, in addition, required employees to contribute to

SERPS or to an approved employer's pension scheme which would pay a GMP and widows' benefit at least as good as SERPS entitlements (Maclean and Groves, 1991). As it was based on the best 20 years of earning and it included HRP, which provided credits towards the basic state pension during times of caring, this meant that it reduced the adverse effects of women's family caring responsibilities on pension acquisition (Walker and Naegele, 1999). However, the reforms in the 1986 Social Security Act, operative from 1988, based benefits on the average earnings over the whole working life (the calculation was based on earnings over 44 years for women and 49 for men) instead of the best 20 years, worsening the situation for women (Walker and Neagle, 1999).

The changes in basic state pension provision since 1980 have seen its redistributive role seriously undermined. Women and the lower paid rely heavily on state pensions as they are less likely to have built up private pension provision (Arber and Ginn, 1993, 1995a). However, by indexing the basic state pension to prices instead of national average earnings it has eroded its value since 1985/6 from 22.4 per cent of average adult full-time earnings to 15.6 per cent of average adult full-time earnings in 2005/6 (DWP, 2004e). Therefore, an increasing number of those who are reliant on the state NI pension rather than private forms of occupational provision are becoming dependent on means-tested benefits in the form of the Pension Credit. Women make up 65 per cent of Pension Credit claimants (ABI, 2005a). In April 2004, the guaranteed element of the Pension Credit was £105.45 per week which is equivalent to around 25 per cent of average earnings. The UK is shifting further towards a liberal welfare regime with an increased reliance on means-tested and private forms of welfare provision (Lister, 2000, 2003).

The 1980s also saw the introduction of considerable financial incentives to switch from SERPS to personal pensions (2 per cent of earnings plus a national insurance rebate of 5.8 per cent). This was an ideological shift in individual responsibility which has also been a central tenant of New Labour policy. Moreover, there has been evidence of mis-selling of personal pensions to those who may well have been better off remaining in SERPS, especially women (see pages 66) (Ginn and Arber, 2000). This served private sector financial interests. The promotion of personal pensions under the Conservatives enabled companies to ditch their commitments to occupational pensions. The Conservatives perceived DB occupational pensions as suited to the labour markets of

the 1950s and 60s, when the 'company men' tended to stay with one employer for the entirety of their paid working life. Therefore since 1986, these have been two main forms of funded pension schemes, DB schemes of traditional occupational pensions and DC schemes which have characteristically been used in personal pensions and, more recently, have become increasingly common in occupational pension schemes, particularly those belonging to private sector employers. The NAPF (2005a) reported that only 43 per cent of private sector DB schemes were open to new members and the Government Actuary's Department (2005) showed that there are 300,000 fewer members of occupational pension schemes in 2004 than 2000.

Occupational pensions in particular are crucial in determining an individual's income in retirement. They are 'the main reason why many pensioners do not live in poverty' (Field, 2002, p.10). Designed predominantly for middle class men's pattern of continuous full-time employment, occupational pensions serve to translate women's labour market disadvantages into low personal income in later life. As previously stated in Chapter Four, 'British women's domestic roles, together with gender discrimination in the labour market, interact with the structure of occupational and personal pensions to disadvantage them' (Ginn and Arber, 1999, p.321). Women are less likely to have access to occupational pension schemes and where they do they are more likely to accrue smaller pensions (PPI, 2003a). For instance, women aged 65-69 currently receive 72 per cent as much occupational pension income as men (Pensions Commission, 2004). Part-time workers fare the least favourably. In 1989 only 15 per cent of women working part-time were in their employer's pension scheme although this had risen to 33 per cent in 2002 (TUC, 2004). Table 6.5 (Chapter Six) shows the association between part-time work which is typically low paid, temporary and insecure and a lack of private pension provision (both personal and occupational). Around 40 per cent of women employed part-time say their employer does not have a pension scheme compared with 25 per cent of women in full-time employment (DWP, 2005a). Due to the tendency for part-time work to be low paid, immediate needs such as providing for a family may overrule future requirements (DWP, 2005a).

There have been some improvements in women's occupational pension coverage reflecting their changing location in paid employment. Women's pension scheme membership saw a rise from 1.3 million members in 1953 to 5.5 million members in

2000 (DWP, 2005a). Women in full-time employment are now more likely to be a member of an occupational pension scheme than men, although they are less likely to build up as big a fund as men (Pensions Commission, 2004). However, women's participation in pensions will not necessarily keep pace with their increased participation in the labour market. Further analysis is required to determine whether this social change will translate into more economically secure retirements for future generations of women.

The Teachers' Pension Scheme (TPS), one in which equal pay and number of years service amongst men and women results in an equal pension payout, was used in order to ascertain whether men and women in the teaching profession have different labour market experiences which, in turn, affect their pension acquisition. The evidence from the reports and the interviews with retired female teachers indicates that this DB scheme works in a way which penalises career breaks and part-time employment in a similar fashion to private pension DC schemes. This is despite the fact that it is a public sector pension scheme which is considered to be particularly compatible with the caring responsibilities so often associated with women due the working hours and holidays. However women teachers face difficulties balancing work and family life which tends to result in a negative effect on pensions. Therefore these highly qualified individuals in a profession supposedly aware of equal opportunities face many of the dilemmas facing women in less well-paid jobs.

By analysing the literature in conjunction with statistical analysis of a large government data set and interviews with members of a particular profession I have established that women face a complicated relationship with regard to pension provision. The different life courses led by men and women tends to place a number of women in a difficult financial position in retirement and dependent on the means-tested Pension Credit. The Government has yet to face this challenge of examining the life course experiences of individuals in order to provide a more equal and rewarding retirement for men and women. This comes at a time when the savings gap is said to be £27 billion (Ring, 2003) and pensions are frequently said to be in crisis (Davis, 2004). The Government also has to contend with increasing life expectancies, people's reluctance to invest in the future, the unpredictability of pension schemes' outcomes and the move towards uncertain benefits in the form of DC pension schemes by many employers.

THE FUTURE OF PENSIONS

The UK has reached a crossroads in pensions provision. 'The problems in the UK's pension system will grow increasingly worse unless a new pensions settlement for the twenty-first century is now debated, agreed and put in place' (Pensions Commission, 2005, p.43). The New Labour Government pledged to reduce the state's role in pension provision from 60 per cent to 40 per cent with an increased role for individuals in making their own provision (DWP, 1998, 2002). This could largely be achieved by a continued reduction in the basic state pension with an increasing number of people becoming reliant on means-testing and an emphasis on individual's private pension provision. However, these targets have recently been refined and the prospect of a reversal in the way in which the state pension is indexed is very real (DWP, 2006a). The lack of trust people have in private pensions, caused in part by the high profile mis-selling personal pension scandal and the Maxwell affair (Blackburn, 2002), means-testing and the number of non-claimants, have created a system in which few have faith. Not surprisingly the sustainability of the current system is under scrutiny with major reports commissioned by the Government including the Pickering Report (2002), the Sandler Report (2002) and, most significantly, the Pensions Commission Report's of 2004 and 2005 and the recent White Paper (DWP, 2006a). The Government, faced with increased media attention and public concern is under pressure to act. But how will any potential changes affect the already disadvantaged female pensioners and future generations of pensioners?

New Labour - women, work and pensions

It would be unfair to criticise New Labour for totally ignoring the needs of women pensioners and in particular the poorest female pensioners. Since it came into power in 1997 numerous policy measures have been introduced which have substantially benefited women both in terms of employment and pensions and have led to many retired females being better off than prior to their election. The Pensions Commission (2004) has acknowledged that a number of recent changes in the state system will improve the future position of female pensioners. For example with regard to employment (Chapter Three) women have disproportionately benefited from:

- The introduction of the national minimum wage, which has increased the earnings of the lowest paid, many of whom are women.
- Investment of over £17 billion on early years and childcare provision (DWP, 2005a), to ease the difficulty in combining paid work with caring for children.
- The introduction of the New Deal for Lone Parents (NDLP), a voluntary employment programme available to all non-employed lone parents and also those working less than 16 hours a week. The lone parents' employment rate has increased by 11 per cent since 1997 to 55 per cent (DWP, 2005a).
- Part-time workers rights improved in 2000 and 2002 to benefit working conditions of those not participating full-time in the labour market. This has disproportionately benefited women who are much more likely to work on a part-time basis.
- Overall between spring 1997 and spring 2004 women's employment has increased by nearly a million although this figure includes self-employed, and small numbers of family workers and government trainees without a contract of employment (TUC, 2004).

Numerous pension policies have been explicitly designed to represent the needs of some of the lowest earners and women in particular (Chapter Four):

- New Labour has substantially increased the level of means-tested benefits to which the poorest pensioners are entitled which has disproportionately benefited women.
- The targeting of resources has meant that the poorest third of pensioners gain almost three times as much as if the same resources had been spent on a higher basic state pension for all (Wicks, 2004).
- Low earners earning between £82 and £94 a week are treated as paying NI contributions and build up entitlement to contributory benefits such as the basic

state pension without paying any contributions. Employees start to pay NI at £94 a week- the primary threshold (DWP, 2005a).

- The S2P rewards low earners and is a more redistributive state-funded second pension. 10.4 million women in the S2P are better off than they were under SERPS out of the 12.4 female contributors (DWP, 2005a).
- The Stakeholder Pension is a low cost DC pension scheme targeted at those earning between £9,500 and £20,000 many of whom are women. It does not penalise individuals who have career breaks in the manner in which personal pensions do.
- The pension sharing arrangements introduced by the Government allow the former spouse to acquire a pension in their own right. In doing so it recognises, to an extent, the valued role of caring predominantly undertaken by women.
- Average pensioner household incomes have risen by 26 per cent in real terms between 1996/7 and 2002/3 and women have shared in this prosperity (DWP, 2004a).

Many of the employment and pension arrangements appear to be more favourable to women now than in the previous 20 years. However, although the position of many women may be improving there is still evidence of a substantial number of women in low-paid and part-time employment with intermittent working lives for whom the pensions system fails to adequately cater (TUC, 2004). Government initiatives aimed at benefiting the low-paid, the majority of whom are women, have not been without criticism both in terms of the way they function and the level of provision they provide (as discussed in previous chapters). It has been argued that New Labour has not done enough to assist current female pensioners and future generations of female pensioners. For instance, the decline in the basic state pension level, and failure to improve it in line with earnings rather than prices, has been detrimental to many individuals. Spending on all state pension is expected to fall as a share of national income over the next fifty years despite the expected 79 per cent increase in the number of people aged 65 and over (Attansio, 2004). (However, recent proposals are likely to benefit those reliant on

the state pension (DWP, 2006a.) Furthermore, only half of women over state pension age receive the full basic state pension compared to 9 out of 10 men (PPI, 2005a).

Poorer pensioners are increasingly likely to be dependent on the Pension Credit, a means-tested safety net. The Pension Credit should mitigate some of the worst examples of unfairness. Any redistributive strategy which relies predominantly on means-testing will not achieve a satisfactory income in retirement for all retirees, although it may prevent destitution amongst some of the poorest (Hyde and Dixon, 2004). It also remains susceptible to fraud and miscalculations (Field, 2002) and a high level of non-claimants, many of whom are the poorest pensioners (DWP, 2004e). The unavoidable consequence of the Pension's Credit is that women will become more dependent on means-testing in retirement. Estimates of Stakeholder Pension amounts in 2050 by Falkingham and Rake (2001b) indicate that even women with full-time employment on average female wages are likely to receive pension income which barely exceeds the level of means-testing. 'For tomorrow's pensioners, and today's advisors, the prospect of means-testing and the current position of contracting-out leads to uncertainty about whether it pays to save' (ABI, 2005a, p.3). The prospect for many of means-testing implies that sales of Stakeholder Pensions may not be the best advice exposing them to future mis-selling charges (Davis, 2004).

It is more likely that the savings and retirement behaviour of the richest groups will be little affected by the changing structure of the state pension system and more by shifts from DB to DC schemes in occupational pensions. Stakeholders agree that this has been caused by some combination of increasing longevity risk, declining asset prices, changes in taxation and accounting rules (Coats, 2004). Recent trends in occupational pension income emphasise the problem facing the Government and the contrast between the UK and continental Europe. Occupational pension income for recently retired single pensioners has fallen. Contributions to occupational pensions have fallen from above 3 per cent of GDP in the early 1980s to less than 2 per cent in 2002. Furthermore the proportion of private sector employees participating in occupational pension schemes has fallen from around 37 per cent in 1991 to around 26 per cent in 2004 (pensions Commission, 2004). If there is a continuation of these trends the proportion of all pensioners with occupational pensions will begin to decline (PPI, 2003a). Unlike the rest of the EU where the sustainability of public pensions has been the main policy

issue, in the UK it is the sustainability of the private pensions system which is now in question (Pensions Commission, 2005; Robinson & Stanley, 2005).

Those at the bottom end of the income spectrum who have the least capacity to save are unlikely to drastically alter their savings and retirement behaviour other than potentially having to work later depending on what age the state pension age will be set at in the future. However, perhaps the most interesting effects of the recent and ongoing changes to the UK pension system are experienced by those in the middle where greater means-testing make it hard to detect whether people will on aggregate save more or less for their retirement. Although there is a savings component to the Pension Credit, the system has been criticised as providing a disincentive to save (Rake and Falkingham, 2002). Those expected to be on low to middle incomes are at the interface of the state and private systems. They are likely to face incentives to work longer and retire later but it is less clear whether in aggregate the system will encourage them to actually save more (Attansio et al, 2004).

The new system of contracting-out of S2P is more complex than the old one (Ward, 2000). The new system means that if employees contract out of the S2P low earners could end up with a lower pension. However, rejecting the employers' scheme in favour of the S2P may mean other benefits are lost, such as the lump sum on death (Ward, 2000). Making the right decision about opting out of the second state pension requires information about the levels of earnings throughout the working life, gaps due to unemployment and caring responsibilities (Falkingham and Rake, 2001b). Government policy has moved towards placing more emphasis on the responsibility of individuals to play an active role in the financial markets to ensure their own financial provision (Ring, 2005a). Individuals must try to anticipate legislation that has not been framed and predict stock market behaviour, all many years in advance (Mann, 2006). This is particularly problematic given the shift towards DC schemes among many employers and the lack of government policy to eradicate this trend. Overall changes to benefit rules, new types of benefits often determined by age, restrictions in early retirement and the move away from the idea of the normal retirement age, have created an even more complex and bewildering situation for current and future pensioners.

Both the 1998 and 2002 Green Papers on pensions have received substantial criticism. In the 1998 Green Paper the Government proposed to dramatically improve provision for those unable to work due to caring commitments although this is based on a number of complex qualifying conditions. Furthermore the primacy of work in New Labour's approach has gained criticism from numerous corners most notably from those concerned with maintaining the importance of the right to care and its financial implications (Levitas, 1998, Dwyer, 2002; Williams, 2004; Mann, 2006). Very little attention has been paid to the pursuit of gender equality in respect to unpaid work and the difficult issue of choice (Lewis, 1986, 2003).

We know that work is the surest route out of poverty ... we also need to get more people into work if we are to meet the challenge of an ageing society and enable older people to live more independent lives and deliver the state financial support to which they are entitled (DWP, 2005b, Intro).

Similarly the Green Paper (2002) has been criticised because it:

Fails to address the issue of adequacy of future pension entitlement for those on low lifetime earnings, or the problem of the protection of incentives for low earners, especially women who have experienced interruptions in their earnings histories because of unpaid caring responsibilities (Evandrou et al, 2003, p.1).

The DWP (2002) Green Paper contained no proposals to help women other than more means-testing despite a whole chapter being dedicated to women's pensions needs and a recognition that women and pensions requires a greater focus. Despite increasing recognition of the inequalities that women face, not enough has been done to erode the historical injustices within pension provision (Wicks, 2004). It has been argued that within the policy provision that has been made, 'the contrast between the Government's pension policy and the kind of proposals endorsed widely across civil society could not be more stark, nor more different in terms of gender implications' (Ginn, 2003a, p.107). Although this is a rather damning conclusion there is evidence of dissatisfaction with the pensions system much, of which centres around the decreasing value of the state pension and people's general lack of understanding of the UK pension system as a whole.

ALTERNATIVE ROUTES TO PENSION SALVATION

When the Secretary of State for Work and Pensions in 2005 said that the situation of female pensioners was a disgrace, it implied the need for radical changes to the pensions system to improve their position. The question remains how the Government intends to do this and, indeed, how it intends to restructure it to provide a system in which people have more confidence and yet remains economically viable. Large parts of the system still rest on the sixty year-old foundation of the 1942 Beveridge Report, Social Insurance and Allied Services (Hills, 2003). It is extremely difficult to design a pension system which benefits employers and the state simultaneously while also guaranteeing financial security to individuals at different points in the income distribution and between current and future cohorts of pensioners.

The Government is looking to create a consensus from which a long-term solution to the issue of ensuring a fair and adequate retirement for all can be developed (DWP, 2005a). Reforms would require bipartisan support and stability, reducing uncertainty and disincentives, which have been lacking in the UK to date (Davis, 2004). This is especially the case as 'the history of public pension provision in Britain since 1948 is a history of repeated interference by successive governments, which has made it impossible for workers to develop reliable projections of future state pension entitlements' (Evandrou et al, 2003, p.10). Since 1980 there has been a series of reforms dominated by short-term political horizons rather than long-term needs. The Government has been waiting for the recommendations of the Pensions Commission before outlining the future path of pension policy (this was introduced in the form of a White Paper (DWP, 2006a)). It takes into account that the need for radical reform has also been emphasised by a wide range of commentators and in evidence to the House of Commons Work and Pensions Committee submitted by institutions such as The Pension Advisory Service (OPAS), the Pensions Ombudsman and the Financial Services Authority (FSA). The desire to increase the basic state pension in line with earnings rather than prices in order to reduce the number of people reliant on means-testing has received remarkable support in particular, although the financing of such a move has been widely debated. The Conservative Party which while in Government in 1980 initially linked the pension to prices rather than earnings now advocates a reversal of this policy.

Over the last four years there have been numerous reports on pensions, some of which, such as the Sandler Report (2002), the Pickering Report (2002) and the Pensions Commission (2004, 2005), have been commissioned by the Government in order to investigate the future direction of pension policy. Other policy alternatives have been put forward by insurers, industry, trade unions, pension funds and academics. These ideas will be considered here with reference to the specific implications for women's pension provision.

The Pickering Report

The Pickering Report (2002) was concerned with encouraging private pension provision and in particular the retention of DB schemes through increasing simplicity and reducing administrative burdens. It suggested that legal requirements to index-link pensions in payment and provide survivor pensions may be removed and also allowing employers to make membership compulsory on the condition that the employer contributes at least 4 per cent of the employees salary. These would be combined with easier transfer rules and a new pensions regulator. A couple of features of these recommendations have come under scrutiny, not least the prospect of de-indexing which would have most severe consequences for women, who on average, live longer. The proposals have been criticised on the grounds that many women refuse to join an occupational scheme because they cannot afford the payments. Furthermore the removal of survivors benefits would again adversely affect women given the difficulties women often face in building up an adequate pension in their own right (Ginn, 2003a).

The Sandler Report

The Sandler Report (2002) recommended that simple and safe private saving products are made more easily accessible through bank branches, the internet, and other sources. A new lower cost sales regime should be designed for the sale of standardised savings products, which would be subject to a price cap (Pensions Commission, 2004). However it did not consider the notion that many low earners cannot afford to commit to more saving and that it may also be at risk of mis-selling (Ginn, 2003a).

The Universal Protected Pension (UPP)

Frank Field MP has proposed a new funded flat-rate compulsory supplement to the basic state pension called the Universal Protected Pension (UPP), which would be financed by a 10 per cent increase in workers' NI contributions. By setting the protected pension considerably higher than the income support level and index-linked to earnings rather than prices everyone in the scheme would be guaranteed an income well above that of means-tested benefits (Field, 2002). Contracting-out arrangements and the S2P would be ended. In addition to having to contribute more money towards their pensions, individuals would not be able to collect their pension until later as the state retirement age for these workers would be raised from 65 to 70. It would cover all individuals once they reached 25 including those who are caring for a child up to age 5 or full-time carers of other relatives. It offers a similar proposition to the current system of the basic pension and the S2P (when the later becomes a flat-rate scheme in 2007 as planned). Field argues that the changes are necessary as the current pension system has a negative impact on the morality of the population by rewarding 'those who have failed to provide themselves with adequate pensions' (Field, 2002, p.2). He deems compulsory saving to be a positive measure as it allows self-improvement to benefit individual and society simultaneously. It would be redistributive given the earnings-related component but a flat-rate benefit. However, the large increase in NI contributions could alternatively be used to fund the basic state pension. Also a salary ceiling would limit the contributions of high earners and it is as yet unclear what role employers would take (Ginn, 2003a; Mann, 2001).

The Citizen's Pension

The NAPF has called for the basic state pension, S2P and Pension Credit to be replaced with a single flat benefit payable to every pensioner regardless of their contributions record. It would be up-rated each year in line with earnings in order to keep up with rising living standards. Scrapping the NI system and replacing it with a citizen's pension would avoid the increasingly complex calculations involved in the NI system (Ginn, 2001a). The Pensions Commission (2005) recommends freezing the Upper Earnings Limit for S2P accruals due to the uncertainty and complexity involved in the system. Abolishing S2P altogether would end contracting-out with its rebates worth £11

billion a year, which the Government would then use for a citizen's pension. However, abolishing S2P immediately would remove from the current system the existing element of earnings-related compulsion at a time when voluntary provision is in serious decline (Pensions Commission, 2005). However, taxes would have to rise again in the future as the state pays for pension costs that would otherwise have been funded privately from their rebates. 'Far from providing a platform for more private pension saving, the citizen's pension might reduce it' (*Economist*, 2005, p.21). In essence, this may create a situation where many workers would pin their hopes on future taxpayers.

A residency-based criterion would give the same first-tier pension provision to both men and women. A universal citizen's pension would benefit women in general regardless of their work histories and would be a solution to the pensions poverty experienced by a number of current pensioners. It would reward the unpaid and paid work performed over the life course more equally, 'allowing older women the dignity of an income of their own and improving gender equality in retirement incomes' (Ginn, 2001a, p.15). NAPF (2002) proposed to fund this by increasing the pension age, which would hit those hardest who were unable to maintain employment until a later age. If the citizen's pension became set at £109 a week state spending on pensions would be taking over 10 per cent of GDP. At this level, if state second-tier provision remained, it would be unlikely that the state could also provide a good second-tier provision. The proposed abolition of S2Ps would provide individuals with no alternative but to rely on private provision if they wished to contribute more to their pension. This is especially problematic for women who experience intermittent work histories as private pensions have limited carer-friendly features.

A citizens' pension would break the link between contributions and benefits possibly creating disincentives to save. For instance under the current system the savings credit element of the Pension Credit encourages saving among low earners and raises the minimum means-tested amount from £105 by a maximum of £16. The PPI (2005a) estimated the cost of covering all pensioners at £105 a week would add £7 billion to the pensions bill and if it rose to £115 a week the extra cost would double, something that it is unlikely that the Government would consider. There is the concern that with the citizen's pension people who do not need additional cover would be provided for, such as rich non-working spouses. Citizenship pensions have been challenged as potentially

unsustainable, especially as any attempt to achieve this would undoubtedly encounter tax resistance because there are few employees who do not already contribute substantially to pensions via consumption taxes, payroll taxes and income tax. Too large a role for the government results in high taxes, which may have disincentive effects or create political resistance (Turner, 2005b). Additional revenue streams would be required from elsewhere in order not to cause a public outcry (Hyde and Dixon, 2004). As with potential improvements to the basic state pension the introduction of a citizen's pension would appear to go against the current position of the Government which encourages private individual savings and provides a means-tested safety net for the poorest pensioners.

The Pensions Commission

Four options were proposed to deal with the current pensions situation by the Pensions Commission (2004) in its first report. These included accepting declining pensioner incomes, increasing tax and/or national insurance contributions and increasing the basic state pension, raising the current state pension age or enforcing compulsory saving. The first scenario is unlikely to be accepted as a viable option and the second proposal goes against the Government's intention to move away from state provision of pensions (DWP, 2002). However, the current pensions climate may lead to changes in the direction of policy implementation. The Pensions Commission also suggested that it would be unrealistic to rely on one of the options alone. These alternatives were subsequently built upon in the next report. These different scenarios will be examined here.

Raising the State Pension Age

Raising the state pension age has been highlighted as one way of reducing costs and freeing up some money to finance better pensions. The PPI (2005b, p.9) announced that 'a measured increase in state pension age (SPA) in future ... is a logical way to help pay for better state pensions, given the evidence on longer, healthier lives' and the CBI (2004) feel that the state pension age should be raised to 70 in return for a better state pension. However, this solution has not been without criticism. The strongest argument against increasing the state pension age is that it disadvantages manual workers more

than non-manual given their differential life expectancies (Pensions Commission, 2004; PPI, 2005c). The Government already struggles to get people to work until they are 65 let alone a later age (PPI, 2003b). The Pensions Commission has raised some concerns about this as being the only solution to pensions sustainability issues and suggested that the appropriate balance between increased taxation and increased state pension ages depends on a fair assessment of the allocation between generations of the adjustment burden created by demographic change.

The increase in average retirement age needed to make later retirement the only solution looks very large; and there are significant differences in life expectancy by socio-economic class, which may limit the feasibility and equity of increased retirement ages among some specific groups of people (Pensions Commission, 2004, p.22).

The Pensions Commission (2005) has recommended that a mix of higher public expenditure as a percentage of GDP as well as an increase in the state pension age is required. For instance, the state pension age should increase to somewhere between 67 and 69 by 2050 rather than an immediate rise to 70 as advocated by some (CBI, 2004) and public expenditure on pension and pension benefits needs to rise from 6.2 per cent of GDP to between 7.5 per cent and 8 per cent of GDP in 2050.

However, increasing the state pension age is not just a pensions issue, it is an example of the need to integrate pensions and labour market policies (PPI, 2005c). Labour market policy is gradually promoting the idea that people can and should work later. Age discrimination in employment and vocational training will become unlawful in the UK from 1 October 2006 under DTI legislation following the EU Employment Discrimination Directive. This is likely to increase the number of older people in work and there has already been an increase in the number of older workers in employment as a result of policies such as the New Deal 50+. In 2002 the Government announced that the concept of a normal retirement age would vanish from the tax system altogether. This has been accompanied by some pension policies aimed at boosting older age employment and increasing the age at which people take their pension such as those who choose to retire at 70 could receive an enhancement of more than 50 per cent to their weekly state pension or alternatively receive a lump sum of £25,000 (DWP, 2004a). Personal pensions are also likely to be paid later in the future as the minimum

age at which it can be taken is proposed to increase from 50 to 55 (PPI, 2003b). Therefore working later is already the natural choice of many individuals in response to demographic and social trends (PPI, 2005b).

It remains to be seen what impact these changes could have on women especially given the fact that women currently retire on average earlier than men despite their greater longevity. The Pensions Commission (2004 p.280) reported that 'the equalisation of the State Pension Age at 65 is likely to encourage further convergence of average male and female retirement ages'. This is despite the fact that there is no sign that younger people expect to retire later than their parents.

Reforming Taxation

In Chapter Four private pensions were shown to be a key factor in inequality in old age. A significant element of Government commitment to private forms of pension provision has been tax relief on employee and employer contributions (Clark and Hu, 2005). Tax subsidies are crucial to personal and occupational pension provision with one-fifth of all contributions to private pension coming from tax relief (PPI, 2004). Tax relief on pensions costs about £16 billion a year with 55 per cent of it going to 2.5 million high rate taxpayers while 45 per cent goes to 13 million lower rate taxpayers (PPI, 2005b). There is a greater level of marginal rate of benefit to those with higher incomes and they tend to have higher contributions to make. Of a pension pot of 1.5 million, the state could have contributed combined tax and NIC relief with an accumulated value of around £680,000. Although there may be up to £450,000 of income tax to come out of this the value of relief would still exceed £220,000, about ten times median earnings (Hills, 2005). A simple practical way to limit tax relief to higher earners would be to reduce the value of the £1.8 million limit (Pensions Commission, 2005). These tax subsidies increase inequality because higher rate income tax payers can reduce their tax liability by taking part of their remuneration in the form of pension contributions (Cutler and Waine, 2001). Tax-free cash is worth more to higher than basic rate taxpayers and many people who were higher rate taxpayers in the accumulation phase become basic rate taxpayers in retirement (NAPF, 2005a). Thus, while occupational pensions are crucial in preventing poverty for some (Field, 2002) they are also a major source of

inequality in old age by exacerbating income and status differences in the labour market (Titmuss, 1958; Walker, 1981).

Most individuals make significantly higher rates of return if they make employee contributions to pension schemes rather than saving through other mechanisms. However, private pensions are unable to ensure an adequate standard of living in later life for the majority, but by absorbing state fiscal subsidies effectively they reduce the funds available for improved state pensions. Sinfield (2002) stated that the annual cost in forgone revenue of regressive tax relief to private pensions was more than the cost of all selective or means-tested benefits which predominantly benefit the poorest pensioners. In a sense the income tax system protects the better off from the risk of poverty far more than the social security system does the majority of the population. 'The current system of less visible but substantial subsidies to non-state pensions not only reinforces the inequality of the market but actually widens it - and this is reinforced by differences in continuity of employment, and so pension development, over working life' (Sinfield, 2005, p.3). The importance of tax benefits have been documented in discussions about women and pensions (Ginn et al, 2001). The choice to take full advantage of tax benefits is not open to a number of women who are poorly paid in insecure employment. Furthermore, it is average and lower earners who are most likely to see the beneficial effects of tax relief on pension saving returns offset by the means-tested withdrawal of the Savings Credit (Pensions Commission, 2005).

Employers benefit from making contributions on behalf of their employees discounting taxable gross profit up to a limit, set in statute and by government regulation (Clark and Hu, 2005). Paying workers via pensions is far more tax-efficient than paying cash wages. 'Employer contributions to a pension are one of the most tax-privileged forms of saving and the administrative costs of employer provision are often less than those paid on individually arranged personal pension schemes' (DWP, 2004d, p.14). Despite such incentives many employers fail to offer a pension and many that do have reduced their contributions in recent years. It is inappropriate to presume that a further set of incentives will transform employer behaviour (Coats, 2004). Favourable tax treatment can be designated to encourage particular forms of behaviour such as encouraging new or additional savings. These are valuable incentives for people to act in the way the government favours but they are not commonly known (Hills, 2005). Only a sixth of

basic rate taxpayers and only 28% of higher rate taxpayers could identify the rate at which they received tax relief (Pensions Commission, 2004).

The increase in private pension accumulation of the scale required to achieve the 40:60 ratio previously set out by the current Government was unlikely to be achieved without further substantial tax incentives for pension saving or some element of compulsion (Evandrou et al, 2003). Arguably the current system fails to create incentives for adequate levels of pension saving. It is necessary to reach those who could save and do not and those who are not motivated by the current incentives (NAPF, 2005b). Incentives could be given through an extra matching payment such as a 10 per cent extra credit for basic rate taxpayers such as proposed in the Conservatives election campaign. However, there are other ways of benefiting low earners' pensions. The abolition of higher rate income tax relief could fund a more generous basic state pension. Many people have suggested that the rate of tax relief on contributions should be equalised (with higher rate taxpayers receiving less and basic or lower rate taxpayers receiving more) (Pensions Commission, 2005).

The Pensions Commission (2005) did not recommend a major reform to the overall system of tax relief in the near future partly due to the complexities involved in the process. 'Once a particular treatment has been established and people have adjusted their behaviour to it, it becomes very difficult to change' (Hills, 2005, p.3). It showed little evidence of an attempt to address the needs of those pensioners who do not benefit from the significant tax relief in private pension schemes. It does however recommend a scheme specific tax relief regime for the National Pension Saving Scheme (NPSS) based on a single rate of tax relief and a matching up-front contribution approach. Notably a move towards compulsion would require the whole tax structure to be examined, as there is little point on offering tax relief on compulsory contributions.

Compulsory Saving

A central issue for the Commission was whether a solution can be found through voluntary saving or whether a greater element of compulsion is required (Hills, 2005). The UK system currently allows individuals a good deal of discretion as to the type of provision and how much retirement savings they wish to undertake. For instance the

Conservative Government made it illegal for employers to compel employees to belong to their pension schemes (consolidated in the Pension Schemes Act 1993) (Ward, 2000) and personal pensions were introduced to encourage flexibility and individual saving within a free market. However, the Green Paper 2002 estimates that around 3 million people are seriously under-saving for retirement and are likely to receive a pension with a replacement rate of under 50 per cent and that 5-10 million may wish to improve. Voluntary private pension provision appears to be in a serious irreversible decline (Pensions Commission, 2005). Therefore, debates about compulsion have come to the fore in pensions policy to ensure everybody has an adequate pension. Despite the language of choice the threat of compulsion remains for those who fail to invest in the finance markets. 'Choice, flexibility and simplicity, are the velvet glove puppets but compulsion and regulation the claws they conceal' (Mann, 2006, p.92). Unless new Government initiatives make a major difference to behaviour, the current voluntary system combined with the current state system is unlikely to deliver a solution to the problem of inadequate pension saving (Pensions Commission, 2004).

Compulsion may be required, especially if one subscribes to the view that individuals are myopic in their pension saving and pension saving is falling short of people's requirements. 'Very few people actually make pensions saving commitments unless the state tells them to, or an employer enrolls them as a condition of employment, or an insurance company salesman or IFA spends expensive time persuading them to save' (Turner, 2005a, p.6). It may be that our future selves may need protecting from our current selves. People tend to prefer to pay contributions which are not designed as a general taxation (means-testing, flat-rate contributions) but are in some way assigned to a specific purpose (Agulnik, 2000). There is a danger that compulsory savings contributions may be seen as equivalent to taxation, reducing support of an adequate system of flat-rate state pension provision (Pensions Commission, 2005).

In essence, 'by forcing people to save, the state circumvents individuals' lack of understanding of pensions and, moreover, relieves them of the 'burden' of having to make decisions for themselves' (Agulnik, 2000, p.49). It is not obvious that the state is better placed than individuals to decide what is enough in terms of savings for later life and it may be argued that individuals are quite capable of making their own decisions based on their circumstances (Turner, 2005b). The infringement of freedom for those

who wish to make their own provision must be taken into account. 'Many organisations believe that, provided the state has fulfilled its role in poverty prevention for older people, then its role in second-tier pensions should be to foster an efficient and easy environment for employers and individuals to save how they choose' (PPI, 2005b, p.7). Some people may prefer to consume more now and less later on despite the high rewards from saving, while others may prefer a portfolio which is asset based such as housing rather than pensions (Congdon, 2005). It has been argued that a too high level of earnings-related objective may actually force people to over-save. Therefore, an earnings-related component may be necessary but at a level where all or most people of average earnings achieve an earnings replacement rate of about 40-50 per cent but not necessarily two-thirds replacement rate which people on average may want (Turner, 2005a).

There are a number of economic advantages to compulsion which need further consideration. If pension funds were made compulsory relative tax advantages would not be required and all forms of saving could receive expenditure-tax treatment (Davis, 2004). Within personal pensions the adverse selection problems, which typify free markets in annuities, would be limited as the risk pool would be the entire population. If there is sufficient compulsory earnings-related provision this will mean that means-tested benefits are irrelevant to the majority (Agulnik, 2000). Compulsory saving could remove a large number of pensioners, many of whom are women, from means-tested benefits and avoid the disincentives this creates for individual pension provision (TUC, 2004). Compulsion would improve job mobility by standardising terms and conditions (Davis, 2004).

The introduction of a mandatory DB scheme could be achieved by making all employers sponsor and contribute to company pension schemes. The TUC has suggested that employers should be compelled to make contributions and that this should be shared 2:1 between employer and employee (Coats, 2004). The CBI maintain that employees should automatically be entered into company pension schemes in order to increase take up amongst staff but disagrees with the high level of employer contributions advocated by the TUC. It argues that too high a contributory rate for employers could result in significant job losses and company closures and would hit certain sectors such as hospitality and catering particularly hard. The ACA (2002)

survey found that three quarters of employers would support the introduction of minimum compulsory private pension contributions of 4 per cent over and above national insurance contributions from employees and 66 per cent would support the introduction over a number of years of minimum employer contributions of 5 per cent of earnings (Occupational Pensions, 2003). It is necessary for the Government to pay more attention towards compelling employers to provide for their employees' retirement especially given that pensions may also act as a perk in attracting and retaining employees.

However, given that employer pension schemes are highly divisive and exclude those outside employment (largely women) this would not be the answer to pensioner poverty, especially not amongst women (Hyde and Dixon, 2004). Although the TUC correctly points out that it would benefit a number of women in work, 'the introduction of compulsion would have a positive impact on women, and especially women working part-time and those who work in industries and occupations where coverage is very low' (TUC, 2004, p.16). Furthermore, should a low pay threshold be introduced to assist those on low wages, many of whom would be women, in order to have as little impact as possible on take home pay? A number of people, especially women, excluded due to their lower rates of employment participation, would need some alternative form of provision where their caring work is recognised in the form of credits. Therefore compulsion is not the answer for a number of women. Furthermore, compulsion has been attacked as a disguised tax increase, and a move away from individual choice (Sunley, 2000).

Auto-enrolment

The fact that compulsion has received such criticism may mean that a process of auto-enrolment may be favourable. These make pension scheme membership the default option but allow the possibility of opting-out for those who choose to. The Pensions Commission's (2005) proposal for an automatic enrolment of employees with a matching employer contribution would have the effect of transforming the landscape for private saving although this would not benefit the situation of carers not participating in paid employment (see DWP 2006a for the Government's response to the Pensions Commission's auto-enrolment proposals). Participation in UK pension schemes which

operate on an auto-enrolment basis is significantly higher than schemes which require employees to make a positive decision as to whether to join a scheme or not. The Pensions Commission has recommended that the total default level contributions arising from employer and employee contributions and from benefits of tax relief should be around 8 per cent of earnings above the 'Primary Threshold'. Voluntary contributions above this level would also be allowed subject to a cap. It also has the capacity to include the self-employed on a voluntary but cost-effective basis. Properly introduced it could be the 'catalyst for a new and sustainable pensions settlement for the country' (Financial Times, 2005, p.1).

Despite some employers' concerns about extra cost, the Commission has pointed out that the proposals will add little more than half a per cent to Britain's pay bill. The reduced costs of distribution (the scheme should aim to deliver to all employees and self-employed an Annual Management Charge of 0.3 per cent or less) and financial advice, combined with increased levels of saving make the scheme potentially attractive for savers and providers alike. It has been suggested that the most efficient means of administration and collection would be in the form of nationalisation. This goes against the current Government rhetoric of privatisation. The ABI (2005b) has suggested that it would be more appropriate to use the infrastructure of the existing private sector rather than state administration. Age Concern also supports the notion of auto-enrolment, with the option to proactively opt-out as a way of increasing the coverage of pensions provision and the level of savings (Age Concern, 2005).

The NAPF is concerned about the implications of auto-enrolment and the notion of a National Pension Saving Scheme (NPSS) as it may lead employers to level down existing and more generous workplace retirement provision to the statutory minimum. Furthermore they believe that the Commission will serve to perpetuate current complexity delaying real simplification for 25 years and also exposing reform to significant political risk. 'Far from simplifying the pensions landscape, these proposals could make things more complicated' (NAPF, 2005b, p.1). Although it aims to extend good quality pensions to low and moderate earners many of whom are women, and employees of smaller companies, who may not previously have had access to employer-sponsored schemes, greater analysis is required as to the potential effect on existing workplace schemes. This is especially the case as acceptable alternatives to the NPSS

must have auto-enrolment in the recommendations. In the face of increased cost pressures of implementing such schemes many employers may cease to offer occupational schemes and opt for a lower quality NPSS alternative.

Increasing The Basic State Pension

The reinvigoration of the state pension has been espoused as part of the solution to the current pensions situation, especially since women are going to become increasingly likely to have built up a significant number of years service (Pensions Commission, 2005). Although estimates are inevitably uncertain, the latest ones suggest that by 2025 men and women will be reaching 65 with similar basic state pension entitlements (DWP, 2005a). There appears to be a prevailing consensus that first-tier pension provision should be better, while avoiding means-testing as far as possible, with a higher flat-rate pension (PPI, 2005c). The Pension's Commission Report (2005) was concerned that state pension expenditure should be concentrated on providing as generous and as non-means-tested flat-rate provision as possible, ensuring that people are kept out of poverty in retirement and also creating a sound base on which private saving can be built.

One possible way of funding this could be to cease all new accruals of S2P rights, the upper earnings limit could be abolished ending contracting-out and higher rate tax relief on private pensions, and use the taxation resources released to fund an adequate state pension, which does not require means-testing, rising with earnings rather than prices (Ginn, 2003a). The NAPF proposal to get a higher non means-tested and earnings-linked basic pension is likely to require at some stage an increase in the across-the-board state pension age, unless taxes are to rise further (Turner, 2005a). The PPI (2005c) feel that reducing the reliance on Pension Credit and improving state first-tier pension provision would create a more understandable system on which private provision could be built. 'Despite the extremely low level of public understanding of the system, there does appear to be a relatively strong popular commitment to the basic idea that there is a system which you pay into, and then have rights to benefits from' (Hills, 2003, p.12). Maintaining the basic state pension above the threshold for eligibility to means-testing would restore confidence among working age men and women that

saving for a pension is worthwhile, eliminating the uncertain consequences for lower income workers (Ginn, 2003b).

Although the overall cost of universal provision would be higher, there would be a large reduction in administrative costs. 'In terms of financing issues and sustainability, public pensions are arguably fiscally but not politically sustainable, while private funds are proving unsustainable in the current market and regulatory system' (Davis, 2004, p.366). A rise in the basic state pension goes against the direction chartered by the current Government and its predecessors since 1979 of reducing the role of state pension provision (DSS, 1998; DWP, 2002). However the Government has decided to reverse the trend in the decline in state pension provision (DWP, 2006a) as a consequence of the findings of the Pensions Commission (2004, 2005) and the general support for the basic state pension (PPI, 2005c).

Comprehensive state provision is an increasingly less attractive option especially given people's rising expectations as to an adequate pension income (Disney et al, 2000). Furthermore, the contributory nature of the state system has been criticised as being a major driving force in the inequality between men and women in pension provision over the past 60 years (Pensions Commission, 2004). 'The National Insurance Pension has delivered poor pension outcomes for women, especially those who have taken considerable time off paid work to care for children or adults' (DWP, 2004a, p.21). In 2003 it is estimated that 1.4 million women were excluded from making National Insurance contributions towards their state pension as they earned less than the lower earnings limit of £77 per week (Evandrou and Falkingham, 2005). Although erasing the pensions credit and raising the level of basic state pension would create a less complicated system, women's traditional difficulties in building up sufficient entitlements to the basic state pension would not be eradicated. The restoration of a more valuable and earnings-linked basic pension means significantly higher spending. Most of the benefits of this spending would be experienced by those with higher rather than lower life time earnings who would have lower contracted-out NICs now but have higher pensions later on, this is likely to benefit more men than women (Hills, 2004; Pensions Commission, 2005).

Given the improvements in many working women's NI records, could the NI rules and qualifying conditions be adapted to create entitlements to the basic state pension, which reflect today's society? For instance, women would be assisted in retirement by the abolition of the 25 per cent rule and the lower earning limit, the relaxation of the definition of a contribution year to aggregate part years and part-time work and also the redesign of Pension Credits to reward caring better (if it remains) (Evandrou et al, 2003). It should be made possible for women to backdate NI contributions beyond the current 6-year limit. This could help reduce the gaps in many women's national insurance records. NI could become a system based on participation records to a greater extent rather than contributions (Hills, 2004). The Pensions Commission has recommended the reinvigoration of the basic state pension on a universal (residence before retirement) basis (the term Citizen's pension is sometimes used to describe this proposal as discussed earlier). This would overcome the problems arising from the operation of the contributory system previously highlighted although it has been criticised as potentially reducing incentives to work.

The characteristics which 'underpin an inclusive, flat-rate system for large parts of our social security system may still have some working life in them yet, if only we can pull them clear of the tangles of what we have now' (Hills, 2003, p.29). If there was to be a re-emphasis on the basic state pension as central to men's and women's retirement provision the state will also need to rebuild the trust in the state pension sector in order to win public favour (Ring, 2005b). State pension schemes have the capacity to ensure that the pension costs of family caring are shared between those who perform such tasks and those who do not. This could be achieved either by raising and index-linking the state pension and (possibly) revitalising SERPS including better carer credits or a best years formula or introducing a citizen's pension indexed to national standards of living and high enough to prevent pensioner poverty (Ginn, 2003a).

It would also be possible to spend less on the first-tier of pension provision in favour of an expansion of the second-tier state pensions. However, favouring an earnings-related second-tier system at the expense of first-tier provision would exacerbate problems of inequality and be detrimental to a large number of women. A flat-rate alternative would be more suited to low earners' needs. S2P is becoming increasingly flat-rate rather than earnings-related which favours more women generally as they are more likely to be low

earners and it also provides credits to some non-earners, who are again mainly women (PPI, 2005c). The Pensions Commission (2005) suggests that carer credits are improved in the S2P to benefit more women. Furthermore, earnings-related pensions can increase complexity and system cost in a system which already suffers from these characteristics. Therefore, any compulsory earning-related element is likely to have a negative impact on income inequalities in later life.

CONCLUSION

The recent Pension Commission's (2005) Report has identified the need for change in the UK's pensions system and that this change must accommodate the needs of those least privileged groups, including a number of women. It has also recognised that 'the UK's complex and multi-faceted system has always left significant gaps in pensions provision for particular groups of individuals' (Pension Commission, 2005, p.120). However, the question remains, which direction will the UK Government decide to take? It is evident that many organisations have been 'united in opposition to complexity of the current pensions system, the inadequacy of state pensions and the extension of means-testing' (Ginn, 2003a, p.105). However, they have not been united in the solution to the current problems with the pensions system, with many of the suggested reforms inevitably favouring group interests not necessarily society as a whole.

This research has indicated a number of specific requirements for women with regard to pensions. Most importantly it is crucial that women have the opportunity to contribute to pensions on an equal basis to their male counterparts and have access to an adequate independent income in retirement. In order for this to be achieved several considerations are required (many of which can be applied to other forms of research incorporating gender):

- The system must not penalise women for years spent out of the labour market looking after children or other relatives.
- It must reflect current social trends such as an increase in cohabitation and divorce, acknowledging the diverse and flexible experiences individuals have across the life course.

- Recognition that the needs and expectations of the current generation do not reflect those of their parents and grandparents.
- Women's greater tendency to live alone in older age must be taken into account, and it must not result in hardship for widows and divorcees.
- Pension penalties should be avoided where possible for those who need to change jobs on a frequent basis.
- Private pensions need to be equally available to men and women regardless of their workplace and status such as part-time and temporary workers.
- Certainty and simplification is needed to ensure transparency and stability in the pensions system and encourage planning and saving.
- There needs to be a continued commitment to eradicating sexual discrimination, and other forms of discrimination in the workplace.

Pension schemes which are wholly based on lifetime earnings place women at a disadvantage (Seniors Network, 2005) as 'carers and those with a tenuous relationship to paid work get scant attention' (Mann, 2006, p.82). The role of government and society as a whole of recognising and supporting both men and women who combine economic and social roles to protect their future quality of life remains a crucial issue within social policy (Evandrou and Glaser, 2004). 'Gender inequality in later life income indicates how far pension systems take account of women's lesser earning power over the life course or alternatively how far they discriminate against those with family caring commitments' (Ginn, 2001b, p.228). Gender discrimination and women's caring roles continue to limit their career opportunities and pay.

Links between women's lower pay and their domestic roles are modified by factors such as occupational class, educational achievements, ethnicity, age and family circumstances. Recognising this diversity is crucial to understanding the variation in women's disadvantageous pension situation relative to men's and the extent to which this varies among individuals. These key areas warrant further research in order to provide a truly gender sensitive framework. A gender sensitive analysis to pensions is not just relevant to women. As labour markets continue to change with the growth of contingent work, insecure and part-time employment, the features of pensions systems which tend to benefit women become more important for men as well (Ginn, 2001a).

The complexity and diversity of men and women's lives need to be explicitly linked to the political economy perspective which takes into account the life course approach if women are to benefit from emerging policies and practices (Bernard and Phillips, 2000). 'Inequalities of income in retirement can not be tackled in isolation from inequality during working life' (Blunkett, 2005, p.1). Life course events prior to retirement influence the social and economic position of individuals well beyond the age of withdrawal from the labour market (Evandrou et al, 2001).

Because of the long time frame involved in the accumulation of pension entitlements, the retirement income of each generation of women reflects both the twists and turns of pension policy and the shifting norms about marriage, motherhood and employment prevailing during that generation's life course (Ginn, 2003c, p.494).

Therefore, any new system must guarantee that it provides not only for today's pensioners but also tomorrow's. 'We need to devise a series of reforms that address not only today's problems but also those likely to face women retiring in 20 years time and those retiring in 50 years time' (TUC, 2004, p.1). This is not an easy task as the evolution of society is characterised by unpredictability. Therefore, the Government must ensure that every individual has the opportunity to develop sufficient pension entitlements in their own right without having to be reliant on another individual. In fairness to the Government an emphasis has already been placed on saving throughout the life course with babies born after 1 September 2002 receiving a Child Trust Fund savings bond of £250 and £500 for those whose parents fulfil certain criteria such as full tax credit entitlement, and the training of children in schools to build up the necessary skills to make appropriate financial choices throughout their lives (DWP, 2004a). Some argue that this is not enough and people need more help to make the 'right' financial choices. These choices need to reflect the needs of women throughout the life course. If the Government is able to do this, and ensure that the pension system does not penalise those who have spent time out of the labour market to undertake caring responsibilities, the future will look brighter for pensioners as a whole.

INTRODUCTION

This chapter reviews the main findings of the thesis. It summarises the gender implications of British pension policy and how the current debates surrounding pension provision and sustainability are likely to affect current and future female pensioners. It discusses the importance of using the political economy perspective, with the life course as its mode of analysis, in strategies for future pension policy reforms. It poses some key policy questions which need to be addressed in order to assist women's access to pension provision. These need to take into account the relationship between life course events and must not see older age and dependency in isolation. It emphasises the implications of this research and alternative methodological strategies for future analysis of gender and pensions, and indeed for other disadvantaged groups, using a political economy approach, to disadvantages experienced throughout the life course. For instance it suggests the possibility of using longitudinal forms of research to more accurately portray a life course perspective and changes over a number of years.

GENDERED DISADVANTAGE THROUGHOUT THE LIFE COURSE

This thesis has demonstrated how an approach to ageing using the political economy perspective enables an analysis of the relative social and economic status of older people as well as relationships between older and younger generations. Approaches which treat older people as a distinct group, in isolation from the rest of society, provide an inadequate basis for explaining the situation of older individuals and undermine the formation and application of policies aimed at understanding the individual life course experience of older individuals (Walker, 1981). These experiences are not the same for all older individuals as they do not represent a homogeneous group unaffected by the dominant structures and ideologies within society. To understand the nature of inequalities in older age requires attention to the system of inequality throughout the life course (Phillipson, 2005).

The experience of old age has to be understood with reference to the individual's location in the social structure and their relationship to the economy (Walker and Phillipson, 1986). Many of the experiences affecting older people could be more accurately seen as a product of a particular division of labour and structure of inequality as opposed to the natural ageing process. Within this thesis the situation of women over the life course has been examined. By establishing the differences between men's and women's roles within the public and private sphere, including earning capacities and typically different work histories, this provided the opportunity to assess the potential adverse effects on their retirement provision.

Chapter Three showed how 'work' is a gendered construct in which the rewards of activities which take place within the home and family are less than those associated with paid employment (caring is not rewarded in terms of pay and pension rights other than those covered by credits). Women have traditionally been excluded from many of the benefits associated with paid work as 'gender inequalities have historically been deeply entrenched in the structures of the labour market and in provisions and citizenship rights of the welfare state' (Sevenhuijsen, 2000, p.25). Work sites are important places where hierarchical relations between men and women are maintained and legitimised (Cockburn, 1991; Levin, 2001). There have been huge changes in the structure of society which may have influenced women's propensity to work and changed societal attitudes. These include an increase in lone parenthood, cohabitation, divorce and childlessness (Williams, 2004). Although women have increased their involvement in paid employment much of women's increased participation in the labour market has been characterised by low pay, temporary and part-time employment. Furthermore, the presence of children in the household still has a significant impact on women's earnings (Harkness, 1996). One-in-five women who stopped work to care never returned to work and another one-in-five worked fewer hours, earned less pay or worked restricted hours (Evandrou and Glaser, 2003a).

Therefore, it is still the case that 'the majority of women may be seen as trapped in a vicious circle of low pay, inability to afford full-day childcare and part-time employment' (Ginn et al, 1996, p.167). On the other hand a minority of highly educated (largely childless) women have also benefited from an increase in opportunities available to them. They are more able to compete for professional and managerial

positions which have a positive impact on earnings potential (Lissenburgh, 2000; McDowell, 2005). At the same time the impact of motherhood on earnings is minimised by employees returning to the same employment following maternity leave, a situation associated with higher educational levels and occupational levels (Ginn, 2003a). This has seen a pattern of polarisation emerging with the majority of women tied into the same constraining familial relationships and lower paid employment while a minority of women have a more male pattern of employment. Chapter Six showed how women with higher educational achievements, greater income and particular occupations working on a full-time basis are likely to be members of an occupational pension scheme. However, in Chapter Seven which analysed retired female teachers' labour market and pension experience, it was apparent that on the whole these educated women had suffered considerable disadvantages in pay and pensions compared with their male counterparts. It has been stated that the probabilities that the sexes will still tend to experience differential career lines and typical locations in school are striking enough to consider this to be a sexual division of labour in teaching (Acker, 1994). Therefore, although women are more visible in the public sphere, the persistence of gender inequality in the family and at work remains a challenge (Irwin and Bottero, 2000).

Social policies have often served to reflect the paternalistic assumptions embedded in capitalist relations. The relationship between the gendered nature of care and equality of opportunity and outcome in the workplace has been largely sidestepped in debates and legislation in the UK (McKie, 2001). The socially constructed relationship between age, gender and the labour market has formed the basis for the spread of dependency among older people and age discrimination in public policy and social attitudes. The state generally places a disproportionate share of the responsibility on women. It plays an important role in, 'socialising many of the implicit contracts of the patriarchal family that established responsibility for the care and security of family members' (Folbre, 1994, p.116). With New Labour's increased emphasis on duties (workfare) women are more likely to become disadvantaged as those who cannot perform the duties due to childcare and domestic responsibilities. It is apparent that not all the costs of being a woman are attributable to state policy. Women work longer hours than men (especially when they are employed outside the home) because they spend three times as many hours on household obligations as men on workdays, and about twice as many on days off (Folbre, 1994). Fathers also spend less time caring for their children (Gardiner,

1997). This is the result of the gender contract which Connell (1987) referred to in Chapter Three (pages 28-9).

Therefore women's relationship to the labour market tends to differ from men's in a number of ways. The impact of caring responsibilities associated with women mean that not only are they less likely to be in paid employment, but when they are it is more likely to be part-time and less well-paid employment than their male counterparts. This has implications for their pension provision, as pensions are dependent on the number of year's service and the amount of contributions. In 2004/5 the average gross income of a single male pensioner was £220 a week compared with £186 for women (DWP, 2006b).

Second and third-tier pensions are the largest source of income inequality among pensioners (Ginn and Arber, 1991, 1999). As a result of the low level of state pensions relative to average earnings, the presence or absence of substantial private pensions plays a pivotal role in determining whether pensioners have an adequate retirement income. Private forms of pension provision, particularly those associated with DB schemes reward those most who are in continuous employment, have fewest job changes and have the highest salary. Therefore, 'occupational welfare is profoundly unequal, with the greatest benefits going to those in managerial and professional occupations, and men benefiting to a much greater extent than women' (Arber, 2003, p.19). This is indicated in Table 6.7 in the GHS analysis in Chapter Six which indicates private pension scheme membership by both occupation and sex. Women aged 65-69 currently receive 72 per cent as much occupational pension income as men (Pensions Commission, 2004). There is a polarisation of retirement experience between those with private and those without private forms of pension provision. This is likely to reflect the situation of these individuals prior to retirement, hence claims that poverty in older age is the result of poverty throughout the life course.

New Labour has reformulated welfare as an extension of individual ownership aimed at increasing the share of private funded schemes while also reducing state spending on pensions (Araki, 2000). The tendency for current policy to move towards private pensions runs counter to boosting the independence model of pensions for women as well as entailing very expensive subsidies to the private sector through tax relief and

rebates (Ginn, 2003a). The New Labour Government has pledged to reduce the state's role in pension provision from 60 per cent to 40 per cent with an increased role for individuals in making their own provision (DWP, 1998, 2002). (These figures have since been revised (DWP, 2006a).) 'Our policies through the life cycle (*the life course would be more appropriate*) are designed to empower people to avoid poverty in old age by their own efforts' (DWP, 2005b, p.60). This emphasis on individual responsibility indicates that people are in a suitable position to exercise choice and make the right choice. This is extremely difficult within the context of an increasingly complex pension system which people lack knowledge about. Furthermore not everyone has the same financial capacity to save for the future. For instance, those with the most secure and well-paid forms of employment are in a better position to save than those with an insecure or low income (Ring, 2003). Women with caring responsibilities are less likely to be contributing to a workplace pension scheme than those without.

Although attempts have been made to recognise the impact of caring and the links between the labour market and pensions in the form of HRP credits (pages 63-4) these are subjected to specific criteria. For instance credits to S2P are only applicable to those carers whose children are under six and no credits are offered for more prestigious private forms of pension provision. Maintaining continuous full-time employment is important in obtaining a decent level of occupational pension. Evandrou and Glaser (2003a) found that just over half (51%) of mid-life women had contributed to an occupational or personal pension. However, among those occupying either a parent role alone or combining parenting with caring this dropped to less than a third (28% and 30% respectively). It is not uncommon for women to return to work in a less senior position as a result of time out of the labour market. Policies need to recognise the subsequent impact on future work and ultimately pension prospects which result from time out of paid employment. These include a lack of experience and training for better paid employment.

The decline in the state NI pension level, and failure to improve it in line with earnings rather than prices has been detrimental to many individuals. Poorer pensioners, many of whom are women, are increasingly likely to be dependent on the Pension Credit, a means-tested safety net. The targeting of resources has meant that the poorest third of pensioners gain almost three times as much as if the same resources had been spent on a

higher basic state pension for all (Wicks, 2004). Although it may prevent destitution amongst some of the poorest (Hyde and Dixon, 2004) it is not without its problems. It remains susceptible to fraud and miscalculations (Field, 2002) and a high level of non-claimants, many of whom are the poorest pensioners (DWP, 2004c). Although there is some evidence that females are improving their educational achievements over recent years (Pensions Commission, 2004) and their employment records are more conducive to building up pension entitlements (DWP, 2005a), the impact of caring and domestic responsibilities and other forms of discrimination in the labour market still have an adverse affect on women's capacities to make pensions contributions (Ginn, 2003a). Furthermore, the previous chapter identified concerns about the sustainability of the current pension system and the impact any changes could have on women.

CONTRIBUTIONS OF THE THESIS

As stated in the introduction, this thesis adds to the very limited literature and research on women and pension provision. It is common for debates on pension reform to, at best, incorporate a token chapter on women and pensions (for example see DWP, 2002; Pensions Commission, 2005). However this research maintains gender at the centre of its analysis throughout. By using a life course perspective embedded within a political economy approach it has shown how women's retirement income is influenced by the educational achievements, employment histories, fertility, class and the design of the pensions system among other things and how these have altered through time and throughout individuals' lives. Importantly these factors often have a different impact upon men and women's pension provision. For instance Chapter Six identified that age is a particularly significant factor in men's likelihood of contributing to an occupational pension scheme as they are more likely to have progressive employment patterns unhindered by domestic and childcare patterns. Therefore their pay and pensions are likely to increase with experience and promotions throughout their work histories as they age. For women, throughout the thesis, the impact of having children and the increased likelihood of having time out of the labour market associated with it is identified as crucial to women's pension provision.

It adds to the knowledge base surrounding women and pension provision which has come under significant scrutiny over recent years with the Government Report on

Women and Pensions (2005) and the acknowledgement of women's pensions in the Pensions Commission Reports (2004, 2005) and campaigning reports such as those of the Age Concern/Fawcett Society (2003, 2005) expressing concerns for women's capacity to accumulate adequate pensions. Furthermore, by providing a historical account of the British pension system over the past hundred years and how this has explicitly impacted upon women, this thesis shows that, despite changes in pensions provision and the transformation in work force composition and family structure, many of the same issues that concerned policy makers and campaigners in this field nearly 100 years ago when the state pension was introduced in 1908 are still present today: how to provide sufficient resources to remove the risk of poverty, limit state intervention, encourage thrift and, at the same time, ensure sustainable provision for future pensioners. Furthermore, the needs of women have also forced their way onto the political and economic agenda. The possible responses to these challenges are constrained heavily by the political economy of pensions (and wider social) policy in the UK and, in particular, the ideological necessity to limit state intervention that has ruled, as a matter of political choice on the part of policy makers, for most of the last 100 years.

By analysing the GHS data and assessing the gendered implications of work and retirement it provides an up to date statistical base on which to base future analysis. The relevance of this data must not be underestimated given the lack of up to date statistical pension analysis conducted using secondary data sets (this is largely due to the complex nature of pensions systems and the level of training required to perform statistical analysis). Much of the data used in this kind of analysis is now over ten years old (Ginn and Arber, 1993, 1996, 2000). This thesis incorporates multivariate analysis in the form of logistic regression in order to indicate the impact various educational, family formations and employment characteristics have on different forms of pension provision for men and women. The use of interviews adds another dimension to this thesis. It looked at some of the practices which influenced the labour market characteristics and subsequent position in retirement of twenty retired female teachers. The findings indicate that the experience of many female teachers, despite being in a relatively well-paid occupation with a DB pension scheme, suffered many of the same disadvantages experienced by other women in the literature. This was also the first time that teachers

were interviewed about their retirement experiences for the purpose of research and, as such, constitutes important new knowledge.

By using this triangulation technique in conjunction with the literature work it has enabled an assessment of the current debates about the future of the British pensions system and the potential affect on current and future pensioners. In addition to this a number of factors which governments should be aware of when considering the implications of future policy initiatives on gender have been indicated (pages 235-6). A number of potential policy initiatives were given attention in the previous chapter which considers some of the implications of proposed pension reform on women in particular. This deals with relatively new proposals such as issues raised by the Pensions Commission (2004, 2005) and as such has been previously largely unexplored. It addresses many of the current debates about the future of the British pensions system, with particular reference to their potential effects on women's pension provision and adds to the knowledge base. This is not confined to the suggestions of the Government and the reports it has commissioned on pensions but also the ideas put forward by a number of alternative commentaries. In doing so it provides a comprehensive account of the strengths and weaknesses of approaches towards the future of pensions at a time when pensions are very much on the agenda.

THE FUTURE DIRECTION OF PENSIONS POLICY

This thesis has shown, using a life course approach, that it is not sensible in pension terms to see any part of an individual's life in isolation from the rest. Hence, previous circumstances and actions influence subsequent ones. For women in particular their experiences, expectations and treatment have tended to adversely affect their capacity to build up a sufficient retirement income. Therefore, examining inequality in pensions is about examining inequalities throughout the life course. However, policy rarely acknowledges this association. The challenge of social security lies in the way dependency and poverty in later life are a consequence of problems experienced prior to retirement - problems associated with ill-health, low income, unemployment and the pressures of care-giving. Therefore, the government has a responsibility to provide protection for individuals throughout the life course in order to assist them to achieve a suitable pension provision and reduce dependency upon the state in retirement. Policy

must seek to redress any disadvantages women may face in education, such as equal worth being placed upon gendered subjects. It is evident that this field is one in which females have made great advances over recent decades with women's educational levels at GCSE and at degree level having overtaken men's (Pensions Commission, 2004). The relationship between work history and pensions has been frequently highlighted within this thesis as crucial to the study of gendered disadvantages in pension acquisition and requires significant attention. Therefore, labour market policies must work with pension policies to create a more equitable position for women.

It is necessary for governments to implement policies that develop more gender-sensitive notions of citizenship which relate to paid work and the unpaid caring that is still borne largely by women (Vandenburg, 2000). Chapter Three showed the need for both universality and difference (a notion of 'differentiated universalism') through a range of policies which give greater value to care work and promote women's position in the labour market for those who want to work (Walby, 1999). This involves an acceptance of a 'public' sphere on the basis of an understanding of its interdependence with the 'private' domestic sphere and of contesting and shifting boundaries between the two (Lister, 1993, 1995, 1998b).

It is vital that the state should recognise the value of family labour and provide greater support for children. If paid labour was restructured to allow individuals sufficient flexibility to meet the needs of their families and communities and the responsibilities of family labour were more equally shared among men and women, then opportunities and benefits could contribute more effectively and fairly to social reproduction (Folbre, 1994). Action in the labour market needs to address the horizontal and vertical occupational segregation and pay gap (Hakim, 1993) along with the growing cleavages within the female labour force itself (Mann, 2001). Generous family-friendly employment and childcare policies need to be backed up with tougher equal opportunities and sex discrimination measures (Walby, 1999) (the synchronisation of employment and care). Work-life policies are required such as flexibility in working hours through flexitime, job-sharing or the compressed working week, forms of leave such as study leave or employment breaks and partnership projects to provide assistance with childcare and elder care (TUC, 2004). Changes to these features would make it easier for those women who wish to sustain their involvement in the labour market

during the period of family formation to continue to build their careers and pensions entitlements.

The pervasiveness of material and ideological links between femininity, caring, home and family are likely to continue to shape relations in the workplace and in politics and ultimately the life course strategies adopted by women, unless significant changes are made (McKie et al, 2001). Without these changes, 'women for the foreseeable future will be forced to balance their own priorities, to negotiate with partners if they have them, and to make the adjustments that labour market conditions impose upon them' (Gardiner, 1997, p.161). A re-conceptualisation of the nature of work, in employment and in the home, may provide men and women with the chance to think about their activities in both locations differently (McKie et al, 2001). However, it would be naive to assume that legislative reforms alone will be sufficient to alter inequalities which are deeply embedded in cultural norms (Folbre, 1994). Nevertheless collective efforts to implement legislative reforms often challenge and ultimately modify such norms.

For those who do choose not to work as a result of caring responsibilities it is necessary that this should be treated as equal to paid work so as not to under privilege caring in the allocation of social rights of citizenship. Rewarding individuals through credits towards pension entitlements is one way of doing this, although the effects of time out of the labour market on pay and pensions when they return to employment needs further policy consideration. Furthermore, patterns of family dissolution, remarriage and step parenting may substantially alter patterns of co-residence and care in the future and policies must be able to adapt to these future changes (Agree et al, 2003).

Therefore, by harmonising labour market and pensions policy it is likely that individuals' life course experience will be more accurately represented. On occasions changes to one have been undermined by changes to the other. For instance, the introduction of HRP credits enabled more women to access a greater number of NI pension years. Furthermore increasing opportunities for women to gain different forms of employment have enhanced their NI contributions records. However, these characteristics do not have as positive effect as they would have had if the state NI pension had remained linked to earnings rather than prices. This has resulted in many

pensioners with full NI contributions being reliant on means assisted top ups in the form of the Pension Credit.

The current system of means-testing in retirement does serve to benefit women more than men as poverty is 'feminised' (Glendinning and Millar, 1992; Davies and Joshi, 1998). However, the Pension Credit has been criticised for its low take up rate, associated with people's lack of understanding of the system and the potential stigma associated with claiming (PPI, 2006). There has also been a concern 'that the Government's strategy of targeting help for pensioners where it is needed most implied ever more pensioners failing to be rewarded for their thrift' (Clark, 2002, p.3). This led to reform with the implementation of the savings element of the Pensions Credit. The prospect of more pensioners becoming reliant on means-testing in the future is very real, as second tier provision is likely to fail to protect these pensioners from means-testing (Falkingham and Rake, 2001b). Despite the virtues of many of the proposals of second-tier pension provision, failure to tackle the decreasing value of the state pension will add to the insecurities faced by many older people in retirement (Phillipson, 1998a). (The recent White Paper has proposed changes which are likely to reduce the tendency of the decreasing value of the state pension (DWP, 2006a).)

Rather than a mechanism to prevent poverty for the minority, the Pensions Credit risks turning into a top-up benefit for the majority of low to middle-income earners. Not only will this potentially reduce incentives to save it will increase the complexity in the pensions system. Therefore, as suggested in the previous chapter, an alternative solution is required. Whichever system the Government chooses to implement it needs to address the needs of the least well off, amongst whom women are overrepresented, while rewarding saving adequately for those in work or caring. This includes occupational pension provision which has recently come under pressure for a number of reasons such as the increase in longevity and stock market issues (Chapter Four). So as well as being equitable the pensions system needs to reward thrift and be sustainable. Changes adopted now must not unfairly penalise future generations of pensioners.

In Britain in 2002/3 11.3 million people who were in work were not contributing to any form of private pension (Pensions Commission, 2004). Many of these individuals risk reliance on means-tested welfare in older age if they continue not to save in the form of

pensions. There is a need for better public education and access to advice for retirement planning (Davis, 2004). It is essential that the government, employers and providers work together in order to raise awareness of the importance of saving for retirement. Workers generally have a low level of understanding of pension schemes (Hedges, 1998). Only 44% of people claim a good or reasonable understanding of pension issues (Pensions Commission, 2004). Furthermore the capacity to plan ahead is not evenly distributed among the population (Rowlingson, 2002). Choice is differently distributed according to class and income and a multitude of other factors (Giddens, 1994, 1998).

The Government seems to think that the fundamental problem is that the poorly educated buyers of pensions are dealing with poorly regulated sellers, hence the proposals for better information and regulation (Mann, 2006). The Government has updated its retirement planning facilities with a telephone helpline, information leaflets, a website providing guidance of the Government services and a web-based retirement planner is being developed to offer forecasting. Although these may be useful to some people, not everyone is aware of their availability and are therefore unable to benefit from the services. There is also evidence that, when faced with difficult financial decisions which have long-term consequences, people will often put off decisions unless some external agent (the state, employer or salesperson) pushes them over the decision-making threshold (Pensions Commission, 2004). This enhances the claims of those who propose a form of auto-enrolment. This is a legitimate way of encouraging individual saving although it fails to address the needs of those who are not in employment. Unfortunately this is a consequence of employment-based benefits such as occupational pension schemes.

A recent DWP survey indicated that women were increasingly unsure whether the state would support the growing pensioner population financially (DWP, 2005a). This is in spite of evidence which suggests individuals' preference for a significant role of pension provision by the state (Evason and Spence, 2003). This has led to calls to challenge arguments for pension privatisation and reverse the tide of state welfare retrenchment (Ginn, 2001a). If this process continues it is likely to lead to a further polarisation between men and women, and between women who are benefiting from increasing opportunities and those whose employment continues to be characterised by low pay, insecurity and part-time in nature. In order to ensure that women do not lose

out 'higher state spending on pensions in future seems unavoidable' (PPI, 2005b, p.3). However there is no guarantee that this will happen. Saving more is the only way to combat that risk. Therefore, New Labour faces the challenge of encouraging individual saving whilst rewarding those who are unable to save as a result of their family commitments.

ALTERNATIVE METHODS AND METHODOLOGIES

By using qualitative research in addition to quantitative research a further dimension was added to this thesis. However, using two different approaches required very different techniques and as such represented a very time consuming process. The process of choosing an appropriate survey to use was a complicated one which entailed familiarity with the content of the various secondary surveys (and the questionnaires from which the data is derived) as well as the advantages and the limitations of the particular surveys (Chapter Five). It was also necessary to undertake considerable training in order to understand how to manage and use the data using the SPSS program as well as performing complex multivariate analysis. By also incorporating the interviews with 20 retired female teachers through a process of triangulation, the limitations of a particular technique were minimised by the advantages of another method. However, locating and interviewing these individuals as well as transcribing the interviews was time consuming. Although there are obvious advantages of using two different approaches, many of which are set out in the Methodology chapter, it prolonged the PhD process and limited the amount of time and space available to each form of research.

Therefore an alternative approach could have used one form of analysis in order to either carry out further statistical analysis, perhaps with more focus on the role of education in the life course, and some more in depth logistic regression or further interviews with the retired teachers which could have then been subjected to a qualitative computer programme. Another alternative approach would have been to use a longitudinal rather than cross-sectional study. The use of longitudinal analyses has facilitated new insights into the life course dimensions of social experience (Irwin, 2000b). It has been suggested that ideally analysis of the life course would be conducted using longitudinal data (Evandrou et al, 2001). This would give a more long-term

perspective of the relationship between pensions and earlier events in the life course. However, the complex nature of pensions, the few available longitudinal surveys and the lack of consistency of the questions over a numbers of years make this a difficult process. Another approach could have been to employ successive years of cross-sectional survey data such as 20 years of GHS as it would be possible to take individuals at five year age groups within a given survey and track them through time and age them by one year annually. Again this raises important issues about the difficulty of examining pensions through time as their design changes frequently.

FURTHER RESEARCH POSSIBILITIES

As this thesis has shown the current pensions system is under severe scrutiny with major reports commissioned by the Government over recent years including the Pickering Report (2002), the Sandler Report (2002) and, most significantly, the Pensions Commission Reports of 2004 and 2005. The Government, faced with increased media attention and public concern, is under pressure to act. The White Paper (DWP, 2006a) represents the first step following the Pensions Commission Reports (2004, 2005) by the Government in a long process of pension redevelopment and its proposals require significant attention and interpretation, especially how they are likely to impact upon women.

Encouragingly the situation of women pensioners, both current and future, is starting to be put on the agenda. Recently the Government produced a report on Women and Pensions (2005) and also encouraged the Pensions Commission to focus on the position of women in its analysis. However, crucial questions remain largely unanswered: how will any potential changes affect the already disadvantaged female pensioners and future generations of pensioners? How will pension systems of the future remain sustainable within the context of greater longevity and increasing expectations? How will the Government suitably reward thrift and extend individual saving? These are just some of the questions that have emerged from this thesis which warrant further analysis. There has not been a better time than since the emergence of the NI pension following the Second World War to study the future of pensions and in particular the needs of women. The British pension system has come to a crossroads and further research is required to guide its future.

This work has shown the need to use the notion of the life course embedded within a political economy perspective to consider the relationships between pensions and the rest of the peoples' lives. Unfortunately 'no comprehensive data exists on individual savings behaviour over the life-cycle, or on the size of accrued individual pension rights' (Evandrou et al, 2003, p. 4). Therefore, more detailed research encapsulating the life course perspective could be crucial to our understanding of pension accumulation. Furthermore the impact of other forms of saving on individuals' retirement income also warrants further attention. For instance, faced with declining state pension provision and retreating occupational provision, more and more people are looking to savings and housing wealth to provide for their retirement income. Savings through house purchase and inheritance of housing assets (home ownership has now reached over 70 per cent even among 70 to 80 year olds) will make a significant contribution to pension adequacy for many people and has major implications for appropriate pension system design (Pensions Commission, 2005). However, housing cannot be considered a sufficient response to pension adequacy problems for everyone because it is the higher social classes who disproportionately benefit from housing wealth. This has consequences for the appropriate earnings-related objectives within any pension system. Equity-release schemes designed to turn owner-occupied housing into regular income in old age have begun to take off in the UK but they raise some potentially controversial questions about intergenerational inheritance and, so far, have been criticised as providing poor value for money. These pose further questions with those who find it hard to save through a pension likely to have similar disadvantages in other forms of savings (Ginn, 2003a).

Some of the solutions advanced in the previous chapter have potential implications for gendered retirement in particular which need further investigation. These include the impact of raising the state retirement age and employers' perceptions of employing older workers. The introduction of anti-discrimination measures concerned with ageing will require significant analysis. Previously work has been conducted into the labour market problems of older workers and new transitions into retirement (Phillipson, 1998b; Macnicol, 2005). The extent to which these still persist is crucial to the success of the potential rise in the retirement age. For a large number of women the increase in state pension age may not provide an opportunity to increase their pension fund as it needs to be accompanied by increased work opportunities for older female workers,

especially as it has been claimed that men prefer to employ younger women who are more decorative (Thane, 2001).

The interviews with retired teachers provided some interesting examples of differences between male and female teachers' labour market experience and their pension accumulation. Some of these labour market characteristics were the result of traditional values regarding the role of women by their employers, husbands and themselves. It would be extremely interesting to interview some working age female teachers in order to analyse to what extent these differences still persist and to what extent they have been eradicated and how this has impacted upon their pension contributions. Another topic which emerged during the interviews with the retired female teachers was the reaction to the possibility of a change of pension age to 65 in teaching for new teachers from 2013 (see page 164-5). It would be fascinating to see if the same sort of views were expressed by men and by younger, non-retired teachers. This comes at a time when potential changes to the public pension age have caused some people to express concern about the unfair advantages of final salary public sector pension schemes (Turner, 2005a).

The complex nature of the relationship between pensions and the life course makes it a topic with many interesting research possibilities. Just a few of the issues which have emerged from this research which warrant further examination have been highlighted. It would be possible to list many more. The current climate of uncertainty surrounding the future of pensions creates an ideal situation in which to perform further research particularly as potential changes are likely to have an impact on a large number of current and future pensioners.

HOPES FOR THE FUTURE

Many women have more opportunities than in the past in terms of education, employment and access to pensions. However, inequalities have not been fully resolved. Women are still more likely to undertake the majority of caring responsibilities, are still more likely to be in part-time, temporary and low-paid employment than men and are disproportionately represented among the poorest pensioners. It is important that further research is undertaken in this field which incorporates the political economy approach

and recognises the relationship between life course events. Changes both in attitudes and policy are required to make the situation of men and women as equal in retirement as possible. This requires an acceptance of the importance of caring roles, which may be undertaken by men or women, in conjunction with equality in the workplace to assist working people gain adequate access to pensions. 'A democratic society should enable their members to give both these activities a meaningful place in their lives if they so want' (Sevenhuijsen, 2000, p.12). Perhaps the introduction of policies which allow both caring and work an equally important role in women's lives may challenge attitudes and expectations of women's behaviour and encourage more men to undertake domestic responsibilities on a more equal basis.

These changes would enhance the pensions position of a large number of women if caring is suitably rewarded with further credits. Therefore, there needs to be an awareness of the impact work based policies may have on pensions and vice versa. It is hoped that in the future more people, especially women can be given the opportunity to save in their own right and be made more aware of the importance of saving. This would be assisted by the simplification of the current pension system which is perceived to be beyond most experts' comprehension. As well as encouraging saving and giving more people the opportunity to save, the state must continue to provide a form of safety net for the poorest pensioners although the form this could take is under debate (Chapter Eight). Therefore, it is hoped that pensions remain at the forefront of the political agenda until a system is in place which more adequately addresses the needs of female pensioners. At the same time the NI pension scheme relies on the contributions of employed people to pay for the pensions of older people. This generational contract means that each generation relies on succeeding generations' continued arrangement (Arber, 2003). This intergenerational contract is essential to the stability of the future of pensions. This contract must not be broken as this would adversely affect pensioners in the future.

A fundamental objective of public policy should be to ensure that all older retired people enjoy an adequate standard of living (Johnson & Falkingham, 1992). However, the huge changes that have taken place in income and expectations throughout the life course have created a situation whereby, although the challenge is still to keep older individuals above the poverty line, people expect more choice and flexibility over

retirement and a higher standard of living. Ensuring that people invest the current consumption they forgo is an extremely powerful tool for policy makers and, indeed, the legitimacy of claims to a share in the distribution of production is an important area in political economy. Therefore, decent pensions and living standards for older people are dependent on an intergenerational contract whereby the well being of older people is influenced by productivity and economic growth and the distribution of the wealth generated by growth. It is crucial that each generation takes an equitable portion of the risk involved in pensions investment and that the current generation should not load risk forward to the future generations and jeopardise the intergenerational contract.

APPENDIX

Table A6.1 Highest educational level attained by socio-economic classification and sex

Socio-economic ¹ Classification	Education level ²						Total ³
	Degree+	Intermediate	A Levels	GCSE	Other	None	
Percentages							
Male full-time							
managerial and professional occupations	45	17	16	15	3	4	42
Intermediate occupations	14	17	18	27	5	18	19
routine and manual occupations	4	15	17	29	8	26	40
Female full-time							
managerial and professional occupations	47	19	19	11	2	3	47
Intermediate occupations	12	15	39	21	4	8	27
routine and manual occupations	5	8	23	27	7	30	26
Female part-time							
managerial and professional occupations	43	26	17	9	1	3	21
Intermediate occupations	10	10	35	28	3	15	27
routine and manual occupations	4	10	22	19	6	38	52

1 From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on Occupation and Socio-economic Groups (SEG).

2 These categories are explained in more detail in the appendix. An individual will be placed in the highest category, thus he will only be placed in a category if none of the previous categories apply.

3 Totals include no answers to educational attainments.

Employees aged 16 and over excluding YT and ET.

Source: General Household Survey, 2001/2 (author's analysis).

Table A6.2 Highest educational level attained by sex

Sex	Education level ¹					
	Degree+	Intermediate	A Levels	GCSE	Other	None
	Percentages					
Male						
Full-time	23	16	17	23	6	15
Female						
Full-time	27	15	26	17	4	11
Part-time	13	13	25	25	4	21

1 These categories are explained in more detail in the appendix. An individual will be placed in the highest category, thus he will only be placed in a category if none of the previous categories apply.

Employees aged 16 and over excluding YT and ET.

Source: General Household Survey, 2001/2 (author's analysis).

Table A6.3 Paid employment¹ by marital status, age and sex

In paid employment	Marital status			
	Single ²	Married ³	Div/sep ⁴	Widowed
	Percentages			
Men in paid work				
16-19	49	*	*	*
20-24	71	88	*	*
25-34	83	90	86	*
35-49	80	90	75	*
50-59	66	79	69	[50]
60 and over	14	17	21	6
Women in paid work				
16-19	55	*	*	*
20-24	67	60	*	*
25-34	70	63	61	*
35-49	66	74	67	[44]
50-59	68	63	59	50
60 and over	4	11	16	3

1 Paid employment in the past 7 days either as an employee or self-employed.

2 Single - never married

3 Married - living with husband/wife

4 Divorced or separated (still married but not living with husband/wife)

* Less than 15 cases

[] Only 15-49 cases

General Household Survey, 2001/2 (author's analysis).

Table A6.4 Full-time and part-time employment by the number of own children in the family unit and by sex

Full-time or part-time	Number of children aged 0-15 in the family unit						Total
	1	2	3+	1 or more	All child 16+	No children	
	Percentages						
Male full-time	95	97	94	95	93	87	90
Female full-time	49	34	19	38	55	67	56

In current employment or have had a job in the past and aged 16 and over.

Source: General Household Survey, 2001/2 (author's analysis).

Table A6.5 Current pension scheme membership by marital status, age and sex

Pension scheme membership	Marital status			
	Single ³	Married ⁴	Div/sep ⁵	Widowed
	Percentages			
Men 16-19				
Occupational pension ¹	4	*	*	*
Personal pension ²	0	*	*	*
Any pension	4	*	*	*
Men 20-24				
Occupational pension ¹	26	[25]	*	*
Personal pension ²	5	[21]	*	*
Any pension	29	[25]	*	*
Men 25-34				
Occupational pension ¹	48	55	40	*
Personal pension ²	18	26	22	*
Any pension	59	72	54	*
Men 35-49				
Occupational pension ¹	57	65	49	*
Personal pension ²	26	28	27	*
Any pension	72	81	56	*
Men 50-59				
Occupational pension ¹	56	63	46	*
Personal pension ²	18	20	19	*
Any pension	[69]	75	60	*
Men 60 and over				
Occupational pension ¹	*	39	[18]	*

Personal pension ²	*	12	[9]	*
Any pension	*	47	[27]	*
Women 16-19				
Occupational pension ¹	6	*	*	*
Personal pension ²	0	*	*	*
Any pension	5	*	*	*
Women 20-24				
Occupational pension ¹	30	[31]	*	*
Personal pension ²	5	[3]	*	*
Any pension	33	[31]	*	*
Women 25-34				
Occupational pension ¹	55	55	41	*
Personal pension ²	12	14	15	*
Any pension	63	62	53	*
Women 35-49				
Occupational pension ¹	58	56	48	[68]
Personal pension ²	15	15	9	[17]
Any pension	66	63	54	[72]
Women 50-59				
Occupational pension ¹	[71]	53	44	[42]
Personal pension ²	[5]	10	8	[5]
Any pension	[74]	59	50	[45]
Women 60 and over				
Occupational pension ¹	*	29	[24]	[21]
Personal pension ²	*	4	[6]	[0]
Any pension	*	30	[29]	[21]

- 1 Including a few people who were not sure if they were in a scheme but thought it possible.
 - 2 Those who had chosen to contract out of the State Earnings Related Pension Scheme (SERPS) and arrange their own personal pension.
 - 3 Single - never married
 - 4 Married - living with husband/wife
 - 5 Divorced or separated (still married but not living with husband/wife)
- * Less than 15 cases
 [] Only 15-49 cases

General Household Survey, 2001/2 (author's analysis).

Table A6.6 Full-time and part-time employment by age and sex

Full-time or Part-time	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 plus	
Percentages							
Male							
Full-time	57	88	95	96	92	89	92
Part-time	43	12	5	4	8	11	8
Female							
Full-time	40	70	65	56	55	55	57
Part-time	60	30	35	44	45	45	43

In your main employment.

In current employment or have had a job in the past and aged 16 and over.

Source: General Household Survey, 2001/2 (author's analysis).

Table A6.7 Time in current job by age and sex

Time in current job	Age						Total
	16-19	20-24	25-34	35-49	50-59	60 and over	
Percentages							
Male full-time							
less than 2 years	89	61	33	21	15	12	27
2-5 years	12	28	28	17	13	13	19
5 or more years	0	10	39	62	72	75	54
Female full-time							
less than 2 years	85	59	35	24	15	9	31
2-5 years	15	30	30	51	12	11	22
5 or more years	0	10	34	55	73	80	47
Female part-time							
less than 2 years	87	61	43	32	19	15	36
2-5 years	13	28	25	22	17	19	21
5 or more years	1	12	32	46	64	66	43

Employees aged 16 and over excluding YT and ET.

Source: General Household Survey, 2001/2 (author's analysis).

Table A6.8 Usual gross weekly earnings by age and sex

Age	Usual gross weekly earnings (£)					
	0.01- 100	100.01- 200	200.01- 300	300.01- 400	400.01- 500	500.01 or more
Percentages						
Male full-time						
16-19	10	48	36	3	1	1
20-24	2	21	40	22	8	7
25-34	3	7	20	23	18	30
35-49	3	4	17	21	16	39
50-59	5	6	21	22	15	30
60 and over	7	16	28	24	9	17
Female full-time						
16-19	9	61	25	4	1	0
20-24	4	25	43	21	5	1
25-34	2	13	27	23	15	19
35-49	3	14	29	20	14	20
50-59	5	16	35	18	10	16
60 and over	8	33	22	23	12	2
Female part-time						
16-19	85	14	1	0	0	0
20-24	62	37	0	1	0	0
25-34	39	36	15	5	3	3
35-49	39	38	15	5	1	2
50-59	43	39	12	4	0	2
60 and over	65	23	7	2	1	2

Employees aged 16 and over excluding YT and ET.

Source: *General Household Survey, 2001/2 (author's analysis).*

Table A6.9 Socio-economic classification by age and sex

Socio-economic Classification ¹	Age						Total*
	16-19	20-24	25-34	35-49	50-59	60 & Over	
	Percentages						
Male full-time							
managerial and professional occupations	8	26	46	46	41	30	42
Intermediate occupations	12	18	18	19	18	27	19
routine and manual occupations	79	56	36	35	41	43	40
Female full-time							
managerial and professional occupations	8	34	57	51	41	32	47
Intermediate occupations	39	30	26	25	30	30	27
routine and manual occupations	53	35	22	24	29	38	26
Female part-time							
managerial and professional occupations	2	10	23	24	20	17	21
Intermediate occupations	8	20	33	25	28	27	27
routine and manual occupations	90	70	45	50	52	56	52

1 From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on Occupation and Socio-economic Groups (SEG).
Employees aged 16 and over excluding YT and ET.

Source: *General Household Survey, 2001/2 (author's analysis)*.

Table A6.10 Socio-economic classification by sex and usual gross weekly earnings (£)

Socio-economic Classification ¹	Usual gross weekly earnings (£)					
	0.01-100	100.01-200	200.01-300	300.01-400	400.01-500	500.01 or more
	Percentages					
Male full-time						
managerial and professional occupations	3	1	8	9	19	60
Intermediate occupations	11	15	24	20	12	19
routine and manual occupations	2	13	36	25	14	10
Female full-time						
managerial and professional occupations	1	4	17	26	20	31
Intermediate occupations	6	16	47	19	7	5
routine and manual occupations	4	42	39	11	3	1
Female part-time						
managerial and professional occupations	16	26	35	14	4	6
Intermediate occupations	33	45	15	3	2	2
routine and manual occupations	59	37	3	1	0	0

1 From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on Occupation and Socio-economic Groups (SEG).
Employees aged 16 and over excluding YT and ET.

Source: *General Household Survey, 2001/2 (author's analysis).*

Table A6.11 Educational Achievements

The following table shows the qualifying within each category of the recoded educational level variable. An individual is placed in the highest possible category, thus they will only be placed in a category if none of the previous categories apply.

Categories used in the recoded variable	Initial educational categories which were recoded	Description of those included
Degree+	(HDegree) "Higher Degree"	A) NVQ/SVQ level 5 <i>or</i> B) higher degree
	(FDegree) "First Degree"	A) degree (first, other or don't know higher has already been selected) <i>or</i> B) NVQ/SVQ level 4 <i>or</i> C) Diploma in Higher Education
Intermediate	(TQual) "Teaching qualification"	A) Teaching qualification (excluding PGCE)
	(OHigher) "Other higher qualification"	A) HNC/HND <i>or</i> B) NVQ/SVQ level 3 <i>or</i> C) A higher RSA diploma <i>or</i> D) GNVQ advanced level <i>or</i> E) BTEC – Higher level <i>or</i> F) SCTVEC – Higher level <i>or</i> G) CandG = Advanced level <i>or</i> H) Other Higher Education Qualification below degree level
	(NQAL) "Nursing qualification"	Nursing Qualification
A-Levels	(A2) "GCE A level in two or more subjects"	A) NVQ/SVQ level 3 <i>or</i> B) ONC/OND <i>or</i> C) Certificate of 6 th Year Studies (CSYS) or equivalent <i>or</i> D) BTEC at National Certification <i>or</i> E) National Diploma level <i>or</i> F) SCOTVEC = full National Certificate, G) a first diploma or general diploma, a first certificate or general certificate <i>or</i> H) RSA diploma <i>or</i> I) GNVQ intermediate level <i>or</i> J) City and Guilds qualification, craft/part2 <i>or</i> K) More than one A-level <i>or</i> L) 4 or more AS-level passes <i>or</i> M) 3 or more Scottish highers
	(A1) "GCE A level in one subject"	A) Has less than 4 AS-level passes (or doesn't know number) <i>or</i> B) Has 1 A-level, or doesn't know how many <i>or</i> C) NUMSCE = (owntwo, Donk) <i>or</i> D) BTEC first or general certificate, or level unknown <i>or</i> E) SCTVEC modules towards a National Certificate or level unknown <i>or</i> F) RSA, a level other than a diploma, inc. Stage I, II and III, or level unknown

GCSE	(O5more) "GCSE/O level standard grades, 5+"	A) YT/YTP Certificate <i>or</i> B) NVQ/SVQ level 1, or level unknown <i>or</i> C) GNVQ/GSVQ foundation level, or level unknown <i>or</i> D) City and Guilds foundation/part 1, or level unknown <i>or</i> E) Has 5 or more passes at O-level or equivalent
	(O1to4) "GCSE/O level 1-4"	A) Has fewer than 5 passes at O-level or equivalent, or level unknown
	(CSEs) "CSE below grade 1, GCSE below grade C"	A) GCSE = Has no CSEs above grade 1, or GCSE below grade c, or doesn't know <i>or</i> B) CSE = Has no CSEs at grade 1, or doesn't know
Other	(Apprent) "Apprenticeship"	A) Has completed a recognised reade apprenticeship
	(Oqual) "Other qualification"	A) Doesn't know what qualifications they have <i>or</i> B) Has other professional/vocational qualifications/foreign qualifications
None	(NoQual) "No qualification"	A) Has no qualifications

Table A6.12 Analytic Classes and Operational Changes and Sub-categories of NS-SEC

From April 2001 the National Statistics Socio-economic Classification (NS-SEC) was introduced for all official statistics and surveys. It has replaced Social Class based on occupation and Socio-economic Groups (SEG). Full details can be found in *'The National Statistics Socio-economic Classification Manual 2002'* ONS 2002. This provides further detail of those professions covered by the three classes of NS-SEC used in this work.

Operational Categories and Sub-Categories	5 Classes	3 Classes
L1 Employers in large organisations L2 Higher managerial occupations L3 Higher professional occupations L3.1 'Traditional' employees L3.2 'New' employees L3.3 'Traditional' self-employed L3.4 'New' self-employed	Managerial and professional occupations	Managerial and professional occupations
L4 Lower professional and higher technical occupations L4.1 'Traditional' employees L4.2 'New' employees L4.3 'Traditional' self-employed L4.4 'New' self-employed L5 Lower managerial occupations L6 Higher supervisory occupations		
L7 Intermediate occupations L7.1 Intermediate clerical and administrative L7.2 Intermediate sales and service L7.3 Intermediate technical and auxiliary L7.4 Intermediate engineering	Intermediate occupations	Intermediate occupations
L8 Employers in small organisations L8.1 Employers in small organisations (non-professional) L8.2 Employers in small organisations (agriculture) L9 Own account workers L9.1 Own account workers (non-professional) L9.2 Own account workers (agriculture)	Small employers and own account workers	
L10 Lower supervisory occupations L11 Lower technical occupations L11.1 Lower technical craft L11.2 Lower technical process operative	Lower supervisory and technical occupations	Routine and manual occupations
L12 Semi-routine occupations L12.1 Semi-routine sales L12.2 Semi-routine service L12.3 Semi-routine technical L12.4 Semi-routine operative L12.5 Semi-routine agricultural L12.6 Semi-routine child-care	Semi-routine occupations	
L13 Routine occupations L13.1 Routine sales and service L13.2 Routine production L13.3 Routine technical L13.4 Routine operative L13.5 Routine agricultural		
L14 Never worked and long-term unemployed L14.1 Never worked L14.2 Long-term unemployed	Never worked and long-term unemployed	Never worked and long-term unemployed

- L15 Full-time students
- L16 Occupations not stated or inadequately described
- L17 Not classifiable for other reasons

Table A6.13 Full-time/part-time odds ratios for employees contributing to different types of pension schemes including and excluding income.

Type of Pension Scheme membership		Men odds ratio	Women odds ratio
Any Pension Scheme			
Including income ¹	Full-time	1.00	1.00
	Part-time	0.28***	0.94
Excluding income ²	Full-time	1.00	1.00
	Part-time	0.16***	0.49***
Occupational Pension Scheme			
Including income ¹	Full-time	1.00	1.00
	Part-time	0.30***	0.98
Excluding income ²	Full-time	1.00	1.00
	Part-time	0.19***	0.50***
Personal Pension Scheme			
Including income ¹	Full-time	1.00	1.00
	Part-time	0.64	1.05
Excluding income ²	Full-time	1.00	1.00
	Part-time	0.49**	0.92

- 1 These are the odds ratios from Tables 6.7, 6.8 and 6.9 for part-time work when income is included in the model.
- 2 The odds ratios of contributing to various types of pension scheme when all of the other variables remain the same but income is removed.
- * significance of difference from reference category *p<0.05**p<0.01***p<0.001

Source: General Household Survey, 2001/2 (author's analysis).

GLOSSARY

- Additional Voluntary Contribution (AVC)** Personal pension contributions made by someone who is also a member of an occupational pension scheme as a top-up to their occupational entitlement. They can be made into Occupational schemes or a stand-alone product called a Free-Standing Additional Voluntary Contribution plan (FSAVC).
- Annuity** Purchased with an individual pension pot which has been built up in a Defined Contribution Pension Scheme in order to provide a pension that is usually payable for life.
- Auto-enrolment** A pension scheme where an individual is made a member by default and has to actively decide not to participate in the scheme.
- Basic State Pension** A contributory-based pension requiring 44 years of National Insurance contributions, credits or Home Responsibilities Protection for men and 39 years (phased to 44 by 2020) for women. Those with less than full contributions receive a pro rata amount subject to a minimum of 25 per cent.
- Citizens' Pension** Proposal for a state pension which is payable to every individual over State Pension Age based on a defined residency criteria.
- Cohort** A group of people possessing common characteristics such as being born in the same year.
- Contracting-out** The opportunity to opt-out of the State Second Pension and formerly the State Earnings-Related Pension Scheme and use a proportion of their National Insurance contributions to build up a funded pension.

Cross-sectional	A method of examining a varied population at one point in time in order to gather data about people at different stages or in different circumstances.
Defined Benefit (DB) Pension Scheme	An occupational pension scheme which is Defined Benefit will provide a pension that is expressed as a proportion of earnings – for example $1/60^{\text{th}}$ – for each year of membership. Earnings are usually based on an individual's salary at or close to retirement.
Defined Contribution (DC) Pension Scheme	A Defined Contribution pension scheme is based on contributions that are invested on behalf of the employee. At retirement the pension will depend on the accumulated fund and the annuity rates available at the time.
EU Employment Discrimination Directive	Compulsory legislation which means that age discrimination employment and vocational training will become unlawful in the UK from 1 October 2006.
Flat-rate provision	Pension rights accrued in a scheme based on a flat-rate basis. Therefore the level of earnings is not taken into account by the formula which is based on the number of years provision.
Friendly Societies	Non-profit-making membership associations providing a range of welfare benefits including pensions which grew rapidly in late 19 th century Britain.
FRS17	The accounting standard for UK pension costs. It requires all employers to value the assets and liabilities of their occupational pension schemes. The company balance sheet must then show the resultant surplus or deficit.
Funded Scheme	Payments into a scheme are set aside for the future payment of pensions.

General Household Survey	A multipurpose UK government social survey designed to be used by government departments which can be used by social scientists as a source of secondary data.
Guarantee Credit	A means-tested benefit which is a part of the Pension Credit and provides pensioners with a minimum level of pension.
Guaranteed Minimum Pension (GMP)	The minimum pension that must be provided by a contract-out salary-related scheme for pension that were accrued between 1978 and 1997.
Home Responsibilities Protection (HRP)	Introduced in 1978 to give protection where an individual is caring for children, the elderly or disabled by reducing the number of years of National Insurance contributions required to secure the full Basic State Pension.
Intergenerational Contract	Pensions and living standards for older people are dependent on an intergenerational contract whereby the well being of older people is influenced by productivity and economic growth and the distribution of the wealth generated by growth.
Interpretivism	An epistemology advocated by Weber (1949). Interpretivism is concerned with the representation of reality through the eyes of participants and uncovering meanings which requires the use of non-statistical qualitative approaches.
Life Course	Rather than viewing any stage of life, such as childhood, youth and older age or any group in isolation the life course is concerned with an understanding of the place of that stage in an entire life continuum.
Life Cycle	Commonly used to refer to the typical experiences of individuals over their lifetimes. A model of sequence organises the stages of life into a universal and progressive arrangement.

These have generally been seen as the tripartite sequence of education, work and retirement. There has been recent criticism of this approach.

Logistic Regression	A form of multivariate analysis. An explicitly linear technique which treats 'variables' as if they possessed causal powers.
Longitudinal	A research study which follows a group of individual's over a period of time.
Lower Earnings Limit (LEL)	The level of earnings at which the individual is treated as if they had made National Insurance contributions.
Lower Earnings Threshold (LET)	In the State Second Pension anyone earning less than the Lower Earnings Threshold and above the Lower Earnings Limit is treated as if they had earnings at the Lower Earnings Threshold.
Means-tested benefits	State benefits which depend on the level of income and capital and other personal circumstances.
Minimum Income Guarantee (MIG)	The forerunner of the Guarantee Credit.
Multivariate analysis	The analysis of the relationship between data collected on several different variables.
National Insurance (NI)	The national system of benefits paid in specific situations such as retirement based on compulsory contributions.
National Minimum Wage (NMW)	The National Minimum Wage (NMW) was introduced in April 1999 to ensure a base level of pay at different ages.

New Deal for Lone Parents	Built around personal advisers who can assist with childcare options, in-work benefit calculations, job search, bridging finance and access to training.
New Deal 50 plus	A programme provided by the Department of Work and Pensions for people aged 50 and over who want to work.
Notionally funded	A form of unfunded pension scheme in the public sector where pensions contributions are met out of future tax revenue even if the employee contributions do not match the output.
Occupational Pension	A pension provided by the employer but the scheme takes the form of a trust arrangement and is legally separate from the employer.
Pay-As-You-Go (PAYG)	Pensions are paid from contributions currently being paid and no funds exist for future liabilities. The National Insurance system is Pay-As-You-Go.
Pension Credit	A means-tested benefit for pensioners which combines the Guarantee Credit and the Savings Credit.
Pension Protection Fund	The fund was established in 2005 to pay compensation to members of eligible Defined Benefit pension schemes.
Personal Pension	Arranged by the individual contributions are invested and at retirement the accumulated fund will be used to purchase an annuity.
Political Economy	An approach which considers political and economic pressures and constraints affecting people. While the early political economy analyses focussed chiefly on occupation further research within this paradigm has emphasised gender and ethnicity (Arber and Ginn, 1991; Blakemore and Boneham,

1994) as well as the interconnections between them (Estes, 1991, 2004; Walker, 2005).

Portability	The ability to take the pension contributions and any accrued earnings an individual may have generated and transfer to a different employer or private scheme.
Positivism	An epistemology initially advocated by Auguste Comte. Positivists believe that like matter in the natural world, human behaviour is a measurable response to external stimuli, which may be quantified through a systematic and objective observation and measurement through methods such as surveys.
Primary Threshold	Point at which employers and employees become liable for National Insurance contributions.
Retail Price Index	This is the average measure of the change in the price of goods and services bought for consumption by the vast majority of households in the UK.
Saving Credit	Part of the means-tested Pension Credit for people aged 65 and over which is withdrawn at a rate of 40p for each £1 of pre-Pension Credit Income above the level of the Basic State Pension.
Socio-economic Class	The Registrar General's definition of social class based on occupation.
Stakeholder Pension	A form of personal pension introduced in 2001 with charge limits of 1 per cent a year.
State Earnings-Related Pension	State Earnings-Related scheme which was the forerunner to the State Second Pension. Benefit is calculated from the earnings-

Scheme (SERPS)	related contributions paid between April 1978 and April 2002. It is paid in addition to the Basic State Pension from state pension age.
State Pension Age	The age from which the state pension is normally payable.
State Second Pension (S2P)	Replaced the State Earnings-Related Pension scheme in April 2002. It is a National Insurance pension which gives benefits based on an individual's earnings and contributions.
Tax Credits	There are two main forms. The Working Tax Credit is an income-related credit for working adults and Child Tax Credit is an income-related credit to families with responsibilities for children, whether they are in or out of work.
Tax Relief	Individuals making contributions to tax approved pension schemes receive tax relief.
Teachers' Pension Scheme (TPS)	A notionally funded Defined Benefit pension scheme available to members of the teaching profession.
The Equal Pay Act	Passed in 1970 and introduced in 1975 the Equal Pay Act sought to lessen the sexual division of labour and subsequently the sexual division of welfare by making it unlawful to discriminate between women and men in pay and other terms in their contracts of employment.
The Equal Value Amendment	Introduced in 1984 to tighten equal pay provision. A women no longer had to find a man doing the same or similar work as under the Equal Pay Act.
Triangulation	The employment of more than one research technique in the belief that a variety of approaches enhances validity.

Universal Protected Pension Scheme (UPP)	A new funded flat-rate compulsory supplement to the Basic State Pension proposed by Frank Field which would be financed by a 10 per cent increase in workers' NI contributions.
Upper Earnings Limit (UEL)	The upper limit on earnings for the purposes of calculating entitlement to State Second Pension.
Upper Earnings Threshold	An intermediate point prior to the Upper Earnings Limit which affects the accrual of State Second Pension.

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