

Women as Carers: Economic and Social Aspects of Caring

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Introduction

In the context of contemporary labour markets and the social relations of informal care-giving in Australia, this paper explores the nature of women's care-giving responsibilities and their opportunities for labour force participation when they are caring for children and/or other vulnerable family members. This is of crucial importance for older women's pathways into or out of the labour force before the customary age of retirement. The major premise of this paper is that to understand the labour force participation opportunities for older women, and the constraints which older women face in remaining in the labour force or returning to it, it is essential to take a life-course approach. In this paper, I have adopted the dynamic approach used by Campbell and Charlesworth (2004: p. 33) and Mitchell (1998) which takes the perspective of women moving through varied stages of the life-course, balancing distinctive caring responsibilities with the demands of employment. Throughout the life course, women with care-giving responsibilities, in different combinations in successive cohorts, are highly likely to withdraw temporarily from the labour market when their children are not yet of school age; to combine care-giving with employment, usually part-time employment when their children are of school age; to withdraw from employment when they have intensive care-giving responsibilities for an elderly frail relative, for a disabled child, for a severely ill or disabled spouse; to attempt to make the transition to paid employment after their intensive care-giving responsibilities cease (Mitchell, 1998; Moen et al, 1994). This is the point at which older women, after many decades of care-giving, are likely to face formidable barriers to labour force re-entry.

To what extent are the contributions made by citizen parents and citizen carers (as distinct from citizen paid workers) recognised in the Australian welfare regime (O'Connor, Orloff and Shaver, 1999)? And the other side of that question: to what extent are citizen parents/carers able to forge combinations of care and employment; what are the constraints on return to labour force participation when caring responsibilities cease or become less intensive; and what are the pathways from care-giving to employment, retirement or other modes of social participation, when

caring responsibilities cease? This paper explores the risks of labour force withdrawal and/or marginalisation experienced by people who provide unpaid care as parents of dependent children and carers for other vulnerable family members (aged infirm parents, severely ill or disabled partners, disabled adult offspring). These vast contributions to the well-being of families and the wider civil society, which are not rewarded by market wages or the non-wage benefits pertaining to employment, in particular paid annual leave, sick leave and superannuation entitlements, are very likely to incur the risks of low income, labour force marginality and difficulties with labour force return. This is especially the case for mature age women seeking to return to the workforce when they no longer have intensive care-giving responsibilities.

The current policy debate on ways to increase the rate of mature age employment and to reduce mature age labour force withdrawal (often described as “early retirement”) is relatively silent on the several gendered pathways for mature-age people into and out of the labour force and difficulties with re-entry, with the notable exception of the work of Campbell and Charlesworth (1994) and Glezer and Wolcott (2000). To what extent and in what ways do periods of care-giving either for children or other vulnerable family members constitute a specific pathway out of labour force participation which differs substantially from pathways such as retrenchment, severe illness, accident and disabling injury? Flowing from this research question, what specific policies and programs, at government and work-place levels, might be developed to take account of and support the range of employment and care-giving combinations which carers make; or pathways out of employment because of care-giving; followed by attempts to re-enter the labour force at later stages in the life-course?

The interconnections of paid work and caring work

It is now well established that the literature on welfare regimes since the early 1990s focused on the interactions of markets and government policies, rendering invisible the informal, non-market provision of caring services carried out predominantly, but not entirely, by women within family, households and communities (Lewis, 1992; Sainsbury, 1994 and 1996; O'Connor, Orloff and Shaver, 1999; Hobson, 1994; 2000). Failing to take the fundamental matter of care-giving, non-market work and its policy treatment into account renders invisible much of the intimate, welfare-generating relationships which are an essential component, if not the crux of the functioning of families, communities, labour markets and civil society.

It has been well substantiated that the Australian income-tested, needs-based income support system is redistributive (Castles, 1997); and even more pertinently, it provides a number of specific benefits which support women both as paid workers and as carers. Precisely because access to benefits does *not* depend upon prior workforce attachment or the payment of contributions, except with regard to occupational superannuation which is altering the pathway of redistribution, Australian women have greater access to income support on an individual basis for a

range of contingencies. These include: unemployment, sole parenthood, being a parent in a low income couple family, providing care for a severely ill or disabled parent, spouse or other family member, incapacity to work in the market because of their own illness or disability and in retirement and old age, compared with women in insurance-based welfare regimes and other liberal welfare regimes (O'Connor, Orloff and Shaver, 1999).

Nevertheless, from the early years of the twentieth century, all the elements of the Australian benefits/tax and wage fixation system were predicated on a male breadwinner model (Baldock, 1988; Cass, 1995); while the paucity of maternity and parental leave and child care services entrenched women's role as unpaid carers and relegated them to the margins of employment (Brennan, 1994). But, from the early 1970s, and in particular from the late 1980s, the assumption of women's dependence was significantly weakened and the basis of many policies shifted from 'difference' to 'equality' (Cass 1995; Mitchell, 1998). In particular, the system of family payments recognising, at least to some extent the costs of child-care was significantly strengthened from the late 1980s and an extensive Commonwealth financed, regulated system of childcare services, subsidised on the basis of parental income was established, supporting women's labour force participation (Brennan, 1994; 2002). Using the framework of Diane Sainsbury (1996), Deborah Mitchell (1998) notes that "the assumptions which underpin the Australian model of welfare state provision have shifted gradually from one which confers social citizenship on women through a male breadwinner towards a model which addresses social rights on an individual basis". However, the model remains essentially gendered. This is so because of the much greater participation in care-giving for dependent children and for other vulnerable family members which women undertake through the life course.

Examination of the Australian data shows that women joined the labour force in increasing numbers over the last 25 years, as in all comparable industrialised societies. However, this increase was driven mainly by an increase in part-time employment: over the period women's part-time employment rate (as a proportion of employment age women) increased substantially while full-time employment increased only slightly (Landt and Pech, 2000). As a result, part-time jobs became a much larger component of women's employment. The rise in women's labour force participation is attributable in substantial part to the markedly improved retention of girls and young women in secondary education and their acquisition of qualifications in tertiary education. Between the generation of women born in the 1930s and the generation of the 1970s, rates of both secondary school completion and post school qualifications have doubled, constituting improved levels of educational attainment which raised the economic benefits to individual women and to their families of paid employment. Also contributing to women's increased labour force participation is the expansion of the demand for labour in the services sector, both in private and community services (Mitchell and Dowrick, 1994). To some extent there appear to be convergences occurring in men and women's labour force participation. But in other ways it is misleading to speak of convergence, since women are currently three times more likely than men to be employed part-time, attributable both to the conditions of the

occupations and industries in which women are most likely to be employed, and also to the gendered division of domestic labour, child care and other care-giving responsibilities.

One of the significant drivers of the increased labour force participation of women over the last two decades is the increased employment rate of women with children, both partnered women and sole mothers. It must be emphasised that a very significant proportion of women's employment is part-time when they have responsibility for dependent children, constituting more than half of all women's employment overall, and significantly more than half where children are under 10 years. This is attributable to the changing nature of employment in the Australian labour market and to the considerably greater number of hours of unpaid work in families and households which women with children carry out. It must also be recognised that the access of women with parenting responsibilities to paid employment is circumscribed by their levels of educational attainment: one of the most salient predictors of women's labour force participation rate is their level of education and training (ABS, 1994a).

An important report by Gray et al (2003) for the Australian Institute of Family Studies found that the employment rates for sole mothers and partnered mothers increased considerably over the period 1983-2002: from 32.1 per cent to 47.8 per cent for sole mothers and from 42.1 per cent to 62.9 per cent for partnered mothers (Gray et al, 2003). While the increases are of a similar magnitude, the size of the employment gap for sole mothers relative to partnered mothers increased very slightly by 2002. The main difference lies in the fact that while sole mothers' part-time employment increased substantially and steadily over the period, their full-time employment increased to 1989 and then fell to reach a level just slightly higher in 2002 than in 1983. For partnered mothers, both full and part-time employment increased steadily. Nevertheless, the difference between the rates of full-time employment for sole and partnered mothers in 2002 was not large: 21 per cent of sole mothers and 25 per cent of partnered mothers were employed full-time. In addition, the proportion of both sole and partnered mothers who are not in the labour force declined substantially with 35 per cent of partnered mothers and 44 per cent of sole mothers not in the labour force in 2002. The main difference however lies in the unemployment to population ratio: for sole mothers this ratio increased from approximately 7 to 8 per cent, while for partnered mothers the ratio fell from 4 to below 3 per cent. There appears to be a substantially higher amount of active but unsuccessful job search among sole mothers, compared with partnered mothers. For sole mothers, the increased rate of part-time employment and relatively high unemployment to population ratio have tended to be accompanied by receipt of income support as a key source of financial support for the family.

The paper by Gray et al (2003) explored the possible explanations for these labour force trends among sole and partnered mothers. Taking into account a range of factors, including ages and number of children, educational attainment of the mother, her proficiency in spoken English, her region of residence and housing tenure, the authors found that the most likely explanation for the differences lies in the

composition of the family and the nature of the labour market in which women are able to find employment. The increase in employment for sole mothers is greater among women with school age children, while the increase for partnered mothers has been greater for those with pre-school age children. The authors state that the extra parenting demands placed on sole mothers make it more difficult for them to be employed while their children are young, and to be employed full-time. However, when the children are at school, they are more likely to move into part-time employment. Why the apparent preference for part-time employment? First, the growth of part-time jobs for women in a changed labour market over the last two decades made such jobs more readily available to both sole and partnered mothers, but partnered mothers tend to be slightly more successful in accessing full-time jobs. In addition, sole mothers have a higher rate of unsuccessful job search.

The Australian evidence indicates that the stage of family life when mothers are least likely to be in the labour force is when the youngest child is under 5 years. As children grow older, the commonest pattern for mothers is for family care and household activities to be combined with part-time employment, moving towards full-time employment when the youngest child is in the teen-age years (but then this pertains only to half of employed mothers). Conversely, the usual pattern for fathers is full-time employment, which is not affected by the age of their children. Employed women with partners and dependent children are about eight times more likely than their male counterparts to be employed part-time; while employed female sole parents with dependent children are three times more likely to be employed part-time than their male counterparts (Cass, 2002)

To this point I have dealt only with paid market work, economic participation. What are the trends in unpaid, informal, care-giving social participation? Using the Survey of Time Use in Australia carried out by the Australian Bureau of Statistics, *How Australians Use Their Time* (ABS, 1993), "work" may be defined broadly to include labour force participation, domestic activities, child care and purchasing of household goods. Women in full time employment, with a partner and a child under 15, spend the greatest amount of time (10 hours each day) on work, both paid and unpaid. Sole mothers in full time employment work almost as long (9 hours 42 minutes). Men in two parent and sole parent families have somewhat fewer hours of total work time, but a much higher proportion of their working time is comprised of paid market work: married men with children, employed full time, spend 73 per cent of their total work time on paid labour force activities, while for women in the same circumstances, the proportion of time spent on paid work is 48 per cent, with unpaid household and caring work comprising the additional 52 per cent. (ABS, 1994b)

The combination of family responsibilities with full time employment results in the longest average working day. Mothers in full-time employment in two parent families and in sole parent families bear the greatest load of paid and unpaid working hours. Bittman and Matheson (1996), using a cohort analysis note that there is no consistent evidence that the post-war generation with the most extensive experience of the mother in paid employment has departed substantially from a gendered domestic

division of labour. A national survey conducted in Australia in 1996-97 found that men report spending about eight to nine hours per week on housework, compared to women's 24 hours per week (Baxter, 1998).

The employment pathways for the majority of women in families consist of phases and transitions in employment/family care combinations, a series of part-time, casual and full-time jobs, or periods of labour force withdrawal, according to the ages of children, other family caring responsibilities (eg for frail elderly relatives or a family member with a disability), and also according to the availability of suitable and accessible job opportunities. While the difference between male and female labour force participation rates has decreased since the late 1970s, and both have seen an increase in part-time employment, significant gendered differences remain. Women's involvement in long hours of unpaid work and the emotional commitments associated with caring obligations reduce the time and energy available in some instances to enter the labour force and in other instances to be employed full-time. These family commitments reduce women's life-time earnings capacity. Women's work of family-based care, which may be compounded by reduced access to jobs because of the location of their housing or long periods spent outside the labour force with subsequent erosion of recognised employment-related skills, may make it difficult for them to re-enter the labour force when children are older. Women's pathways are framed by both family responsibilities and how they define their identities and commitments within their family-world, as well as by their educationally constituted employment opportunities. Pathways for the overwhelming majority of men in families on the other hand are comprised of full time employment, except where this is disrupted by unemployment, illness or disability.

Turning to the other major component of care-giving through the life-course, it is evident that these responsibilities are also gendered. While 56 per cent of all care-givers, that is those who provide some measure of care for a spouse, parent, other relative or friend, are women, 70 per cent of *primary* care-givers, those with the major responsibility for a dependent person, are women (Mears, 1998).

The outcomes of life-course care-giving for older women in relation to labour force participation and retirement

What are the gendered employment outcomes for women and men in the later stages of the life-course? The effects of care-giving responsibilities on older women's labour force participation is evident in the Department of Family and Community Services Submission into Increasing Participation in Paid Work (DFaCS, 2003). This submission notes that while women's labour force participation has increased considerably in Australia between 1987-2003, from below 50 per cent to 56 per cent, this continues to remain below men's participation rate of 71 per cent in 2003, despite the drop in men's participation over the same period. The submission notes that the gap between men and women's participation rates increases during child rearing years. However, while time out of the workforce to rear children is a significant cost to women over the life-course, women's increasing trend to combining child care and

employment (a cohort effect) is contributing to the continuity of their employment during more mature years.

However, it is apparent that women's care-giving for other dependent and vulnerable family members in later life intervenes in the continuation of their employment. The FaCS submission notes that Australian labour force participation rates are lower than the OECD average for men and women in the age range 55-64. Using figures for 2002, men's participation rate begins to fall from about 85 per cent at age 55, to 60 per cent at age 60, dropping sharply to about 25 per cent at age 65. The fall in the participation rate for women starts much earlier, at age 44-49, when the participation rate is around 75 per cent, falling to 60 per cent by age 55, and then to 25 per cent at age 60. The magnitude of these falls is similar, but women begin to withdraw from the labour force at younger ages. Citing a study carried out by the Social Policy Research Centre in 1998, the FaCS submission states that "for many individuals, withdrawal from the labour force was not voluntary and came prematurely". A survey undertaken in 2000 by Wallis Consulting for FaCS, found that among people aged 55-64 who left the workforce in the 9 years preceding the survey, 70 per cent of men and 55 per cent of women indicated that they did so involuntarily. The main reasons given for leaving the workforce were ill health and disability, caring responsibilities and involuntary job loss. Many of those who sought another job were unsuccessful, and discouragement quickly led to "early retirement". There is no gender breakdown given for these different pathways into labour force exit and subsequent discouragement and labour market withdrawal. It is important for research to be done to identify the gendered pathways out of the labour force, and the possible interactions of ill health, disability, caring responsibilities and involuntary job loss which precipitate labour force withdrawal and contribute to the difficulties of labour force return. The fact that for women the decline in labour force participation commences considerably earlier, at 45-49 years, compared with men at 55-59 years, suggests that care-giving responsibilities are likely to be of greater importance as a contributing factor for mature age women. This is a question which requires urgent exploration.

Turning to the impact of care-giving responsibilities for elderly, disabled or ill parents, spouses and adult children on the employment of carers: the OECD notes that there are problems of workforce re-entry when the responsibilities for care-giving cease. The international literature suggests that the overall impact of informal care-giving is reduction in the hours of paid work, while in the case of intensive care-giving responsibilities, labour force participation is also reduced (Jenson and Jacobzone, 2000). Campbell and Charlesworth (2004) note that only scattered evidence of the impact of these responsibilities on patterns of labour force participation in Australia is available (Glazer and Wolcott, 2000; Jenson and Jacobzone, 2000). ABS survey results indicate significant tensions in managing paid work and care-giving responsibilities. In an ABS survey undertaken in 1998, it was found that 24 per cent of employed "primary carers" (a primary carer is defined as a carer who provides the most informal assistance, in terms of help or supervision, to a person with one or more disabilities which impair core activities of communication, mobility and self-care)

needed time off work (ABS, 1998a). A minority of employed primary carers stated that they had left work for at least three months because of their care responsibilities. In addition, ABS data show that there are many people who choose or have been obliged to withdraw completely from the paid workforce because of care-giving responsibilities. This is especially the case for primary carers, who are predominantly women (70 per cent of primary carers are women) and who are predominantly not in the labour force (ABS, 1998b). In the 1998 survey, 24 per cent of all primary care-givers said that they had left work prior to taking up full-time caring responsibilities, while 30.7 per cent said that they had not been in employment prior to caring (ABS, 1998a). However, primary carers were not necessarily satisfied with their decision to leave the labour force. Among those not currently employed, about 40 per cent said that they would like to have paid work but saw formidable barriers to employment, including lack of alternative care arrangements, difficulty in arranging their working hours, loss of skills from being out of the workforce, and their age (ABS, 1998a).

Discussing these findings, Campbell and Charlesworth (2004) note that:

“the impact of ceasing or reducing paid employment in order to perform informal caring can extend well beyond the actual or intended period of caring. In particular, there can be substantial costs and significant barriers for carers trying to re-enter the workforce after a break in employment due to caring.” (p. 37-38)

In considering the impact of care-giving and earlier age of labour force withdrawal on older women's retirement income security, several commentators have noted that women are disadvantaged in the retirement income system, especially with regard to superannuation. This is so because women are much more likely than men to be outside the workforce in the period of early child care, and much more likely than men to be in part-time, casual and intermittent employment while they have responsibility for dependent children and vulnerable family members (the frail aged and spouses/parents/adult children with disabilities). It has been estimated that in Australia the average paid working life span for women is 17 years, compared with 39 years for men. However, women currently entering the labour force are expected to have a paid working life of about 28 years. In addition, while much has been achieved in reducing the gender gap between men and women's wage rates since the Equal Pay for Equal Value decision in the 1972-75 period, a gender gap remains and this is reinforced by the increasing trend to women's part-time and casual employment, especially in their child-rearing years (Mitchell, 1998). As a result, despite the significant cohort change in women's rate of labour force participation, women's retirement income security through superannuation will be, at least for the current cohort of working-age women, considerably less than that of men. This makes the age pension a key bastion of women's security in older age and retirement, as it has been since the payment was introduced (Shaver, 2001; Rosenman and Warburton, 1997).

The fact that care-giving shapes men's and women's labour force participation; their years of paid work over the life-course; their withdrawal from the labour force and

their voluntary or involuntary retirement trends so differently is striking. These are the life-course implications of care-giving which must be taken into consideration when policy is being debated and constructed.

Mutual obligation and workforce participation

In this section of the paper I will focus on the types of policies which may facilitate and enhance the employment opportunities of two of the most vulnerable categories of care-givers - sole parents and low income partnered parents. While the Australian welfare regime has been characterised by partial recognition of care-giving work through parenting payment and carer payment, the concept of care-giving for dependent children has been increasingly drawn into the policies of obligatory labour force participation and mutual obligation. From the latter part of the 1990s, and particularly since 2000, welfare reform has been concerned with embedding and enforcing an employment principle much more stringently into the social security and employment services system, predominantly with reference to unemployed people. Sole parents and low income partnered parents in receipt of income support have also been incorporated into the mutual obligation policy framework.

Recipients of carer payment have not been incorporated into the mutual obligation regime, no doubt because it is recognised that the intensity of their constant care-giving responsibilities makes labour force participation very difficult, in many instances impossible, as the data presented earlier in this paper demonstrate.. The carer payment continues to provide income support for people unable to maintain paid employment because they have full-time caring responsibilities. However, in recognition of the importance of maintaining some paid employment or employment-enhancing activities, if this is possible, recipients are permitted to engage in paid or voluntary work, education or training for up to 20 hours per week, which was increased to 25 hours per week in April 2005. But these employment and training activities are usually difficult to sustain because of the need to provide full-time care (Jenson and Jacobzone, 2000; Campbell and Charlesworth, 2004)

The mutual obligation arrangements which are currently applied to sole parents and partnered parents in receipt of parenting payment are:

When their youngest child is aged 6-12 parenting payment recipients are required to attend an annual interview with Centrelink. They may be asked to complete a non-enforceable Participation Agreement at these interviews. Parents whose youngest child is aged 13-15 are required to enter into a Participation Agreement and, as part of this, to undertake either a maximum of six hours of agreed activity per week (averaged over a six monthly agreement period) or 150 hours of agreed activity over the six month period. A person is not required to enter into a Participation Agreement until they have been on income support continuously for six months. Exemption from entering an Agreement is available where a parent has a child with a "severe disability". Agreed activities may include paid employment, education and training. The time taken to look for work can be accepted as part of the hours of agreed

activity as can voluntary and community work activities. In drawing up an agreement, Centrelink must take into account matters such as a person's health, education, the state of the local labour market, family and caring responsibilities and travel time required (Welfare Rights Centre, 2003). Eligibility for Parenting Payment ceases when the youngest child is aged 16 years.

Failure to meet these Participation Agreement requirements may result in the recipient being considered in breach of their eligibility rules and subject to a regime of penalties. The breach penalties are similar to those applied to unemployed people (without dependent children) in receipt of income support – Newstart Allowance and Youth Allowance. (Welfare Rights Centre, 2003).

The changes to these mutual obligation conditions for recipients of parenting payment announced in the Budget 2005-06 include:

From July 2006, when their youngest child is aged 6, parents in receipt of income support will be required to work part-time for at least 15 hours per week, or search for part-time work or participate in job network or other services. Work requirements will be modified in special family circumstances, such as a child having a significant disability (Office of the Honourable Kevin Andrews, 2005).

This is a significant policy change which has diminished to a very considerable extent the period over which a care-giving net is available in the Australian income support system. It might be argued that such measures may serve to increase labour force participation for low income women with children, thus averting some of the problems which they are likely to confront when attempting to re-enter the labour force at a later stage in their life-course, ie, as mature age job seekers. However, there are a number of significant issues which must be addressed when considering workforce transition for sole parents and low-income partnered parents. Substantial barriers to employment remain for parents, especially low income parents: lack of educational qualifications and skills in demand; lack of access to affordable childcare; lack of access to transport; and living in areas where there are few available jobs; and most importantly for sole parents, the responsibility to care for children without the regular support of a partner. It is these constraints which prevent a greater number of parents from entering the work force (Eardley, 2000; Walter, 2002; Whiteford, 2001).

What does the research show about policies which facilitate transition to employment? Sheila Shaver and other researchers from the Social policy Research Centre in the early part of the 1990s (Shaver et al, 1994) carried out a comprehensive study of the transition of a sample of female sole parents over a period of nine to twelve months after their receipt of sole parent pension (as it was then called) ceased when their youngest child turned 16. The research explored the various transition pathways experienced by the women, either into full or part-time employment, receipt of another pension or benefit, or other sources of livelihood. Also, the study focused on the factors most closely related to successful transition into employment. The key findings were that after 9-12 months, 32 per cent of the

sample of women were employed and not in receipt of any income support; a further 10 per cent were combining part-time employment with income support; 31 per cent were unemployed and fully reliant on unemployment income support; 25 per cent were fully reliant on long-term income support, eg disability or age pension; while 3 per cent had other sources of income, including support from a partner. Overall, 42 per cent had some form of employment earnings; and approximately 56 per cent were in receipt of income support without employment earnings. What were the factors affecting post-pension transition, that is, affecting pathways either to employment or income support after the cessation of eligibility for sole parent pension? The most significant factors were employment and employment-related experience in the preceding five years; having had contact with a Jobs, Education and Training (JET) adviser; and having participated in one or more training programs (Shaver et al, 1994). Women who moved successfully to employment and received no income support had all been in paid work in the five-year period before the transition. Women combining part-time employment with income support also had longer than average experience of employment prior to the transition; while the majority of women fully reliant on income support had not been in paid employment in the five years before their sole parent pension ceased. Participation in training prior to the transition was also strongly related to successful employment pathways.

The women who were unemployed and receiving income support 12 months after the cessation of their eligibility for sole parent pension stated that the barriers to their employment included: their age; the length of time which they had spent outside the labour force; lack of work experience; lack of skills or education required for the available jobs; and the lack of available jobs. For women reliant on a pension for long-term income support, the main factors underlying this transfer was their age, disability or ill health.

This study underscored the importance of education, training and participation in labour market programs, both to facilitate the initial move into employment, and in order to extend the hours of paid work and to improve the quality and rewards from paid work. The likelihood that sole parents would be in employment during and after their receipt of sole parent pension was significantly increased by education and training, and by the availability of suitable jobs.

Using more recent figures, a submission to the House of Representatives Standing Committee on Employment and Workplace Relations Inquiry into Increasing Participation in Paid Work. prepared by the Department of Family and Community Services notes that five years after losing eligibility for Parenting Payment, 51 per cent of former recipients remained on income support (DFaCS, 2003). In light of the research of Shaver et al (1994) a decade earlier, this would need to be understood in the context of the barriers to mature age women returning to the labour force. These barriers are lack of employment experience and lack of the educational and skill qualifications required for the available jobs, after periods of time spent fulfilling their care-giving responsibilities. Other women may also be experiencing ill health and disability conferring pension eligibility.

Turning to partnered mothers in receipt of parenting payment, their employment rates are considerably lower than for sole parents with only 10 per cent employed (Fleateau and Dockery, 2001). How might this be explained? Since the early 1980s there has been an increase in the proportion of working age couples where neither partner is employed. Bradbury (1995) explains this as largely a consequence of increased joblessness among men, and the tendency for their wives also to be jobless, that is, there is a concentration of workforce disadvantage in families, as well as in regions. This is borne out by the fact that in 2000 the wives of unemployed men with dependent children had a very low labour force participation rate, very low employment rate and a very high unemployment to population ratio, compared with the wives of employed husbands with dependents. For the wives of unemployed men, the labour force participation rate was 39.2 per cent, the employment rate was 24.4 per cent and the unemployment to population ratio was 14.8 per cent. For the wives of employed men, on the other hand, the labour force participation rate was 67.8 per cent, the employment rate was 65.1 per cent and the unemployment to population ratio was 2.8 per cent (ABS, 2000).

It clearly remains difficult for the wives of unemployed men to enter the labour force and find employment for a range of social and labour market reasons. These include the disadvantages of low educational attainment in the context of regional job scarcity, and in some cases deeply held concerns about contravening the male breadwinner norm in family life, particularly since their partners are suffering the humiliation and stigma of unemployment..

A significant question for research and policy development in Australia is: does combining employment with care-giving contribute to employment continuity; reduce the risk of labour force withdrawal and assist with movement into full-time employment (if this is the desired pathway) when caring responsibilities cease? This is a major policy matter, with respect to harmonising employment and family responsibilities in workplace relations as well as income support and community service policies. It is a crucial issue with respect to mature age women job seekers after intensive care-giving responsibilities cease.

Conclusions

This paper has demonstrated that the life-course dual responsibilities of providing care and remaining in or re-entering employment are essentially gendered. Not only are women the major carers for dependent and vulnerable young, old and disabled family members, but women are also most likely to withdraw from the labour force, or reduce their hours of employment in order to fulfil their care-giving responsibilities. The major constraints on care-givers remaining in employment, usually part-time, while they are providing care and returning to employment when their intensive care-giving responsibilities cease include: the lack of education and skills qualifications for the jobs which are available, their own health and employment capacities; the loss of skills due to periods spent

outside the labour force; and, in particular the availability of suitable, secure and adequately paid jobs. Accordingly, of particular importance in policy development is the need to address the government side of the mutual obligation coin: the provision of social investments in human and social capital which enhance the capacity for women's economic and social participation throughout the life-course, which has strong resonance for older women (cf McClelland, 2002). This will also require a policy of concerted attention to the education of employers and management, backed up by the enforcement of age discrimination legislation, to ensure that employers understand the benefits of an age diverse workforce and mature age employees.

So little is known in Australia about the gendered pathways out of the labour force; so little is known about life-course transitions when women and men seek to re-enter the labour force in mature age; so little is known about pathways into employment, retirement or receipt of other forms of income support after intensive care-giving responsibilities cease. With regard to the economic and social well-being of the people involved and with regard to current policy deliberations designed to increase overall levels of labour force participation among mature age people, such questions must become the focus of intensive research.

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