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Population ageing, genders and generations

BY ANDREAS MOTEL-KLINGEBIEL & SARA ARBER

It is widely acknowledged that the ageing of societies involves much more than just changing demographic patterns. In particular, population ageing is a challenge for social policy, which has major implications for social security and for sociological analysis, as well as influencing the relative socio-economic position of different age cohorts. These issues have been aired in current debates on intergenerational justice. Social security systems re-distribute economic resources e.g. between men and women, the childless and parents, the employed and those who provide (unpaid) family care.

The generational perspective, focusing on societal generations defined as birth cohorts, has highlighted the paradigm of intergenerational justice and dominated public debates. Consequently, current reforms under the conditions of societal ageing have focused on sustainability and generational equity and justice. Calls for intergenerational justice are often associated with a further privatisation of social security and a strengthening of insurance principles within social security systems reducing the previously equalizing functions of welfare state systems. This may have major effects on inequality patterns both within generations, as well as between generations. Yet intragenerational inequalities – especially between women and men – and how these are connected to intergenerational relations in the family and society, are widely ignored in public discourse and need to be researched more thoroughly (Arber & Attias-Donfut 2000).

The following three articles contribute to this debate, providing new insights into changing gender roles within the context of intergene-

rational relations, as well as how these link to the welfare state or social policy context, particularly in Britain and Germany.

Firstly, Harald Künemund in the paper *'Changing Welfare States and the "Sandwich Generation" - Increasing Burden for Next Generation's Men and Women?'* examines intergenerational caring roles of midlife people using a three (or more) generational perspective. In particular, women in these midlife age groups are a main source of help and support within families and wider social networks. Such women, with both older parents and children (i.e. with at least two other living family generations), are often labelled as 'the sandwich generation'. It is mainly women of these age groups who are commonly described as experiencing competing demands from work and caring obligations for both older and younger family members. This paper demonstrates that being sandwiched between younger and older family member is a common life experience for men and women in modern societies. However, despite this structural position, there is an overestimation in popular discourse of the prevalence of undertaking concurrent activities of paid work, child and elder care, that is rejected by empirical analysis. Neither can the assumption that such complex caring situations have detrimental effects on quality of life be supported by the authors' analyses. A core focus of this paper is to examine the implications of these findings in the light of ongoing changes in demographic patterns and welfare policies.

Secondly, Debora Price in her paper on *'Gender and Generational Continuity: Breadwinners, Caregivers and Pension Provision in the UK'* analyses gender roles within partnerships and welfare state policies. Analyses based on recent UK data indicate the stability of gender role patterns that – in the context of current welfare state regulations – disadvantage pension provision for mothers in comparison with women who were childless. Continuation of this lack of redistribution between women in paid work and those who are not, e.g. those engaged in caring roles – or even the strengthening of the bonds between paid work and social security benefits – may not only increase within-group inequality over time, but may also produce robust incentives for childlessness, resulting in significant impacts on demographic trends.

Thirdly, Traute Meyer and Birgit Pfau-Effinger study changes in gender arrangements in the ongoing process of modernisation and in the

development and re-structuring of pension schemes using a comparative perspective. Their paper '*Gender Arrangements and Pension Systems in Britain and Germany: Tracing change over five decades*' contrasts the British and German situation from an historical point of view. They argue that pension schemes are dynamic systems of stratification. They hypothesise that it is inadequate to understand the development of pension systems in the UK and in Germany as reflecting strong breadwinner models, since this connection was not supported by their analyses. Instead the authors question the role of old age security systems in establishing and maintaining the male breadwinner model in Western European welfare states. They argue that social policy analysis should embrace a much more complex view of the interaction between gender roles and welfare state systems, including the influence of other social institutions and cultural features of the society.

In summary, the papers provide evidence that traditional models of the interconnection between generational relations, gender roles and welfare policies may be misleading. Patterns of gender roles in paid work and the family have remained relatively stable over time despite demographic changes and substantial modification of pension systems. Comparative research also shows increases in social inequality associated with the privatisation of old age security, but this increased inequality is not solely related to gender and social class (Motel-Klingebliel 2006). As demonstrated by these papers, it is important to examine how reforms of social security systems and social structure interact, while also taking into account cultural patterns and new forms of inequality and diversity in later life.

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Changing Welfare States and the “Sandwich Generation”:

Increasing Burden for the Next Generation?

BY HARALD KÜNEMUND

Abstract

The burden placed on individuals aged 40 to 59 – especially on women – by competing demands from work and both older and younger family members is often addressed using the metaphor of the “sandwich generation”. Based on a systematization of the definitions used in the literature, empirical evidence on the frequency of such generational constellations and on their impact on the well-being of sandwiched adults will be presented. Analysing the second wave of the German Aging Survey shows that being sandwiched – defined as a generational constellation – is very common, but simultaneous care activities for both older and younger family members are rare, especially in combination with labour force participation, and that life satisfaction is not systematically related to being sandwiched. Implications for further research and future developments will be discussed, especially with respect to changes in family structure (e.g. the beanpole family) and changes in the amount of welfare state spending for the aged.

Keywords: Sandwich generation, Caregiver, Midlife, Intergenerational relations.

Introduction

The aging of societies is a major challenge of the next decades. The increases in numbers and proportions of elderly people and in life expectancy have tremendous consequences, especially with respect to public pension and health care systems. Most countries have implemented reforms to reduce the welfare state spending on the elderly in the near future. In addition to reduced pension entitlements due to unsteady careers, these measures will most probably result in less economic resources and greater social inequality within future cohorts of elderly people. However, with regard to personal care for the elderly, the situation seems even worse: the decreasing number of children of the “baby boomers” and the growing childlessness within these cohorts result in a lack of potential caregivers – namely, daughters of these future elderly –, and the increasing number of singles in their children’s generation may result in an additional lack of daughters-in-law. Furthermore, these women are increasingly participating in the labour force and are geographically mobile. In this view, reducing the welfare state spending on the elderly may aggravate the burden placed on the daughters of the baby boom cohorts, as they are less likely to share care activities with siblings and as they face competing demands from both younger and elderly kin as well as from the labour market.

The metaphor of the “sandwich generation” – along with similar terms like “women in the middle” or “being caught in the middle” – is commonly used to describe this specific burden placed on women aged 40 to 59 by competing demands from work and both older and younger family members.¹ This paper asks about the empirical relevance of the metaphor: is this a common situation; is role-overload and overburden a

¹ In the discussion of the sandwich generation, the term “generation” refers to the generational position within the family, the middle age group. This generational membership changes over life (from grandchild to grandparent). Therefore, in this paper, the term generation does not refer to other meanings like birth cohort, political generation, or welfare generation.

typical experience in such generational constellations; will these situations become more relevant in the future, as is suggested by the majority of the literature? To answer these questions, I will briefly review the international literature and discuss the empirical evidence of the sandwich generation (2), present data for Germany (3) along with descriptive and multivariate analyses of the subject according to the conclusions drawn from the literature review (4). Finally, I briefly discuss future prospects of this constellation and the possible impact of changes in the welfare systems (5).

Literature review

The consequences of being sandwiched have been described and illustrated most often using qualitative data and methods (for example, Brody 1990) or analysing small samples of women in the sandwich situation (for example, Nichols & Junk 1997). These studies – as well as a growing body of advisory literature (for example, Zal 1992; Roots 1998) – point out the relevance of the sandwich position and the often heavy load it imposes on individuals. However, this literature does not provide reliable information on the proportion of sandwiched adults. Speaking of a "generation" seems to imply that this pattern is valid for large groups – ideally, for all members of the age group (with parents and children) but in most of these cases the empirical arguments do not take into account the cumulation of these roles or activities. Only singular facts like the increase of the very old population – "people (...) have more parents, grandparents, and great-grandparents than has ever been true before" (Brody 1981: 473) – and the increase in labour force participation by women – "the majority of middle-aged women (the principal caregivers to the aged) now work" (Brody 1981: 471) – were mentioned, but not their coincidence. Furthermore, since many studies focus on just a few cases (or even a single one) in extremely burdensome situations (for example, Cisholm 1999), it is unknown whether the sandwich situation necessarily is related negatively to well-being and life satisfaction. In this literature, two assumptions are widespread: firstly, that having living parents, children, and participating in the labour force typically coincide, and, sec-

only, that the resulting “role-overload” (Brody 1981: 477) places a significant burden on the middle generation within the family.

Both assumptions can be addressed empirically using quantitative data. Such studies, however, report various and often contradictory results. For example, between one and 80 percent of a population were identified as being sandwiched adults, and with respect to the consequences of being sandwiched, many survey studies do not confirm what the qualitative studies mentioned above suggest – a generally negative relationship to well-being (Spitze et al. 1994; Loomis & Booth 1995; Penning 1998; Ward & Spitze 1998; AARP 2001). Therefore, the sandwich phenomenon is sometimes described as a modern “myth” (for example, Loomis & Booth 1995; Rosenthal et al. 1996; Hölr & Kytir 1998; Höpflinger & Baumgärtner 1999; Putney & Bengtson 2001). A more careful consideration of the research reveals a variety of definitions and concepts that account for these different empirical findings.

Soldo (1996), for example, has analyzed generational constellations with the National Survey of Families and Households in the USA. She reports 80 percent of the 40 to 49-year-olds to have living parents or parents-in-law and living children. Such a definition of the sandwich situation takes into account neither the exchange of support – e.g., whether the sandwiched adult provides help to parents or children – nor their labour force status. However, since both their parents and their children may also be a source of help to the 40 to 49-year-olds – a well documented fact in the recent literature on private intergenerational relations (cf. Kohli & Künemund 2005 for an overview with German data) – the causal relationship of such a sandwich situation and well-being of the sandwich generation is highly questionable.

Rosenthal et al. (1996: S282), using the General Social Survey of Canada, conclude that “being “caught in the middle” is not a typical experience”. Only six percent of the women aged 45 to 49 with children are caring for an own parent and participating in the labour force at the same time. But since these authors only take into account own parents and ignore parents-in-law, grandparents, grandparents-in-law, and grandchildren who may also be taken care of, this percentage may as well be

much higher.² At the same time, the existence of children is used as an indicator of being sandwiched, regardless of their age, or whether they are in need of help and burdensome, or helpful and a source of well-being: even in the case of parent care, children may be of help (cf. Raphael & Schlesinger 1994). Finally, the various definitions of labour force participation, support, and personal care itself may also play a significant role. From this example it is quite obvious why the percentages reported in the literature differ so much.

The international literature on the sandwich phenomenon confirms that these factors are highly relevant for explaining variations in the empirical findings. For example, Dautzenberg et al. (1998) report that from 100 women aged 40 to 54 in the Netherlands 29 have children in their households and support an aged parent or parent-in-law, and 13 additionally participate in the labour force. However, their support variable includes emotional support, which most probably explains these comparably high percentages. Taking into account only full-time labour force participation and support for parents that takes place at least three times a week, they end up with one percent of the women aged 40 to 54 in the sandwich situation.

For Austria, Hörl & Kytir (1998) report that 50 percent of women aged 40 to 44 that participate in the labour force and have living relatives of both an older and a younger generation, but they are not able to identify any type of support or care in their census data. Wherever data on care activities is available, the percentages tend to be much lower. For example, Höpflinger & Baumgärtner (1999) – also using census data – find only two percent of women aged 40 to 49 who provide care and have children in their households in Switzerland. In the UK, Evandrou et al. (2002) report that three percent of those women aged 45 to 59 are paid workers, care givers, and mothers at the same time. Interestingly, these authors count only children that are either sick or disabled, unemployed, divorced, separated, widowed, or children 25 years and older that are liv-

² Already Brody (1981: 472) has conceptualized the "women in the middle" to "...occupy either the second or the third lineal position in a four generation family".

ing at home but do not contribute to the household income. On the one hand, this approach evidently results in lower percentages than simply counting any child. On the other hand, in this study the definition of care is not restricted to the parents or parents-in-law, so that caring for the spouse (or neighbours) is included and may result in a higher percentage. Since these authors do address multiple roles in midlife, not the sandwich generation in its strict sense, this strategy is justified. But again it becomes clear, that the results of all these studies are hardly comparable because of very different definitions of the phenomenon.

The variation of these findings may, in general, also reflect limitations in the available data used in the respective studies – well known limitations of secondary analysis. Some studies do not cover information on all relevant relationships and therefore miss out, for example, parents-in-law, grandparents, or grandchildren; others lack information on caring activities or labour force participation. Also, the definitions of what relevant relationships and relevant activities are often depends on the available data, not on theoretical assumptions about the sandwich generation. This is evident, for example, when some authors argue that children relevant for the sandwich phenomena must have children on their own – *e.g.*, grandchildren from the perspective of the sandwiched adult – (for example, Hörl & Kytir 1999), while others are satisfied with the requirement of adult children for the definition of being sandwiched (for example, Raphael & Schlesinger 1994), or a child of any age living in the same household (for example, Dautzenberg et al. 1998).

Before further complicating this picture with data from Germany, it seems therefore appropriate to distinguish different levels of the sandwich phenomenon. Four structural definitions of the sandwich generation with different boundaries will be considered:

- A broad definition only takes into account the generational constellation, *e.g.* the existence of kin of both older and younger generations, including relatives of a partner (*e.g.*, parents-in-law, grandparents-in-law, children of the partner *etc.*);
- a narrower definition that additionally takes into account personal care for a parent or parent-in-law;
- a definition that additionally takes into account children in the household or caring for grandchildren;

- a restrictive definition that additionally takes into account labour force participation.

These definitions will be used to exemplify the contradicting results found in the literature and to identify the level at which a specific burden is typically associated with the sandwich phenomenon. The first definition – implicitly used for example by Soldo (1996) – assumes that having parents and children makes the difference, while the last definition focuses on very special situations of multiple responsibilities.

Data and methods

The following analyses are based on the second wave of the German Aging Survey, a large representative survey of the German population (restricted to German citizens) born 1917 to 1962 and living in private households (cf. Tesch-Römer et al. 2006). Data were collected in 2002, so that for ease of interpretation we usually refer to the respondents as the 40 to 85-year-old Germans. The sample ($n=3.084$) is stratified according to age groups, gender, and East and West Germany; design weights are used to correct for this stratification. Following a personal paper-and-pencil interview which includes detailed questions on activities and the family, the respondents received an additional self-administered questionnaire (response rate: 90 percent, $n=2.787$) with – among others – questions on life satisfaction.³

On the level of generational constellations, the data permit the inclusion of all relationships from grandparents to great-grandchildren, both from the respondents and their partners. The sandwich situation will therefore not be reduced to own parents and children, which should result in somewhat higher percentages of sandwiched adults compared to the studies reviewed above. The data also provide detailed information

³ The questionnaires are available in the internet (see www.fall-berlin.de for the first and www.dza.de for the second wave of the German Aging Survey). Data are available to researchers at the Central Archive for Empirical Social Research at the University of Cologne (wave 1: Study No. 3264; wave 2: No. 4304).

on labour force participation, health care and child care activities.⁴ I will therefore firstly present descriptive data related to the different levels of being sandwiched to provide a more complete picture of the sandwich phenomena. I will then analyze the impact that these sandwich situations have on the well-being of the sandwiched adults. OLS-regressions on psychological scales will be used to analyze this relationship: the “Satisfaction With Life Scale” (SWLS) of Diener et al. (1985), and the “Positive And Negative Affect Schedule” (PANAS) of Watson et al. (1988). Finally I discuss possible future developments of the sandwich constellation and the possible impact of changes in the welfare system.

Empirical results

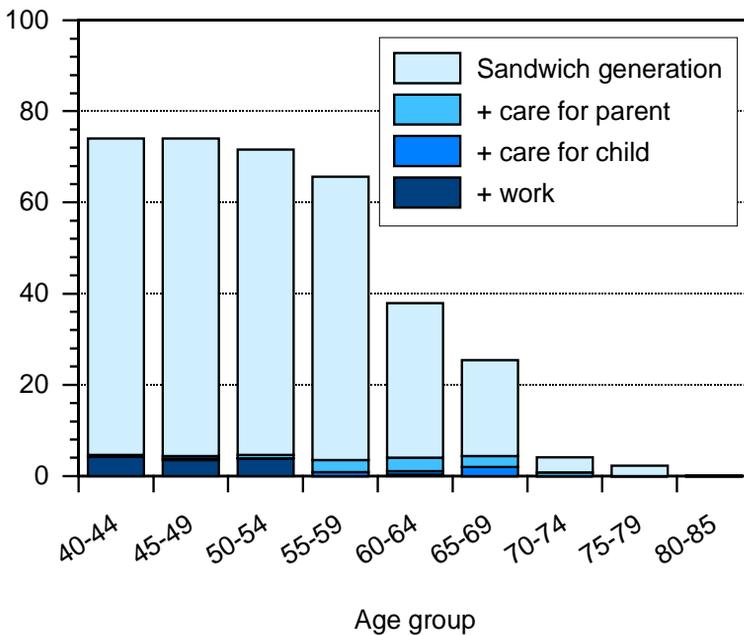
At a first glance, the generational constellations – including relatives of the partner and both two younger and older generations – seem to justify the term sandwich generation as a rather common situation: more than 75 percent of the women aged 40 to 44 have relatives of both younger and older generations (figure 1). However, the proportion of sandwiched adults declines rapidly with age. For example, less than 50 percent in the age group 55 to 59 are sandwiched.

The majority of women aged 40 to 59 may therefore be indeed in a situation with competing demands from both older and younger relatives and the labour market. However, most of the parents of these sandwiched adults will probably not be in need of personal care. On the contrary, these parents may even be of help, for example by providing child care, so that drawing conclusions from these generational constellations with respect to a specific burden or role-overload of the sandwich

4 Roughly translated, the question on health care was “Inside or outside your household, are there persons to whom you provide personal care or help due to health problems?” (cf. questions 323 to 326 in the questionnaire). As a consequence, in the following analyses the term “health care” is used in a very broad sense – it is not restricted to hands-on-care, but may include other types of support in case of health problems, for example housekeeping or shopping activities.

generation seems highly inappropriate using this broad level of definition. In a second step I therefore concentrate on three groups of women: Those who provide care for a parent or parent-in-law (or grandparent or grandparent-in-law), those who additionally provide care for grandchildren or have children at home, and those who additionally participate in the labour force. All this information was used in a conservative manner, *e.g.* one hour of labour force participation as well as irregular paid work and one hour of personal care given a month were regarded as being sufficient to indicate the respective activity, and having children at home (regardless of age and marital status *etc.*) or caring for grandchildren indicate demands from the children's generation.

Figure 1. Sandwich constellations of women (percentages by age group)



Source: German Aging Survey 2002 (n=1.536).

These definitions of the sandwich generation provide a completely different picture. Only three percent of the women aged 40 to 44, eight percent of those aged 45 to 49, and three percent of the women age 50 to 54 are caring for an elderly family member, have children at home or care for grandchildren, and participate in the labour force at least one hour a month. The strict definition of the sandwich generation leads to a minority of 5 percent of sandwiched women in the age group 40 to 54. And this percentage would be even lower if, for example, being sandwiched would be conditional on at least 20 hours of paid work a week, or if children that are burdensome could be distinguished from those who are helpful.

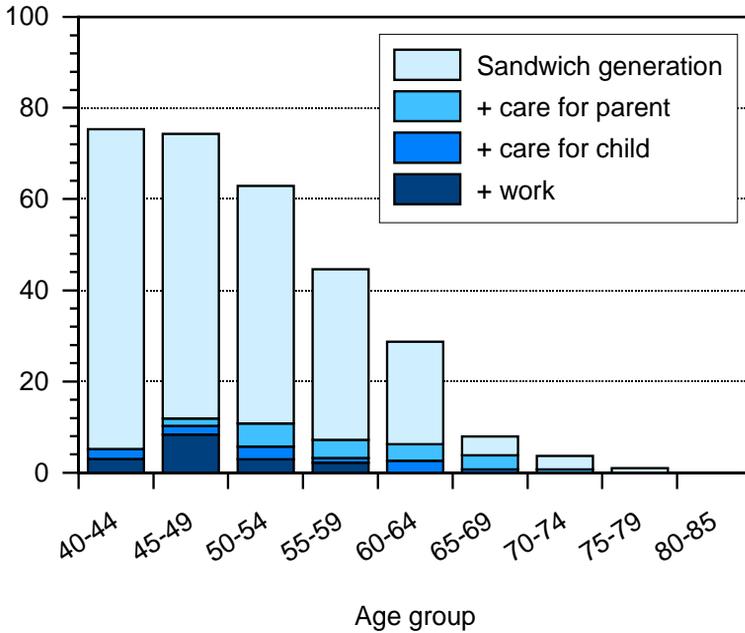
The narrower definitions of the sandwich generation also result in fairly low proportions. Ignoring the labour force participation and also the existence of children, the fact of caring for an elderly family member peaks at the age 45 to 59 with about 12 percent. Any definition of a sandwich generation that includes (grand-)parent care - including (grand-)parents-in-law - will result in proportions lower than that.

We may therefore conclude that the term "women in the middle" aptly describes the generational constellation in the middle age group. However, it is not very convincing to infer a specific burden from this constellation. Although feelings of responsibility and concern about family members may be a widespread phenomenon from a psychological point of view, taking into account activities, a multiple burden - what is the common connotation of the terms "sandwich generation" and "caught in the middle" - seems to be a rather rare experience, not a typical situation of the whole middle generation.

Although men are less often involved in parent care, the generational constellation of being sandwiched is even more widespread among men (figure 2). This is mainly an effect of the age difference within couples - women typically are younger than their partners, who in turn are more likely to have parents-in-law. The higher labour force participation rates of men also result in a relatively high percentage of sandwiched men in the strict sense: 4 percent of the men aged 40 to 54 care for an older relative, are working, and care for children or have children at home (using the same conservative definitions). The differences between these two figures make clear that women face competing demands from both older

and younger generations much more often, but – as Brody (1990: 4) has argued – the term “women in the middle” may also apply to men: it is best understood as “a metaphor for all family members who find themselves in that position – the husbands and wives of the disabled elderly, their sons and daughters”.

Figure 2. Sandwich constellations of men (percentages by age group)



Source: German Aging Survey 2002 (n=1.541).

Another question is whether these sandwich constellations – even if rare in the cross-sectional view – do have an important impact on life satisfaction or the frequency of positive and negative affect. Controlling for

age, region, health, equivalent income, and the partner constellation,⁵ none of the definitions of the sandwich generation has a significant effect on life satisfaction or positive and negative affect (cf. table 1). For example, health, having a partner, and income are positively associated with life satisfaction. But having both older and younger family members does not significantly reduce life satisfaction, which should be the case if negative feelings of responsibility and concern are typically associated with having (grand-)parents and (grand-)children at the same time. Caring for an elderly family member and having children at home (or taking care of grandchildren), and even having all these responsibilities and additionally participating in the labour force does not decrease satisfaction with life.⁶ Positive affect is associated with income and – only for men – having a partner, but again none of the definitions of the sandwich generation reduces the frequency of positive affect. By contrast, we find a positive effect among women for both the generational constellation and the participation in the labour force, which indicates that children might be a relevant source of help and possible buffering effects of work. Finally, negative affects are solely associated with health problems; the sandwich constellations do not alter the picture.

5 Age and region (as well as sex) are sample stratification variables. The other variables were held constant because of their well-known strong impact on well-being and affect and their possibly unequal distribution among the groups of interest (for example, those without a partner are less likely to report high levels of well-being and less likely to be sandwiched). If the assumption of a specific burden of the sandwich generation is correct, the respondents in one of the sandwiched situations (at least the “women in the middle” that care for children and parents and at the same time participate in the labour force) should show lower levels of well-being, less frequent positive affect, or more frequent negative affect.

6 Although the empirical evidence is somewhat mixed, quitting labour force participation does not seem to be a general pattern to reduce the burden of the sandwich situation (cf. Moen et al. 1994; Künemund 2000). This becomes also evident from figure 2: even excluding the labour force participation from the definition of being sandwiched, this is a rare situation, not a common experience of a whole generation.

These findings are also supported by analyses of the first wave of the German Aging Survey. For example, only a minority of 1.4 percent of the women aged 40 to 54 indicate an overburden due to health care activities

Table 1. Satisfaction with life and positive and negative affect (OLS-regressions)

	SWLS		PANAS pos.		PANAS neg.	
	Women	Men	Women	Men	Women	Men
East Germany	-.09*	-.05	-.01	-.02	-.05	-.09
Age > 54 years	.02	.07	-.01	-.01	-.13**	-.07
Health impairment	-.11**	-.21***	-.08	-.09*	.16***	.20***
Equivalent income	.21***	.21***	.24***	.24***	-.02	-.05
Partner existent	.16***	.30***	-.07	.14**	-.03	-.06
Sandwich-Defintions:						
"Broad"	.06	-.04	.11*	.10*	.01	-.01
"Narrow" 1	.03	.03	.10*	.01	-.07	-.05
"Narrow" 2	.05	.01	.01	.01	-.08	-.04
"Strict"	.03	.01	.10*	.06	.02	-.01
Constant	11.5**	10.0**	23.6**	20.9**	11.9**	11.5**
R ² (corrected)	.10	.19	.07	.09	.04	.05
N	520	516	526	518	525	517

Source: German Aging Survey 2002 (40-59 year-olds); standardised coefficients except for constant; *: p<.05; **: p<.01; ***: p<.001.

(that in this case also includes caring for a partner or any other relationship, e.g. regardless of the sandwich position) and demands from work and family in the questionnaire (cf. Künemund 2002).

Discussion and conclusions

Altogether, a restrictive definition of the sandwich generation indicates that this is a rather rare phenomenon, and there is no indication that the sandwich situation is necessarily associated with a specific burden as far

as it can be measured with these psychological scales. A plausible explanation is the fact that younger family members may also be a source of help in providing care for the elderly, not necessarily an additional burden. Without any doubt, the competing demands from work and family, especially with respect to elder care, may induce a heavy burden on women and men. Many qualitative studies have illustrated that fact very well. But although this situation may sometimes be worsened by dependent children, there seems to be no systematic deterioration of this situation due to the existence of younger generations within the family, *e.g.*, the sandwich phenomenon. In light of these results, the metaphor of the sandwich generation is not a very useful description, and the connotation of a specific overburden due to the existence of both older and younger generations has to be rejected. It may be argued that the percentage of individuals in the sandwich situation may be higher in a life course perspective, *e.g.* that more men and women are sandwiched in the strict sense at least for a short period of time. The multivariate analyses, however, make clear that, even so, the sandwich situation is not generally one of role-overload or overburden.

Will such situations become more relevant in the near future, as has been suggested already by Brody (1981)? Are the daughters of the baby boom cohorts disadvantaged because of the different size of their own and their parent's cohorts, additional reductions in welfare state spending for elderly people, and changes in marriage patterns? The increase in the number and the proportion of elderly people and the decrease of the number of daughters and daughters-in-law, along with rising labour force participation rates of women, and the given financial problems of the welfare state make such an assumption quite plausible. But the picture is much more complex than that.⁷

A first factor to think of is life expectancy. Assuming we will face a compression of morbidity in old age – not an expansion –, the average

⁷ For a more detailed account it would be necessary to work with concrete data on life expectancy, marital status, fertility etc. for different birth cohorts. Here I will speculate simply with a few examples to provide some ideas of possible future developments.

age at which care for the parents becomes necessary will increase in the future. It is plausible to assume that a growing number of women that care for an aged parent will already be in their retirement age. Competing demands from work and the family may therefore become less relevant in the future. Of course, rising retirement ages may offset this effect to some degree. And since the average distance in years between the generations within a family increases, the average age at which care of a parent becomes most likely may change less compared to the increase in life expectancy.

However, the historical process of the rising average age of mothers at the time of child bearing also has an impact with respect to child care and babysitting activities, as is the case with the decreasing birth rates. For example, increasing childlessness and a decrease in the average number of children decreases the relevance of the sandwich situation simply because there are fewer children. And at the age of 50 to 60 the children of women who care for an elderly parent are most likely within an age range where they can stand on their own feet, but still do not have children on their own. Speculating about the future of the sandwich generation in that direction may therefore also lead to an increasing insignificance of the concept.

Another relevant factor is marriage behaviour and marital status in general. Within the next 20 years, there will be – at least in Germany – a less skewed distribution of men and women compared to the situation of today. Due to the Second World War there are very high proportions of widows and elderly women living alone in Germany, more than one would expect as a consequence of the different life expectancies and the usual age difference within couples. This will change in a few years so that the need for elder care from children is reduced as far as the proportion of elderly people with a living partner increases. Later cohorts are believed to have partners less often, but whether today's singles stay singles into old age is still an open question. However, fewer partners imply fewer parents-in-law to care for, so that the consequences for the sandwich situation are not necessarily that negative.

It is also necessary to think about changing gender roles. Today, elder care is said to be "female" because daughters and daughters-in-law care for their mothers and mothers-in-law. Men are believed to only fill

the gap when there are no women at hand (cf. for example Qureshi 1990). However, there are some caring men,⁸ and hopefully their proportion will increase in the future. The chances may be improved, compared to the situation today, where the elderly themselves have considerably strict expectations regarding the type of help to be provided from sons and daughters. When both men and women are about equally involved in gainful work, a discussion about sharing the burden of elder care seems inevitable.

In any case, a reduction in welfare state spending for the aged – pensions or services – will most likely imply heavier responsibilities for the family. This will be true especially for families with less economic resources who cannot simply buy missing services in the market. We have argued that the quality of private intergenerational relationships and family solidarity may therefore be worsened in the near future (cf. Künemund & Rein 1999). And to the extent that the sons and daughters of the baby boom cohorts maintain traditional gender roles, the result is most probably a heavier burden for women. We therefore may have a threefold interaction of social class, cohort, and gender that deserves further research. The metaphor of the sandwich generation, however, should be treated extremely cautiously: Being sandwiched – having parents and children – is not necessarily a situation of role-overload and overburden.

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⁸ Cf. Spitze & Logan (1990); Nichols & Junk (1997); Johnson & Lo Sasso (2000); Künemund (2000); Spillman & Pezzin (2000); Evandrou & Glaser (2002). Furthermore, men who care for a parent have the same average number of sisters and are as often married as all men, which clearly contradicts the hypothesis that men only fill the gap when nobody else is available (cf. Künemund 2000).

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Gender and Generational Continuity:

Breadwinners, Caregivers and Pension Provision in the UK

BY *DEBORA PRICE*

Abstract

The UK is considered a 'male breadwinner/female part-time carer' state due to men and women conforming to stereotypical gender roles within partnerships, and welfare policies reflecting and reinforcing this gender division. Using data from the General Household Surveys 2001 and 2002, this article shows that mothers continue to be markedly disadvantaged in participating in the accumulation of pensions compared to women who have never had children. This is mostly because they take on caring roles at the expense of paid work, but also because where women earn much less than their partners, they are more likely to depend on them for pension provision. Female breadwinners are likely to be low earners, and so, in contrast with men, their status as 'breadwinner' does not usually imply pension accumulation. Consideration of the impact of the institutional framework of pension provision requires an understanding of inequalities within couples and societal expectations of mothers' caring responsibilities.

Keywords: Gender, Pensions, Inequality, Breadwinner, Care, UK.

Introduction

Widespread population ageing and the imminent retirement of baby-boomer cohorts in the developed world has led to an explosion of interest in pension systems and the financial and fiscal stresses that they are predicted to encounter. While receiving far less attention, social changes also contribute to the need for pension reform. These include changing family structures and gender relations, increases in relationship breakdown, and growth of female participation in the paid labour force (Pierson 2001). In the UK, the pension system was originally conceived as providing a pension to a household where men worked continuously in the paid labour force with a financially dependent wife (Beveridge 1942; Harris 2006). This has shaped the way that current pension benefits – whether public or private – are distributed in later life, with women over 65 having on average only 58 per cent of the income of men over 65 (Arber & Ginn 2004). Women who undertake care work during their adult lives are less able to be secure in their anticipation of sufficient income in old age, regardless of class or partnership status (Ginn 2003; Ginn & Arber 2002).

In this article, first the conceptualisation of the UK pension system as part of a 'liberal' welfare regime will be considered in the light of feminist work highlighting the importance of the organisation of work within the private household. The gendered impact of the current UK pension system will be reviewed. Then the extent to which the post-war breadwinner/caregiver paradigm persists among those currently of working age and the implications for pension provision will be investigated. While gender relations have not been and are not static in the UK (Crompton 1999; Williams 2004), change in the extent of male earnings' dominance and female provision of household labour has been very slow (Arber & Ginn 1995).

The UK: a Liberal, Gendered Regime

As motherhood and marriage become more distinct, with increased risk of marital and partnership breakdown and an increase in the proportion of women living without partners for periods of the life course, there is

an increased need for women to have independent pension entitlements. The structure and ideology of the UK pension system, designed to benefit those who have high and continuous earnings, becomes increasingly problematic (Ginn 2003). The government recognises that an ideological shift is necessary in response to social change (DWP, 2005; 2006b; Pensions Commission 2005), but despite proposed reforms to the UK pension system which give more recognition to care work in the form of better credits to state pensions and fewer years in the labour market qualifying for a full basic state pension, narrowing the gender gap in pension provision will still depend mostly on increased labour market participation and higher earnings for women (Price, forthcoming 2007a).

Even among OECD countries, pension systems and their outcomes for different sectors of the population vary widely. In his analysis of these, as well as other differences in the provision of welfare, Esping Andersen (1990) famously classified nation states into three welfare regime clusters: 'corporatist', 'liberal' and 'social democratic', viewing the clusters as the product of political ideology, working class mobilisation, class alliances and institutional history. He perceived that in corporatist countries such as Germany, the pension system serves to maintain crucial class and status distinctions, with women encouraged to be homemakers, caring for children and families, and relying on marriage for financial support before and during retirement. Liberal countries, such as the United States, provide a residual system of state pension to prevent absolute poverty, and encourage market provision of pensions through tax incentives and subsidies. He considered that in such countries, social policy would not be specifically concerned with gender roles, in the belief that the market would determine labour supply and demand. Finally, in the social democratic countries such as Sweden, since full employment has been a major goal, the state purposefully facilitates women's participation into the full time paid labour force, ensuring the least gender inequality in pension provision.

Although Esping-Andersen conceived of 'welfare' as the result of a complex interaction between the state, the market and the family, the part of his thesis relating to the role of the family was seriously underde-

veloped¹. Since then, the articulation of the state/market/family nexus has been explicated by a number of writers, showing how the failure to think about the cultural norms and institutional structures that determine household relationships, social care, and particularly gender relations, deprived the theory of a crucial dimension (Daly 2000; Lewis 1992; 1997; O'Connor 1996; O'Connor et al. 1999; Orloff 1993; Sainsbury 1994).

While not the only gender issue, essential to this dimension is the extent to which within the family unit women have traditionally been and remain dependent on men financially, sometimes characterised as the extent of the breadwinner/homemaker or breadwinner/carer model (Daly 2000; Lewis 1992; Pfau-Effinger 1999; Sainsbury 1994). This is not mere typologising. If social policies (e.g. for the provision of income in old age) are designed around assumptions of financial dependency particularly within heterosexual marriage, then the impact on those who do not conform or, who conform at a given time but are at risk of marital or partnership breakdown in the future, merits particular attention.

In this respect, 'dependency' need not refer to the inability, in an absolute sense, to form an independent household – the meaning attributed in the term 'welfare dependency' or when talking of women who have no ability whatever to be autonomous (Millar 2003). In a typical modern household in the UK, where a woman works part-time and her partner works full-time (Warren 2000), the couple are likely to adjust their standard of living to their joint incomes. Women thus become dependent on men for their lifestyle. The dependency is associated with the inequality of contribution – the lower the proportion of contribution, the more a woman has to lose if the relationship were to end (Ward et al. 1996a; 1996b).

Arber (1999) has argued that gender inequality in earnings within households 'forms the basis of fundamental inequalities in economic power between husbands and wives' (1999:175), and that this pattern of inequality is resilient to change, varying little regardless of labour market

¹ Esping-Andersen later accepted some of the feminist critique of his work, and reconsidered his thesis with much more attention paid to household structures and gender relations (Esping-Andersen, 1999).

participation, age or whether a woman has children. Apart from being a determinant of power in gender relations, a 'vicious circle is created which connects women's lack of economic power within marriage and their disadvantaged position in the labour market' (Arber 1996). Using data from the late 1980s, Arber and Ginn (1995) showed that despite increases in women's labour market participation and some convergence in gender pay gaps, it was rare for women in any occupational stratum to earn more than their husbands or partners, and that gender inequality in earnings was more pronounced within the household than in society generally.

The UK: a Liberal, Gendered Regime

In Esping-Andersen's (1990) early classification the UK occupied a somewhat ambiguous position between liberal and social democratic regimes² (and see Daly 2000:10). However, as the impact of neo-liberal policies of the Conservatives (1979 to 1997) have been felt, many analysts now consider it a 'liberal' regime without much hesitation, with an ideological commitment to free-market economics, reliance on means testing, and a reduction of universalism that has continued under Labour since 1997.

Adopting this categorisation, and much of the underlying welfare regime theory, O'Connor et al. (1999) undertook a detailed gender analysis of policy in four liberal regimes: the United States, Australia, the UK and Canada. The authors take issue with the notion that liberalism is not overly concerned with gender relations, arguing that liberalism privatises welfare *either* in the form of the market *or* in the form of the family, both of which have implications for gender relations, and that the specifics vary between liberal states. Fundamental to their conceptualisation is the liberal tradition of separation of state and family, reflected in minimal state intervention in family affairs. Paradoxically for women, this means that liberal tradition can result in policies that support traditional gender roles within the family, rather than being an instrument for their dis-

² Although he never considered that the UK was in any sense a 'social democratic' regime. In later work he characterised the UK as liberal (1999).

mantling. O'Connor et al (1999) emphasise the relative resilience of the UK gendered division of labour in policy logic and in the way that social policy drives provision through state, market and family:

The shift in liberal ideology from gender difference to gender sameness is variously represented in the policy regimes of the four countries, with Britain holding more determinedly to the breadwinner-carer family model than the other three countries ... The United States and to some extent Canada again show a clear and distinct pattern of encouraging families to have recourse to the market for support services, while Britain shows a clear pattern of encouraging the privatisation of need within the family, including continued dependence on former spouses (1999: 233)

In earlier work, Lewis (1992) argued in an influential analysis that Britain was a 'strong' male breadwinner state meaning that relationships tended towards a male breadwinner/female caregiver paradigm, which both explains and is the result of women's low rates of participating in the labour market and their low pay, their tendency to work part time, the lack of child-care provision by state or market, and inequalities in access to social security rights. Sainsbury (1994) constructed two ideal types: the breadwinner/homemaker model with strong gender divisions of labour and the individual model where earning and caring are gender neutral. She too characterised the UK as approximating the male breadwinner type, albeit with some state recognition of the care work of mothers. And Daly, while eschewing the 'current fashion' for typologising (Daly 2000:12), after a careful and detailed comparison of the British and German welfare states, recognises among British women a high level of dependence on their husbands for income (Daly 2000: Chapter 7).

Reasons given for the strength of the male breadwinner model in the UK include an historical perspective whereby idealised versions of the male breadwinner/female carer family predominated at the time that the welfare state was forming (Lewis 1992), and the powerful separation of state and family, public and private, within liberal ideology (Lewis 1992; O'Connor et al. 1999). Liberal states provide meagre services for families and children, targeting those defined as most in need, reinforcing the norm of female caring in the private domain for most families (Sainsbury, 1994).

More recently, the debate has moved from considering whether policies and policy discourse support a 'male breadwinner' to considering the extent to which policy frames individuals as 'adult workers' – i.e. normatively supporting an 'adult worker' model: for couples a dual-earning household (Lewis & Giullari 2005). Changes in this direction have been observed in many countries, including the UK. Many policies, however, remain ambiguous in their gendered aims and effects, and the synchronicity between social behaviour and policy logic is important. Policy logics that support 'adult workers' and the individualisation of benefits may leave women more disadvantaged than before if patterns of unpaid work within the household do not change.

Reductions in the amount of pension that can be inherited by a wife, altered incentives for private pensions to provide for dependents automatically, abolition of credits into the state pension for those caring for teenage children, and the creation of new incentives for low paid workers to enter private pension schemes are all recent or planned policy developments in the UK which frame adults as independent workers, but will leave women who continue in patterns of care and financial dependency within their partnerships relatively worse off. Similarly, lone mothers who are not able to work full time because of lack of affordable child-care or a scarcity of good local jobs, or do not see full time work as compatible with bringing up their children, are disadvantaged by pensions policy that assumes individual accrual of pensions through full-time labour force participation.

Engendering Pensions Analysis in the UK

The gender structure of pension provision in the UK is largely a result of the very strong explicit assumption in the Beveridge Report (1942) that the average household would consist of a breadwinning husband who would, if fit, be in full time employment for the whole of his working life, and his non-working wife who would provide unpaid care for children, for her husband, for the sick and for elderly relatives. The prevailing ideology indicated that pensions needed to be provided for the family unit rather than the individuals within it. This was so through the state system, and through a system of private occupational welfare schemes,

where pension provision (with working men as the principal beneficiaries, and their wives on widowhood deriving widow's benefits through marriage) can be thought of as an extension of the 'family wage'.

The subsequent impact of neo-liberalism in the UK is reflected in two contradictory patterns. First, pensions underwent many reforms in the latter part of the twentieth century, the most abiding of which involve a rolling back of the direct involvement of the state in favour of the state's encouragement and subsidy of a larger and larger private market (Ginn & Arber 1994; 1999). This means that labour force participation and, as importantly, sufficiency of earnings for those participating, became essential pre-requisites for a stable and reasonable income in old age. Secondly, with the marked separation of state and family that accompanies neo-liberalist ideology, and policies essentially of 'non-interference' in the way that parents and couples live, there is minimal pension provision for women who take on caring roles. Proposed pension reforms to be legislated in 2007 will provide more formal recognition for care, but in keeping with the underlying ideology will continue to emphasise a residual role for state provision, and the importance of private pension contributions linked to wages in providing income security in old age. In any event, reforms will only be effective for cohorts retiring after 2010, and it will take decades for the benefits to be felt among older generations (DWP 2006b; PPI 2006).

Various elements of the overall system in the UK accord with liberal philosophy. The most significant of these are paucity of pensions paid directly by the state, state encouragement of the market in pensions, and the non-interference by the state in the division of labour within families. For example, there is very little state provided child-care (that which is provided is mostly aimed at 'poor' and 'problem' children), and the market has failed to deliver affordable childcare to low and moderate earners (O'Connor et al. 1999; Paull et al. 2002). Even with recently proposed reforms, state pension transfers and pension benefits for carers remain relatively small and their relative value will continue to steadily decrease to 2012 or 2015. Until then the gap between the basic state pension and the

minimum income for means testing will grow³. This means that as long as well paid work and financial provision for the family is largely a male domain while part-time work (or non-employment) due to caring for the family and household is largely a female domain, the pension system will serve women poorly. Pension welfare through the state and private systems is therefore still modelled on a partnership in which marriage is for life and resources within it are shared equally.

Leitner (2001) proposed a framework for the consideration of the extent of sex and gender discrimination in European state pension schemes, along three dimensions: the biological (sex), the work behaviour dimension (gender), and the care dimension (gender). The mechanisms which she considered included access to schemes, basis of benefit calculation, number of coverage years, credits for unpaid care work (for children and other family members), the extent to which benefits derive from marriage alone, and universalism versus means testing. She concluded that whilst the UK basic state pension was fairly gender neutral (and here, she possibly underestimated its gender bias, see Evandrou and Glaser (2003)), the UK state earnings related scheme was highly discriminatory, compared with other countries. Ginn (2004) extended this framework to consider the role of private pensions in the system. She argues that private pension welfare entrenches and exacerbates gender inequality through its reliance on long-term secure employment and size of financial contributions to pension schemes, and that it is difficult to imagine a benignly designed private system that would not have this effect.

Even with proposed pension reforms, private pensions will continue to be the driver of gender inequality in later life, since basic state pension level will remain well below the poverty line, and additional pension (whether through the state second pension or private pension saving) will continue to be related to number of years in the labour market and heavily dependent on earnings levels (Arber & Ginn 2004; Pensions

³ The basic state pension increases only at the rate of inflation. The government proposes to link it to earnings growth, but only from 2012 or 2015 at the latest.

Commission, 2006). The implication is that women's pension disadvantage in the UK depends largely on the extent to which gender roles remain divided⁴.

Data and Methods

The analysis which follows combines data from the General Household Surveys 2001 and 2002. The General Household Survey is a multi-purpose cross-sectional continuous survey carried out by the Office for National Statistics, collecting information on a range of topics from people living in private households in Great Britain. As well as reasonably detailed information about current pension scheme participation, full marital and cohabitation histories are collected from those aged 59 and under, as well as parenthood histories from women in this age group. A clustered probability sample of about 13,000 households is selected, and each adult individual in the household is interviewed. The survey achieves response rates of approximately 70 per cent.

The combined dataset yields 10,314 men and 11,087 women aged between 20 and 59. Included in the data is information about the earnings of 5,772 partnered men and 6,141 partnered women aged 20 to 59. Many of these men and women are of course partnered with each other as this is a household survey. Detailed information about each person's partner has been matched with his or her own individual data, allowing for the construction of couple-level variables and couple-level analysis⁵.

Those aged between 20 and 59 have been classified into the four groups described below according to whether they are (i) not in the paid labour force, (ii) working but earning below the lower earnings limit for national insurance contributions, or, if they are earning above that limit, whether they participate (iii) only in the mandatory second tier pension scheme (either state or private) or (iv) have further private pension (an

⁴ It also depends on the gender pay gap, occupational gender segregation, and variation in terms and conditions of employment, all of which are reinforced by the gendered division of labour.

⁵ Same sex partnerships are excluded from the analysis.

occupational pension and/or additional private pension). Women have been grouped into those who have never had children, those whose youngest child is under 5 or under, whose youngest is between 6 and 15, and those whose youngest is aged 16 or over. In the latter case, the child may still live at home but in most circumstances can be considered as not needing daytime care. Where partnered men and women of working age (20 to 59) are considered, spouses may be older or younger.

All those in paid work have been divided into earnings quintiles for each year of the survey. Partnerships have been classified according to their combined earnings. Those partnerships in receipt of any income from earnings have been divided into joint earnings quintiles. The cut points for earnings quintiles and relative median and mean contributions of partnered men and women to them are provided in Appendix 1.

Stratification in the UK Pension System

The UK system has been described as the most complex in the world (Pensions Commission 2004), and it is not intended to examine the detail of it here. Rather, a very brief overview follows of the components that result in large gender and class differentials. The description is of the pension system prior to anticipated legislation for reforms that will take effect variously from 2010 for future cohorts only. Some of the gendered effects described should be ameliorated by the reforms, and reforms are designed to incentivise low paid workers into joining private pension schemes which may well assist women. However several million women will be unaffected by these reforms due to their prospective nature; for younger women effects are anticipated in the long term, but even so they remain heavily gendered. For a discussion of gender implications of the reforms see Price (forthcoming 2007b).

There are two principle mechanisms by which retirement income becomes stratified in the UK system: the design of the system, and differences in earnings from paid work. There are essentially four hierarchical categories of pension provision:

No pension: At its lowest, it is possible in the UK to accrue no pension provision at all by participating in neither the state system of national insurance, nor in any private alternative. This will apply to low paid

workers who do not qualify for caring relief (mostly women), as well as wholly dependent women who are not carers, and whose male partners do not purchase pension provision on their behalf. It also applies to those who do not work for sufficient numbers of years at high enough pay to qualify for the state system, again, mostly women⁶. At best, women with no or low basic state pension provision can, if they remain married into retirement, claim entitlement to 60 per cent of their husband's basic state pension (maximum £50.55 per week in 2006) and a widow's pension.

The basic state pension: Although the basic state pension system is well developed, it is not universal, and even maximum benefits accrued are so low (maximum £84.25 per week in 2006) as to leave recipients eligible for means tested benefits (minimum level £114.05 per week for a single person) if they do not have a wealthier partner to rely on for income or other independent income. In 2005/6, only 30 per cent of women at retirement age 60 were entitled to a full basic state pension (DWP, 2005: 73). As well as being unlikely to have accrued the full basic state pension (Evandrou & Glaser, 2003), women are likely to spend part or much of their retirement alone: about 60 per cent of women over 65 are not married, and 80 per cent of women over 65 do not have a cohabiting partner at death (ONS, 2002; 2004).

A mandatory second tier: Since 1978, a second tier of pension provided either through a state scheme or a private alternative is mandatory for workers earnings above the lower earnings limit⁷. The majority of employed individuals are contracted out of the state second tier scheme, with a national insurance rebate paid into a private (occupational or personal) scheme instead. Whether state or private, the second tier has historically provided a very low level of benefit in practice, and has been insufficient of itself (i.e. without a wealthier partner or other independent

⁶ It will become less likely after reforms that anyone accrues no pension. Minimum numbers of years for contribution will be abolished, and the number of years of either work or care credits that will be needed for a full basic state pension will be reduced to 30. Work will still need to be at rates above the lower earnings limit.

⁷ The lower earnings limit in 2005/6 is £84 per week.

means) to ensure a retirement without means testing for the majority of older people⁸ (Falkingham & Rake, 2001; Hills, 2004). This is especially the case for women, due to low earnings and gaps in participation in the paid labour force.

If pension participation is at the level of (i), (ii) and/or (iii), without more, retired individuals for many years into the future are likely to be dependent on means testing providing income barely above the official poverty line for the remainder of their lives. Women are most likely to fall into these categories. Seventy-two percent of those benefiting from means testing in retirement are women (1.2 million women) – more than one in five women, compared with about one in ten men⁹. Approximately half of pensioners are currently entitled to means tested benefits but government estimates are that between 30 and 40 per cent of entitled pensioners do not claim, and means testing for the very poorest, known as Guarantee Credit, is not claimed by a fifth to a quarter of entitled pensioners – disproportionately women (DWP, 2006a). Also, entitlement to means tested benefits is jointly assessed. There is an explicit assumption that income within partnerships will be shared equally – the government has no interest in individual poverty behind the household door¹⁰.

Additional private pension: The private system, over and above the mandatory provisions of (iii) above, is the single largest determinant of inequality among pensioners in the UK. Until new reforms are in place, it is and has been the case that only those with sufficient earnings and in good employment have the option to belong to good occupational pension schemes with generous employers contributions, or the ‘choice’ to

⁸ The state second pension will in due course play a larger role: it is becoming flat rate, and care for children under 12 and some ill and disabled adults will qualify for carer credits. However a full work or carer credit history will still be needed to qualify for a full state second pension. Also, the state second pension will continue to increase in line with inflation, rather than earnings.

⁹ Personal communication from Department for Work and Pensions, December 2003.

¹⁰ For more on the issue of the gender implications of joint assessment for benefits, see Bennett (2002).

buy into other types of private schemes lacking any employer contribution¹¹. Gender stratification occurs because of women's low levels of participation in full-time work, their low average earnings, and their higher risk of being in employment with poor pension provision.

Apart from these institutional features, the second major determinant of stratification is earnings. Even if earnings are sufficient to contribute to a private scheme, contributions will in general be proportionate to earnings, and so higher earners will accrue a much greater benefit. This advantage to high earners is accentuated by tax relief on private pension contributions, a subsidy at the expense of other taxpayers. The system of tax relief is not transparent and the distributive impact is difficult to quantify. Agulnik and Le Grand (1998) estimated that half of tax relief goes to the top 10 per cent of earners (over 80 per cent of whom are men) and a quarter to the top 2.5 per cent, a highly regressive distribution¹².

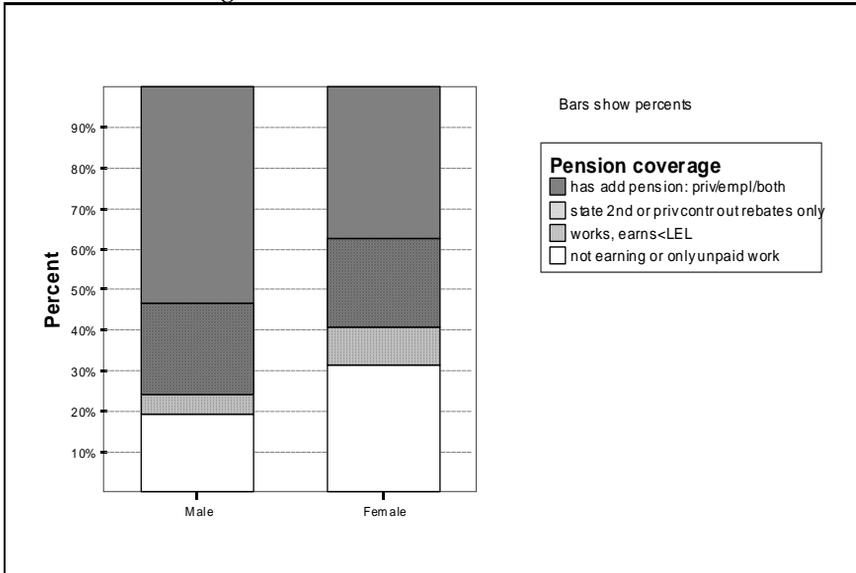
Individuals' pension depends not only on how much they can contribute, but also on the tax relief allowed, which is greatest for high earners.

The gendered elements of these mechanisms are illustrated by the pension outcomes shown in Figure 1 and Figure 2. Figure 1 shows the proportion of men and women in the UK between the ages of 20 and 59 participating in the four tiers of pension scheme outlined. About 30 per cent of women in this age range are not in paid work, compared with under 20 per cent of men. A far greater proportion of women than men (10 per cent compared with 5 per cent) are doing paid work, but earning

11 Reforms take the form of auto-enrolment into a national scheme for those earning above (in 2006) £5,000 per annum. If employees do not opt out, employers will be forced to contribute 3% of wages, and 1% will be credited via tax relief on contributions. This policy development is likely to benefit millions of women, if they do not opt out of the national scheme.

12 Since this work was done, the taxation of pension funds has changed so that the regressive effect might now be a little less extreme.

Figure 1. Participation in State and Private Pension Schemes in the UK: men and women aged 20 to 59



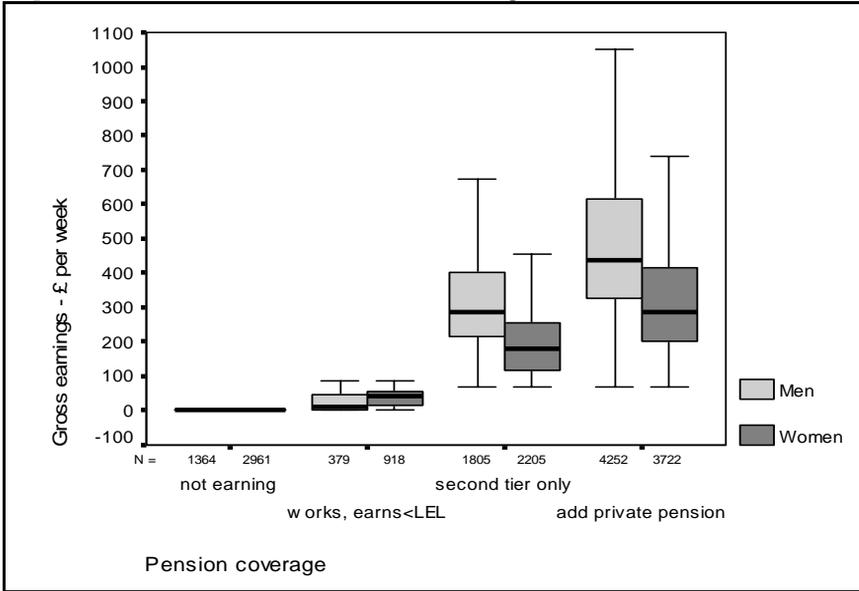
Source: General Household Surveys, 2000/1 and 2001/2, author's analysis; excludes self-employed.

Men $n=7974$, women $n = 9987$, $\phi=0.187$, $p<0.001$.

below the lower earnings limit for national insurance contributions. While similar proportions (around 22 per cent) are participating either in the state second pension scheme or its mandatory private equivalent, a much higher proportion of men (54 per cent) has some form of additional private pension, either from their employer or an individual scheme, than women (37 per cent).

But as Figure 2 shows, this inferior coverage is not the whole extent of the gender disadvantage: even if covered, women earn far less than men. In this graph, each box-plot shows the earnings distribution for men and women respectively within each category of pension scheme participation. The dark line shows median earnings for the category, while the top of the box shows the 75th percentile and the bottom the 25th

Figure 2. Distribution of earnings (£ per week) according to sex and type of pension contribution: men and women aged 20 to 59



Source: General Household Surveys, 2000/1 and 2001/2, author’s analysis; excludes self-employed.

Boxplots show the distribution of earnings, excluding outliers and extremes. The dark line shows the median and the boxes the 25th and 75th percentiles. Outliers and extremes exceed a distance of 1.5 times the interquartile range from the edge of the box.

percentile. The important items are those to the right of the graph – the mandatory level of second tier pensions, and then those with additional private pension over and above this mandatory tier. In both, the 75th percentile of women’s earnings is well below the median earnings for men in the same category of pension provision. Women by necessary implication are amassing much lower pensions. There is little difference in the earnings distribution of women with additional private pensions and that of men with only second tier pensions.

Pension Provision for Future Retirees

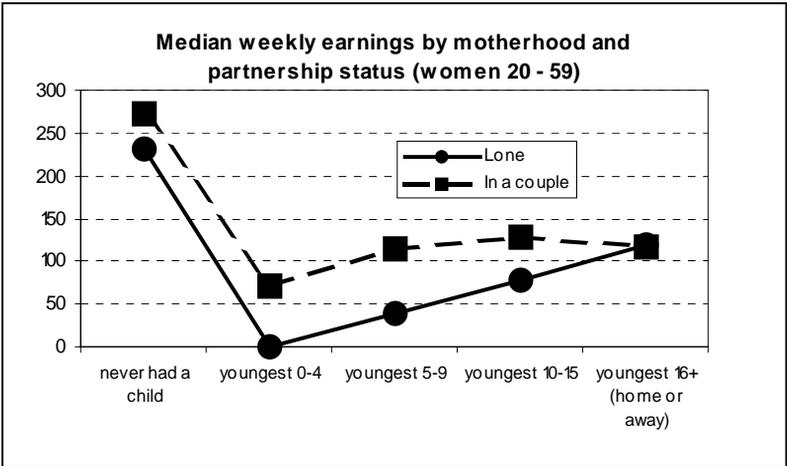
These data raise the issue of the pension prospects for future generations of retirees. It is well known that among the elderly population, women are much poorer than men with little independent pension and high dependence on means-tested welfare benefits (DWP, 2005). Are things changing for younger generations of women? Figure 3 and Figure 4 suggest not, and that for those who undertake care work of children, and particularly for the increasing proportions of lone mothers, there are real difficulties in accumulating private pension provision. First, in Figure 3(a), the median weekly earnings of mothers are shown as at 2001–2. There is a substantial difference in median income as between those women who have never had a child and those who have ever had a child, with more than half of lone mothers with children under five having no earnings, and those in couples with median earnings well under £100 per week. Lone mothers do not average over £100 a week until their youngest child is over 16 and even partnered mothers at no stage average more than £150 per week.

At these earnings levels, it is not surprising that the proportion of mothers making additional private pension provision shown in Figure 3(b) is very low, and much lower than those who have never had children. Among those with a very young child, barely 10 per cent of lone mothers and just 30 per cent of partnered mothers are making additional pension provision. As the youngest child grows older, the proportions increase, but for partnered women, the increases are not substantial, and for lone mothers, the proportion barely reaches above 30 per cent at its highest – for mothers with children who are no longer dependent.

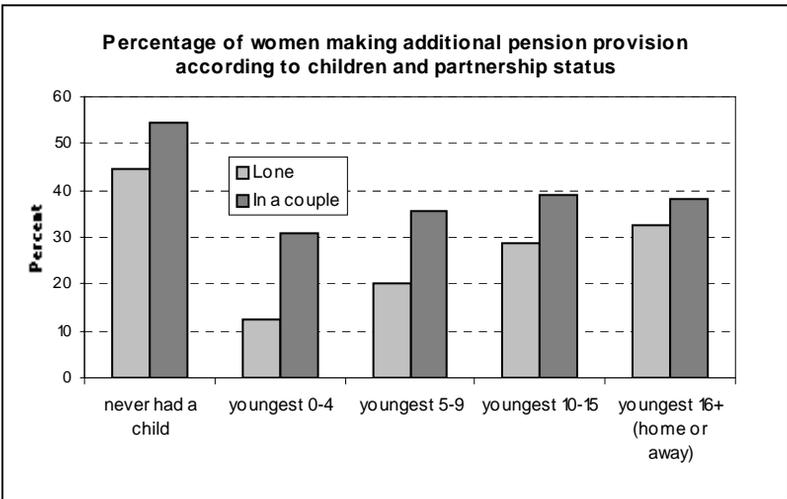
Figure 4 illustrates that these differentials are largely related to child-care rather than age, and, although the data are cross-sectional, strongly suggests that things are not improving for younger cohorts of women. If they were, we would expect that younger women with children would be earning more and participating to a greater extent in private pension schemes than older cohorts, holding the age of the youngest child constant. Figure 4(a) illustrates that this is not so. In each category of motherhood in each age group, younger women fare worse. Indeed, the median income for mothers under the age of 30 never exceeds £100 per

Figure 3. Median weekly earnings and percentage of women making pension contributions by motherhood and partnership status (women aged 20 – 59)

a)



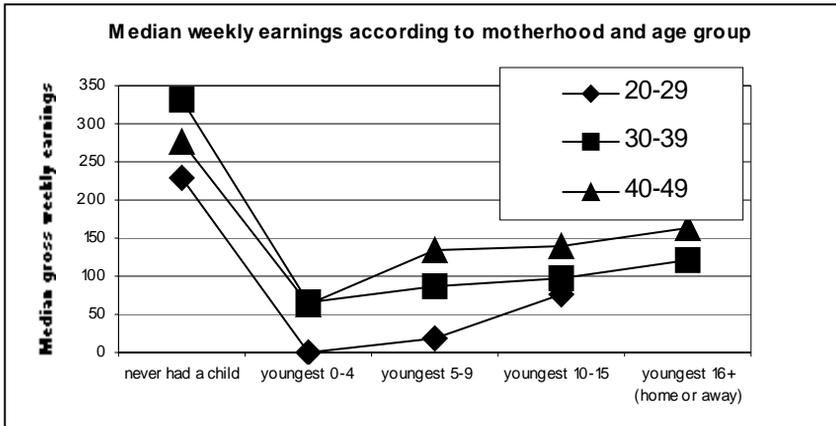
b)



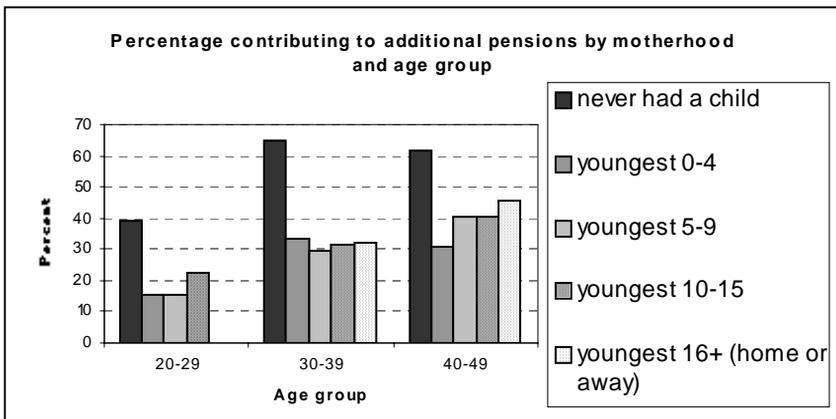
Source: General Household Survey 2000/1 and 2001/2, author’s analysis. Mothers whose dependent children live elsewhere, and those looking after others’ children have been excluded.

Figure 4: Median weekly earnings and percentage of women making pension contributions by motherhood status and age group (women aged 20 – 59)

a)



b)



Source: General Household Survey 2000/1 and 2001/2, author’s analysis. Mothers whose dependent children live elsewhere, and those looking after others’ children have been excluded.

week, regardless of the age of their youngest child. This is also reflected in Figure 4(b) in the very flat bar charts showing proportions participating in additional private pension schemes for mothers at all age

groups, compared with the much higher participating levels of those women who have never had children.

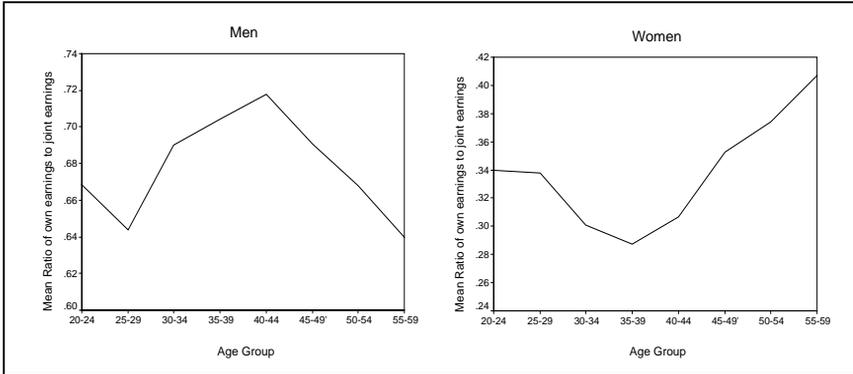
These results are highly suggestive of the continued dominance of the breadwinner/caregiver model of partnerships, with its structural implications for the employment and pensions of all mothers, whether partnered or lone. In order to assess whether this is so, partnered households are examined in more detail.

Earnings Inequality Among Partners

That the contemporary breadwinner is as decidedly male as his predecessor is suggested by the cross-sectional results shown in Figure 5 and Figure 6. In Figure 5, the mean ratio of own earnings to joint earnings among partnered men and women has been calculated for each five-year age group. Men earn about two thirds of joint earnings across all age groups, varying from 64 per cent in their late 20s and late 50s to more than 72 per cent in their early 40s. The late 20s represents the most (although still not a very) equal period in men's and women's lives – before gender pay gaps are much in evidence and before many women have begun having children. The late 50s are more likely to represent a time of early or semi-retirement for men while their (often younger) partners are still working. Their partners are also quite likely to be working full time, as children have grown up or left home.

The pattern for partnered women in Figure 5 as expected largely shows the converse, although not a precise mirror image because women are likely to be younger than their partners. Even in their twenties, women are not equal earners, providing on average only a third of joint earnings. This drops to less than 30 per cent in the late thirties. The highest average contribution, of just over 40 per cent, is evident only among those in their late 50s, as stated above, likely to be as a result of men's ill health or early or semi-retirement for other reasons, or having a husband over 65 who has retired at state pension age. There is little difference in the share of earnings between partnered women in their 20s and in their 40s, suggesting that there is no structural change towards greater equality in couples' earnings. The U-shaped pattern implies strongly that the dip

Figure 5. Mean ratio of own to joint earnings across age groups, partnered men and women aged 20 to 59



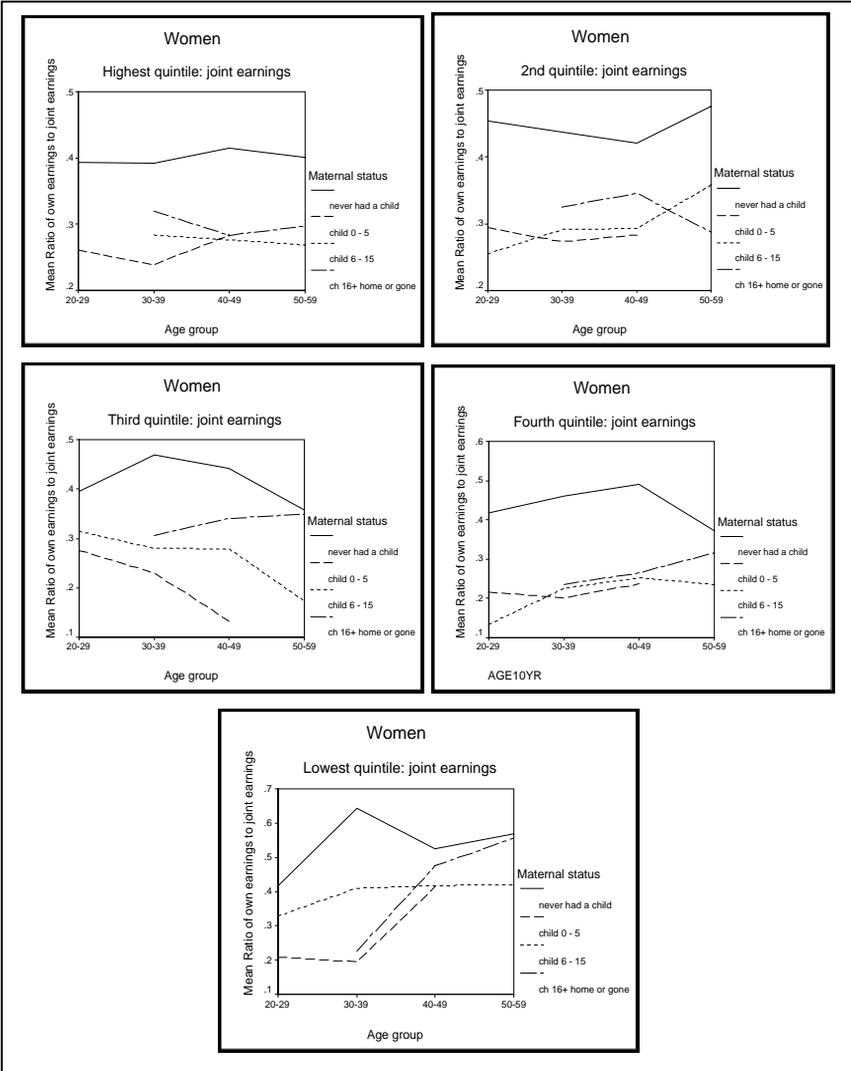
Source: General Household Survey 2000/1 and 2001/2, author's analysis.
Excludes couples where neither earns.

from age 30–44 is related to child rearing and not cohort changes. Women age 30–35 for example are likely to be fairly similar to those aged 25–29 in terms of education, training, attitudes to motherhood and partnering norms.

In order to explore this issue further, Figure 6 controls for maternal history, but also controls for position on the joint earnings distribution, because it could be said that differences might be expected as between wealthier couples and those less well off, with dual earner families predominating at the top of the distribution.

Earnings differences within couples will reflect the gender pay gap and gender segregated labour markets. But as Figure 6 indicates by comparing childless women with mothers, these patterns of earnings' inequality between partners are to a large extent the result of child care and allied household responsibilities which women of all ages still take on to such a substantial degree in the UK. The solid line in each graph denotes partnered women who have never had a child. The next two lines represent the age of the youngest child in the family unit: either 0–5 or 6–15. The final line shows that the youngest child is either still at home but over 16, or has left home – i.e., these are women who have had children,

Figure 6. The impact of motherhood on earnings' equality within couples. Women aged 20 to 59 living with a spouse or cohabiting



Source: General Household Survey 2000/1 and 2001/2, author's analysis. Excludes couples where neither earns.

but none of their children, save in exceptional circumstances, could be considered as in need of daytime care.

The impact of motherhood on inequality within couples is clearly shown. In each graph the solid line floats well above the others. In each graph, women who have never had children (which will of course be a diminishing group with age) are contributing between 40 and 50 per cent of joint earnings on average within each age group (an even higher percentage in the lowest joint earnings quintile). Whilst clearly not representing equality between the sexes, it is, in historical context, a reasonably close approximation. Interestingly, there is no really noticeable dip among childless couples with age, which would suggest that changes in society in the sense of expectations of dual earning among couples are impacting as much on the financial relationships between mid-life couples as younger couples.

The effect of having children, and particularly the different effect of children on inequality dependent on the age of the youngest child, depends to some extent on which earnings bracket a couple falls into, although the broad picture is similar across joint earnings' quintiles. Women with children under 16 generally contribute less than a third to joint earnings, and in some cases much less than that. The lowest quintile apart, women who have ever had a child do not in any age group contribute more than 35 per cent to joint earnings, and there is no evidence here to suggest change for younger cohorts. The lasting impact of child-bearing on the financial dependence of partnered women appears to be pervasive.

The differences in proportions among the women in households at different levels of joint earnings are surprisingly slight. An exceptional pattern is shown only among those in the lowest quintile, where women without children are on average equal or better contributors to joint earnings in each age group shown here, and those with children over the age of six also contribute substantially to joint earnings. For couples in the lowest earnings quintile, there is greater reliance on the woman's contribution. This is most likely a 'needs must' situation – with relatively low earning women partnered with men who are not earning or are themselves low earners.

Inequality and Pension Provision

It is not simply descriptive to describe a relationship as one of 'breadwinner/caregiver' or 'breadwinner/part-time-worker-caregiver'. The description reflects gender relations and gender culture which in turn are influenced by and influence gender identity. Personal identity in this sense is forged within a normative framework of gender relations. In this context, decision making (for example about child-care options or the extent of paid work) reflects personal identity and preference but also reflects external constraints, for example financial constraints (Duncan et al. 2003; Himmelweit & Sigala 2004; Williams 2004: Chapter 4).

Although largely unexplored in sociological analysis, it is reasonable to suppose that the construction of the 'breadwinner' identity carries with it a sense of obligation and/or preference to acquire pensions for the future provision of self and dependants. Conversely, economic dependence within such a relationship may carry the implication that a partner will provide a pension in the same way as living expenses are provided for. If this is so, then inequality within relationships will influence pension provision, with breadwinners more likely to make pension provision and dependents less likely to do so, simply by reason of the gendered relationship. But any such norms will be constrained by external circumstances – for example, if there is insufficient income to contribute to a pension.

To elucidate the relationship between inequality within partnerships and the making of provision for additional private pension during the working life, Table 1 and Table 2 present the results of a multivariate logistic regression analysis for partnered men and women aged 20 to 59. The model investigates who is most likely to have additional private pension coverage over and above the mandatory tier – that is the odds of being in category (iv) of pension provision defined earlier in this article as opposed to being in categories (i), (ii) or (iii). The results show the odds ratios for being in this privileged category relative to a reference category for which the odds have been defined as 1. In Model 1, the odds ratios are shown according to the extent and direction of earnings inequality within a relationship, with reference to the category '40% - 60%', who for these purposes are considered 'equal' earners, while age group is controlled. Model 2 also controls for individual earnings quintile and

Model 3 for joint earnings quintile. In Model 4, maternal status for women and the presence of children in the family for men are controlled, together with educational qualifications. This is to test whether, apart from their influence on individual earnings, joint earnings and degree of inequality within partnerships, these variables also have any independent impact on participation in pension provision, and whether they affect the association between inequality and pension scheme participation.

The primary question of interest here is the effect of inequality of earnings within couples on participation in voluntary additional private pension schemes. Although these models contain much other information, this analysis will comment only on the coefficients across models for the first category, that is the percentage of joint earnings (i.e. the degree of earnings inequality). As indicated on these tables, only 11 per cent of men contribute less than 40 per cent to joint earnings, compared with 63 per cent of women. While over a third of men contribute more than 80 per cent to joint earnings, only 9 per cent of women provide this degree of 'breadwinning'.

Men in this highest category of breadwinning are more likely to be high earners – this is shown in Table 1 by the lowering of the odds ratio in Model 2 once personal earnings are controlled from 0.97 (ns) to 0.73 ($p < 0.01$). This is not the case for women, as shown in Table 2. Female breadwinners are much more likely to be low earners. This is shown by the almost doubling of the odds ratio for women providing over 80 per cent of joint earnings from 0.4 in Model 1 to 0.76 in Model 2, when the strong association between low earnings and low pension scheme participation is taken into account.

Men who provide more than 80 per cent of earnings find themselves (as a result of low or no contributions from their partners) *slightly* lower on the joint earnings distribution than men whose partners contribute more to the household, with the odds ratio for this group for contributing to additional private pensions changing from 0.73 ($p < 0.05$) in Model 2 to 1.21 (ns) in Model 3 once joint earnings are controlled (Table 1). But women providing 80 per cent plus of earnings as well as being low earners themselves are also *much* more likely to be in the low end of the joint earnings distribution. Thus it is only when both personal earnings and

Table 1. Odds ratios for contributing to additional pensions, partnered men aged 20 to 59

	<i>n</i> =	Model <u>1</u>	Model <u>2</u>	Model <u>3</u>	Model <u>4</u>
<u>Percentage of joint earnings</u>					
		***	**	ns	ns
0 - 20% [7% of men]	345	***0.01	0.64	0.51	0.51
20% - 40% [4% of men]	158	***0.53	1.07	0.80	0.76
40% - 60% (ref) [24% of men]	1114	1.00	1.00	1.00	1.00
60% - 80% [29% of men]	1335	** 1.37	0.95	1.24	1.25
80% to 100% [36% of men]	1641	0.97	** 0.73	1.21	1.16
<u>Age group</u>					
		***	***	***	***
20 - 29	568	***0.37	***0.48	***0.49	***0.48
30 - 39 (ref)	1465	1.00	1.00	1.00	1.00
40 - 49	1351	* 1.20	* 1.22	* 1.21	* 1.24
50 - 59	1209	** 0.95	** 1.33	** 1.36	***1.56
<u>Earnings quintile: own earnings</u>					
			***	***	***
Highest (ref)	1568		1.00	1.00	1.00
2 nd	1250		***0.45	** 0.72	0.81
3 rd	919		***0.22	***0.51	* 0.60
4 th	336		***0.09	***0.26	***0.31
Lowest	272		***0.01	***0.03	***0.03
No earnings	248		~ 0.00	~ 0.00	~ 0.00
<u>Earnings quintile: joint earnings</u>					
				***	***
Highest	972			* 1.43	1.34
2 nd (ref)	1014			1.00	1.00
3 rd	991			* 0.75	0.78
4 th	903			***0.56	** 0.60
Lowest	713			***0.34	** 0.37
<u>Family Status</u>					
					ns
No children in the family unit (ref)	1741				1.00
Youngest in fu 0 - 5	1153				1.17
Youngest in fu 5 - 15	1054				* 1.27
All children in fu 16+	645				* 1.30

Table 1, continued...	<i>n</i> =	<u>Model</u> <u>1</u>	<u>Model</u> <u>2</u>	<u>Model</u> <u>3</u>	<u>Model</u> <u>4</u>
<u>Educational qualifications</u>					***
Level 1 – highest (degree etc)	251				0.67
Level 2 (e.g. A-levels) (ref)	799				1.00
Level 3 (e.g. O-levels)	557				0.86
Level 4/5 (basic)	1489				1.15
No qualifications	653				** 1.41
Other or unknown	844				** 0.69
-2LL		5040	4209	4184	4134
Change in chi square		898	831	25	50
DF		7	5	4	8

* p<0.001 **p<0.01 ***p<0.05.

~odds of contributing to a pension defined as 0.

Source: GHS 2000/1 and 2001/2, author's analysis.

Excludes couples where neither earns.

Note: Odds ratios for educational qualifications and maternal status are shown only after all other variables are controlled.

joint earnings are controlled that we see the odds ratio for the pension contributions of these 'breadwinning' women jump from 0.76 to 1.63, relative to an equal earner (Table 2).

In Table 2, Model 3 shows that holding personal earnings and joint earnings constant, the degree of earnings inequality in a relationship has a significant impact on whether women contribute to pensions. Women who are more financially dependent are less likely to contribute to additional private pensions. For women earning 0–20% of joint earnings, the odds are only a third of the odds for equal earners, and for those earnings between 20% and 40% of joint earnings, the odds ratio is 0.8. All other things being equal, women who have assumed the role of major breadwinner are more likely than equal earners to make additional pension provision. But all other things are not equal – the starting odds ratio for women in couples where they are the major breadwinners is only 0.4 because these effects are counterbalanced by their higher probability of low earnings and low joint earnings where pension

Table 2. Odds ratios for contributing to additional pensions: partnered women aged 20 to 59

	<i>n</i> =	<u>Model</u> <u>1</u>	<u>Model</u> <u>2</u>	<u>Model</u> <u>3</u>	<u>Model</u> <u>4</u>
<u>Percentage of joint earnings</u>					
		***	**	***	***
0 - 20% [35% of women]	1827	***0.04	* 0.76	***0.35	***0.34
20% - 40% [28% of women]	1468	***0.49	1.13	* 0.81	* 0.80
40% - 60% (ref) [24% of women]	1205	1.00	1.00	1.00	1.00
60% - 80% [4% of women]	206	1.15	0.85	1.17	1.14
80% to 100% [9% of women]	467	***0.40	* 0.76	** 1.63	** 1.51
<u>Age group</u>					
		***	***	***	***
20 - 29	823	***0.43	***0.41	***0.42	***0.40
30 - 39 (ref)	1596	1.00	1.00	1.00	1.00
40 - 49	1488	1.13	1.05	1.04	1.10
50 - 59	1266	** 0.82	1.06	1.14	1.20
<u>Earnings quintile: own earnings</u>					
			***	***	***
Highest (ref)	426		1.00	1.00	1.00
2 nd	621		***0.53	* 0.67	0.70
3 rd	788		***0.31	** 0.57	** 0.64
4 th	1154		***0.14	***0.36	***0.43
Lowest	1142		***0.02	***0.10	***0.12
No earnings	1042		~ 0.00	~ 0.00	~ 0.00
<u>Earnings quintile: joint earnings</u>					
				***	***
Highest	1059			1.13	1.06
2 nd (ref)	1097			1.00	1.00
3 rd	1097			***0.60	***0.63
4 th	1034			***0.46	***0.49
Lowest	886			***0.18	***0.20
<u>Maternal Status</u>					
					*
Never had a child (ref)	1179				1.00
Youngest 0 - 5	1167				1.22
Youngest 6 - 15	1203				0.91
Youngest over 16 (home or gone)	1624				1.20

Table 2, continued...	<i>n</i> =	Model <u>1</u>	Model <u>2</u>	Model <u>3</u>	Model <u>4</u>
<u>Educational qualifications</u>					***
Level 1 - highest (degree etc)	390				***0.61
Level 2 (e.g. A-levels) (ref)	1302				1.00
Level 3 (e.g. O-levels)	732				0.80
Level 4/5 (basic)	1513				0.94
No qualifications	904				***1.43
Other or unknown	332				* 0.69
-2LL		5540	4407	4333	4275
Change in chi square		1741	1133	74	58
DF		3	5	4	8

* p<0.001 **p<0.01 ***p<0.05

~ odds of contributing to a pension defined as 0

Source: GHS 2000/1 and 2001/2, author's analysis

Excludes couples where neither earns

Note: Odds ratios for educational qualifications and maternal status are shown only after all other variables are controlled

provision is very unlikely. The additional statistical controls of maternal history and educational qualifications do not affect these relationships.

For men, shown in Table 1, once personal and joint earnings are controlled, the effects of inequality within partnerships on pension provision are similar to women, but less pronounced. Breadwinners are more likely to make pension provision than financially dependent men, but there is much less variation than among women. The differences between men no longer register as statistically significant at 5 per cent¹³.

The results shown indicate that all other things equal, for both men and women financial dependence of itself implies less participation in pension provision. For men, if they are equal earners or better, then they are more likely to accumulate private pension. Breadwinning men tend

¹³ The similar pattern to the effects on women after the major gender differences have been controlled suggests that they probably do represent underlying patterns in society. For the coefficient for men earning between 60% and 80% of joint earnings, p=0.069, and for men earning between 0% and 20% p=0.15.

to be relatively high earners. The most advantageous position for them is if their partner contributes between 20% and 40% of joint earnings, presumably freeing up some of their own earnings for pension provision while maintaining their role as breadwinner. The few women who are breadwinners are most likely to be low earners themselves and/or in low earning households. Thus neither they nor their partners are likely to be accumulating private pension.

These results suggest that breadwinning is normatively associated with pension accumulation for both men and women, but subject to different financial constraints, which are gendered. The additional income into the household from a relatively low earning second earner acts as a financially enabling mechanism for breadwinning men to contribute to private pensions. For women, the financial constraints associated with being a breadwinner due to low earnings, and partners having low earnings, are so severe that few 'breadwinning' women can overcome them.

Conclusions

The breadwinner/homemaker or breadwinner/carer relationship has always been problematic in terms of access to financial resources because of doubts about the extent to which money is in fact shared within couples. While legal marriage provided some protections in terms of derived social security, pension and widow's benefits, the growth of partnering outside legal marriage, increases in those living alone, and a rise in the incidence of separation and divorce all make gender issues of financial dependence during the life course more problematic than before. It is becoming increasingly important, in personal and policy terms, for women to be able to provide for their own futures.

In the UK, with a policy regime of heavy reliance on the market for the provision of financial welfare in old age, this means that women must be able to participate in private pension savings. Private pension saving is optimised for those in relatively stable, long term employment at high wages. The underlying cause of female pensioner poverty in the UK, a country which privileges private market solutions, is the pervasiveness and the resilience of the gender division of market and household labour.

In the examination of the patterns of earning within cohorts currently of working age, gender difference is much more clearly associated with the birth of children than with partnership as such. For those on very low incomes, where joint earnings are in the lowest quintile of the distribution, there is much more equality in terms of earnings for men and women. For all other strata, the breadwinner/carer or breadwinner/part-time-carer household is evident in Britain, with the earnings of men dominating partnerships with children. This cross-sectional data suggests that the resulting financial dependency lasts well beyond the time when the children have grown up.

For men, being the major breadwinner is associated with making pension provision for their retirement. This is likely to have cultural roots (man-as-provider) as well as institutional parameters such as working conditions and pay. Women breadwinners tend to be poor and generally cannot afford private pensions. Women who are carers or part-time carers on the whole cannot afford to save enough for an adequate pension and this is especially so for lone mothers, whether never married, divorced or separated.

These social patterns are a result of complex interactions of culture, institution and politics. The structure of these models – with poor quality part-time work and low pay for women, and long hours associated with high pay for men – and the normative reproduction of gender dependency within partnerships with children, are mutually reinforcing. The consequence, in pension terms, is that women will continue to struggle to provide a comfortable pension provision for themselves within that normative and institutional framework.

There are two possible ways to reduce marked gender differentials in the accumulation of provision for old age. Either the reliance on the market must be substituted with a system which substantially redistributes financial benefits from workers to carers, or the underlying cultural norms about the gendered division of labour must change. Both are radical solutions that require considerable political intervention. The staunch neo-liberalism of current UK politics and the persistence of the breadwinner/part-time carer model in the UK in gender relations present a considerable challenge to the feminist project.

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Appendix 1. Cut points for earnings quintiles

Categories	Cut points: £ per week gross (rounded)			
	Individual earnings' quintiles - those in paid work		Joint earnings' quintiles - either or both in paid work	
Highest quintile	£500 - £30,000		£892 - £31,146	
2 nd quintile	£346 - £500		£646 - £892	
3 rd quintile	£250 - £346		£489 - £646	
4 th quintile	£150 - £250		£329 - £489	
Lowest quintile	£1 - £150		£1 - £329	
None	No earnings		Neither party earns	

	Average earnings' contribution to joint quintile			
	Men		Women	
	Mean	Median	Mean	Median
Highest quintile	£1,126	£796	£508	£375
2 nd quintile	£504	£490	£253	£255
3 rd quintile	£385	£381	£183	£185
4 th quintile	£302	£308	£119	£108
Lowest quintile	£136	£150	£68	£33

Source: GHS 2000/1 and 2001/2 author's analysis.

Gender Arrangements and Pension Systems in Britain and Germany:

Tracing change over five decades

BY *TRAUTE MEYER & BIRGIT PFAU-EFFINGER*

Abstract

This paper studies the modernisation of gender arrangements and the restructuring of pension systems in the United Kingdom and Germany since the 1950s. We firstly aim to pinpoint the time when pension programmes were apt components of the 'strong breadwinner model'. Secondly, we explore the assumption that pension systems are tools of stratification, by comparing the ways in which the constraints and incentives of these pension systems have been in line with typical life courses of women.

Our paper argues that the constraints and incentives of pensions have altered quite significantly over time and questions whether they have appropriately been characterised as components of strong breadwinner models over the long term. In the UK the pension system only supported the strong breadwinner model until the mid-1970s, whilst the German system never fully supported it. In addition, it is shown that the impact of pensions on women's behaviour is relatively limited. At times, women's lives were in accordance with the male breadwinner model, and they suffered high poverty risks despite having potential access to a more modern pension regime; during other periods, their employment choices were at odds with the strong directives issued by pension

regulations to stay at home. This demonstrates the importance of taking other factors, such as cultural influences and other societal institutions into account when exploring the impact of social policies on citizens' lives; but it also poses the question of whether pensions are really important building blocks of the breadwinner model.

Keywords: Pension reform, United Kingdom, Germany, Gender Arrangements, Long term change, Breadwinner models, Modernisation.

Introduction

Since the late 1960s, one of the major transformations experienced by European societies has been a change in their gender arrangements from the traditional housewife marriage towards modernised forms. This modernisation process fundamentally changed societies; it had implications for the organisation of private households, the labour market, and cultural norms. Certainly, it also brought with it challenges for states, and welfare states in particular, which came under pressure to restructure social protection away from housewife-based systems towards individualised systems.

This paper aims to study the modernisation in the United Kingdom and Germany of gender arrangements on the one hand and of social policies on the other hand, using pensions as an example. However, rather than analysing the implications of both processes for contemporary society, as is the case in a range of studies, our paper will assess, over five decades, the restructuring of pension systems in Britain and Germany, and by tracing their changing constraints and incentives for women's lives, we aim to pinpoint the time when both pensions systems were components of the 'strong breadwinner model' to which, according to the literature, both countries' welfare states belong. Secondly, we will compare the way in which the constraints and incentives of these pension regimes have been in line with typical life courses of women.

The adoption of such a perspective is not common in comparative studies of the welfare state. Since the early 1990s, this research has been dominated by the regime approach. This literature aims to capture typical features of national social policies and their impact on society; on this

basis, various welfare state models have been developed. While this approach has been successful in highlighting differences between countries, one weakness is that it is conceptually constrained regarding the incorporation of policy change (Cochrane & Doogan 1993; Duncan 1995; Offe 1993; Taylor-Gooby 1996). As a consequence, regimes have acquired a static nature. This is not a new observation, yet little research has been carried out that systematically evaluates the transient nature of social policies over time. The current paper aims to make a contribution to knowledge in this area. In our case studies of pensions presented below, we argue that if we trace changes in this core policy area over a longer time period, it becomes apparent that the incentives, constraints and the redistributive potential of this policy also alter quite significantly. This observation potentially questions the long-term validity of welfare regime types, given that pensions are normally seen as building blocks of regimes.

Our paper diverges from the regime literature in another respect. One of the achievements of this literature is to highlight the impact of typical formations of the welfare state on stratification (Esping-Andersen 1990; Orloff 1993; Daly 2000). Social policies are shown to constrain citizens' preferences, cement patterns of social inequalities and slow social change. This perspective focuses on the power of the welfare state over citizens' life choices and opportunities, yet it does not explore its restrictions, for example by looking at the way in which citizens make use of such policies or by analysing how citizens' lives change social policies. In the following, we explore the limitations of the constraining nature of pension programmes by asking to what extent social actors actually lived lives in line with social policy incentives. To this end, in our case study below, we will use three typical female biographies, each illustrative of a different period since the 1950s (see table 3) and we will ask how they related to the constraints and incentive structures of German and British pensions policies at these different points. Through this we will show that the stratifying impact of pensions is looser than is generally assumed in the regime literature.

Overall, we argue firstly that both these pension systems have not strongly enforced the traditional division of labour – with the exception of the UK until 1975. The German system has been less constraining and offered women greater autonomy than has been assumed by regime the-

ory because potentially it supported employment as well as marriage from the start, and later also integrated care work. It is therefore typical of a modified, and not a strong breadwinner model. The British pension regime had all of the features of the strong breadwinner model until the mid-1970s, before which it had prescribed gender inequality; since then, however, this label is no longer appropriate. The modernised system, valid until the mid-1980s, afforded women some autonomy and recognised care work. The subsequent retrenchment of 1986 led to a consistently low level of protection for substantial groups of the population, it was thus highly commodifying, undermining a strong breadwinner model. Since the millennium, the British pension system has only supported a moderate breadwinner model.

Secondly, we show that women's typical biographies are not always in line with the constraints and incentives of pension systems. In Germany, women did not make use of the opportunities to accrue independent rights until the early 1980s, and, despite the more inclusive system, they still lead more traditional lives than British women today, with the exception of East Germany. By the same token, in the United Kingdom, women had entered the labour market in greater numbers since the late 1960s, regardless of being constrained by their authoritarian pension system. Moreover, despite the consistently low level of protection for substantial groups of the population during the second half of the 1980s and throughout the 1990s, we do not see that the traditional gender arrangement was abandoned altogether. Instead, the male-breadwinner/part-time carer model became dominant.

Our paper is structured as follows:

In the first section, we discuss the usefulness of the welfare regime approach for analysing the relationship of gender modernisation and social policy from a cross-national perspective, and we explain why we have chosen British and German pension policies for our case study.

In section two, we outline the similarities and differences of the gender arrangements in both countries since the 1950s, and show how they have been modernised.

In section three, criteria for the cross-national analysis of pension systems from a gender perspective will be introduced. We then analyse the restructuring of pension systems from the 1950s until today by assessing their constraints and incentives with regard to the strong breadwinner model and by comparing these with typical biographies of women.

Section 4 discusses our findings.

‘Welfare regime’ approaches and social change

Public pensions were among the few policy areas Esping-Andersen selected in order to build his seminal welfare state typology (1990). According to this study, Germany typifies the conservative welfare regime because the state reproduces the existing structure of social inequality amongst the employed; social rights are income and status-related and family policies promote unpaid work. Germany’s Bismarckian pension system is a perfect example for this type of welfare state. The United Kingdom comes close to the liberal category because social rights are means-tested and comparatively low, which tends to cause socio-structural polarization, and private welfare is subsidised. Again, the Beveridgean pension system with its low level benefits is typical for this type.

Esping-Andersen's welfare regime approach was criticised from a gender perspective. Researchers argued that it did not systematically consider the family and the unpaid work that women perform in it, a point that Esping-Andersen conceded in his later work (1999). Feminist researchers therefore argued that citizenship needed to be ‘re-gendered’ from the perspective of women (Lister 2000). Against this background an alternative typology of welfare regimes was developed, that was firstly sensitive towards the typical social risks that women face in modern society, and secondly towards the role of social policy in enforcing structural inequalities between women and men (for overviews see Daly 2000; Siim 2000; Bambra 2004). Most prominently, Lewis (1992) and Lewis and Ostner (1994) classified welfare states into strong, moderate and weak male breadwinner states, depending on the degree of support given to the family model that assumes employment for men and home-making for

women. In this typology, West Germany and the United Kingdom both came out as 'strong male breadwinner states'. In the context of this classification pensions were not considered in any empirical detail, but they were included in the income support systems capable of assuming women's dependency on men, for example by granting derived rights or by allowing wives to forfeit their social insurance contributions during working life. More recently Daly (2000) found that, through their transfer and tax systems and service provision, Germany and the United Kingdom's welfare states suggest employment as the norm for men, but not for women. However, where the German state actively supports the traditional division of labour through subsidies across classes while neglecting services, in Britain we find a passive toleration of gendered inequality (Daly 2000).¹ Thus, on the basis of the regime literature on gender, by choosing the United Kingdom and Germany we have selected two welfare states as case studies that have given support to the traditional division of labour in the past.

As explained above, our first aim in this paper is to explore the validity of this characterisation over time. This question has gained significance in the light of many of the challenges of post-industrial society; it has been asked, for example, whether it is still appropriate to speak of the strong breadwinner model today (Bleses 2003; Lewis 2001; Seeleib-Kaiser 2002), or whether economic globalisation eradicates the differences between regime types (Scharpf 2000). Such analyses aim to assess whether these models are outdated. What has not yet occurred to any great extent is a retrospective appraisal of the changing nature of regime types over time. However, given almost continuous social policy reform, it seems just as appropriate to ask at what point the regime types became valid and how they changed.

We decided to pursue this question by isolating one policy area – pensions – and by assessing the extent to which this supports the traditional division of labour. Ideally, for an appraisal of a regime, our study would need to take all its major policies into account. However, this would be an undertaking far too large for the scope of this paper. Still,

¹ For a discussion see Pfau-Effinger 2005 a, b.

we believe that our study of pensions can cast some light on breadwinner models as a whole. Firstly, pensions are an important part of the benefit and income maintenance system that is a core area of regime analysis. Secondly, regime analysis is based on the implicit assumption that “most of the key policies will indeed reflect a similar approach to issues of public welfare” (Kasza 2002). This means that if the findings for one policy area do not support the character of the regime, this weakens its overall conceptual strength.

Our second main question refers to the relationship of social change and social policy, or, in our case, gender modernisation and pension reform. In this regard, the regime literature often assumes that national welfare states impose constraints on citizens and direct their behaviour through incentives. Social differentiation is explained by state structure. For example, it is common in the comparison of welfare state policies to treat women’s labour force participation rates as a direct result of social policies; accordingly, national profiles of female employment are often treated as an indicator of welfare state differences. Accordingly, a low labour force participation rate and a high part-time employment rate of women are seen as the outcome of a “conservative welfare regime” in Esping-Andersen’s approach (1990, 1999) and as the result of policies typical for a “strong male breadwinner model” in the approach of Lewis (1992) and Lewis & Ostner (1994). This perspective pays too little attention to the complex interplay of factors that influence women’s behaviour. It does not focus on agency, and is less interested in societal dynamics that are independent of the state. Yet social policies, while undeniably powerful stratification instruments (e.g. Goodin et al 1999), only have the effect that regime analysis would lead us to expect to a limited degree. It has been shown, for example, that welfare regimes are not necessarily in line with the development paths of women’s labour force participation; specifically, Norway and the Netherlands, whose welfare states Esping-Andersen classified as social-democratic, were long characterized by relatively low levels of women’s employment (Ellingsaeter 1999, Leira 2002). Due to such inconsistencies, assumptions about the way in which social policies affect the social actions of women have been criticised for being insufficiently complex and thus in need of further exploration (Bang et al. 2000; Daly 2000; Duncan 1995, Pfau-Effinger 2004a).

We argue that other factors besides welfare state policies contribute to explaining the decisions women make with regard to employment and the family. In particular, the cultural context of societies needs to be taken seriously, as well as the impact of other central institutions such as the labour market. Due to these factors, 'structural lags' (Riley & Riley 1994, Kahn 1994; Foner 1994) between women's economic behaviour and the restrictions and incentives of welfare state policies are possible. Such structural lags characterise a situation in which policies and practices adapted to the behaviour of earlier generations continue to be enforced, even though the behaviour of later generations has changed.

In the following section, we will analyse the changes of female labour market behaviour in the context of the respective gender arrangements since the 1950s and consider their interrelation with pension policies.

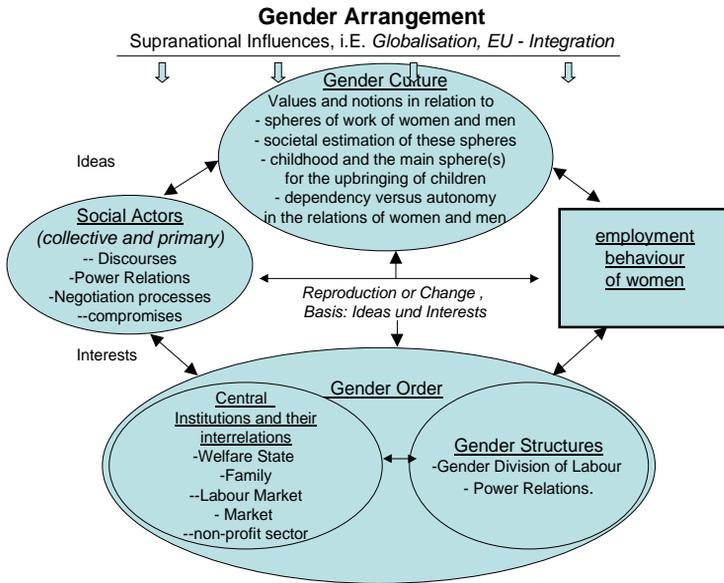
The modernisation of gender arrangements in Germany and the United Kingdom

Modern societies arrange the lives of women and men in typical ways (Pfau-Effinger 1998, 2004a). A society's gender arrangement consists of cultural values and models, and of the regulation of the main fields of women and men's work through institutions. It is defined by the prime societal spheres in which childcare and elderly care take place and by the social groups that inhabit these spheres as carers. Furthermore, the gender division of labour, the power relation on which it is based, and the degree to which the relations of spouses are based on dependency or autonomy determines the nature of the arrangement (see figure 1).

An arrangement is the historical outcome of negotiations, conflicts and compromises between social actors with differing power, and can be renegotiated and changed by social actors.² Because interests and cultural

² For an elaborated introduction to the 'arrangement' and 'gender arrangement' approaches as theoretical methods to cross-national comparative research and a theoretical approach to the classification of gender arrange-

Figure 1.



values differ between social groups, discrepancies and asynchronies within such an arrangement may develop (Pfau-Effinger 2004a; 2005b).

The cultural values underlying the gender division of labour and the ways in which women and men organise their biographies, as well as the values suggesting what their main sources of income and social security should be, are central elements of the gender culture and are of central significance for women's and men's old age. Modern welfare states refer to such dominant cultural values and models in the population, either by reflecting them, or under certain conditions, contributing to the emergence of new cultural values (see Pfau-Effinger 2005a).

The gender arrangements in Germany and Britain have possessed similar central features, and these have changed in comparable ways since the second half of the 20th century, mainly due to similarities in the

ments on the basis of different cultural models of the family, see Pfau-Effinger 1998; 2004a; b.

cultural basis of the two gender arrangements.³ In the Western Europe of the 1950s and 1960s, the housewife marriage was the main cultural basis of this arrangement. This model was based on the premise of a fundamental separation of the 'public' and 'private' spheres, and a corresponding location for the two genders: the husband's proper work was in the 'public' sphere, while the housewife was responsible for the private household and childcare; her financial security relied upon his income. This model is linked with the cultural construction of 'childhood', according to which children need special care and comprehensive individual tutelage of the mother in the private household.

In countries with a very strong housewife model during the 1950s and 1960s, this model was increasingly substituted by a modernised version based on the integration of both partners into employment (Pfau-Effinger 2005b). This new gender arrangement was either mainly based on a male breadwinner/part-time carer model of the family (for example, this was true, for the United Kingdom and Germany) or on a more egalitarian dual breadwinner/state carer model (for example, in Norway).⁴ It is characterized by a fundamental cultural transformation, and exhibits a relatively high degree of change.

In Britain and Germany, a process that stretched from the end of the 1960s to the end of the 1990s considerably weakened the central position of the traditional family model as the cultural basis for the gender arrangement. This transformation was initiated principally towards the end of the 1960s, when a fundamental contradiction at the cultural level had come to a head: the incongruity between the cultural construct of autonomous and equal citizens of modern industrial societies on the one hand, and the construct of the inequality and dependence of the house-

³ For a theoretical framework to explain cross-national similarities and differences with respect to the historical roots of cultural family models see Pfau-Effinger 2004b.

⁴ In those societies where the housewife model of the family did not play a particularly strong role in history, e.g. Finland, Denmark and France, the gender arrangement developed along a different development path towards a dual breadwinner/institutionalised carer model, see Pfau-Effinger 2005b.

wife model on the other. In addition, at this point, alternative gender relationship models emerged on the level of gender culture, made possible by the newly forming international and national feminist movements that seized upon these contradictions (Pfau-Effinger & Geissler 2002). As a consequence, the old housewife model of the male breadwinner family as the dominant cultural image was increasingly replaced by the full-time male breadwinner/female 'part-time carer model'.⁵ This type rests essentially on the vision of full integration of women and men into paid economic activity. At the same time, however, it is expected that women, as mothers, may interrupt their economic activity for a few years, after which they combine employment and responsibility for childcare through part-time work, until their children are no longer considered to require particular care. The new cultural models for family and gender relations are characterized in both countries by the expectation that the mother should be employed, but also by the idea that 'private' childhood should still play an important role in family life.

This cultural change in the gender arrangement was interrelated with general processes of cultural change, which led to an overall positive reassessment of the value of individual autonomy (Beck 1992). However, the new cultural 'male breadwinner/female part-time carer model' is still contradictory at its core. The financial dependence assumed by a woman who cares for her own children stands in contrast to the high cultural esteem enjoyed by autonomous financial security. This problem has been reduced by welfare state policies, which have established new 'social rights to provide care' (Knijn & Kremer 1997).

In accordance with these cultural transformations, the main features of the gendered division of labour have changed in Britain and Germany. In both societies, women's labour force participation has increased considerably. Today, in both countries a sequence of employment interruptions and part-time work is the norm (Fagan et al. 1999). Part-time work

⁵ For Western Germany, see Geissler and Oechsle 1996; for the United Kingdom, see Fox Harding 1996, Daune-Richard 1998. Even if this model has the greatest significance in these countries today, this does not preclude that other gender-cultural models still exist and influence behaviour.

in Britain and Germany generally means half-day employment or less, and the average number of weekly working hours is 18 in Germany and 19 in the UK (OECD 2005). Correspondingly, British and German households are the most likely in the EU 15 to care for children and other dependants at home rather than use paid services (European Commission 1998).

Despite these overriding similarities between Britain and Germany, there are also country-specific differences. As table 1 shows, the labour force participation rate of women and its increase was higher in the UK than in West Germany from the 1970s, and the gap between the two countries in this regard remained until 2001.

Table 1. Civilian employment/population ratio 15–64, Women

	1960	1965	1970	1975	1980	1984	1990	1994	1998	2001
Germany	48.8	48.8	47.8	48.6	50.6	47.3	53.4	55.2	56.9	59.1
United Kingdom	45.5	48.5	50.2	54.3	55.8	53.6	62.1	61.4	63.6	64.9
Gap G/UK	-3.3	-0.3	2.4	5.7	5.2	6.3	8.7	6.2	6.7	5.8

Source: <http://www1.oecd.org/scripts/cde/default.asp>; From 1991: reunified Germany, before: W-Germany.

In West Germany, the church and religious ideas were influential for the introduction of the housewife model of the family into welfare state policies, while this was less true for the United Kingdom (Lewis & Ostner 1994). In addition, during the expansionary period of the British welfare state in the 1960s and 1970s, more jobs for women were created in the public sector and in the service industry in general, contributing to higher employment participation rates of British women than West German women throughout the period (Meyer 1997; Table 1). These were accompanied by a higher degree of individualisation in the UK than in West Germany with regard to divorce rates, single parenthood, cohabitation and births outside marriage (Castles 2003; Hantrais 1999). Furthermore, attitudes in Germany are slightly more conservative than in Britain. According to the data of the ISSP (2002), the share of respondents who support a traditional gender division of labour is higher in West Germany compared with Britain, as is the proportion of those who be-

lieve that the employment of mothers of pre-school children is detrimental for their children's well-being (see table 2).

Table 2. Attitudes towards gender and the family in Germany and the UK

Proportion of respondents who 'strongly agree' or 'agree' with the following item (in per cent):	West Germany	East Germany	Great Britain
A man's job is to earn money; a woman's job is to look after the home and family (V 11)	23.3	14.6	19.8
A pre-school child is likely to suffer if his or her mother works (V 5)	55.8	32.7	38.4

Source: ISSP 2002: Family and Changing Gender Roles.

All of these factors contributed to the differences in the level of labour force participation rates in West Germany and the United Kingdom, which are shown in table 1. Accordingly, these factors also suggest that the gender regime of West Germany is still more traditional than that of the United Kingdom. In East Germany, however, a different cultural model has prevailed until today. The dissolution of the traditional family form was already widespread before re-unification (Busch, Nauck & Nave-Herz 1999) and a dual breadwinner/state carer model was the dominant cultural idea in the former German Democratic Republic (GDR), based on the assumption that all citizens participate in full-time waged work and that children are mainly cared for by the state. This is also indicated by the attitude data of the ISSP in table 2. The share of respondents who support a traditional gender division of labour and who think that the employment of mothers of pre-school children is detrimental for their children's well-being is much lower in East Germany than in West Germany and the United Kingdom. Even though the labour market in East Germany is still in crisis, women try to pursue continuous full-time employment (Pfau-Effinger & Geissler 2002). East German women with young children are more likely to work full-time than West

German women; they are more likely to search for a job, and their overall economic activity rate is higher.⁶

To sum up, it should be highlighted that since the 1950s, the lives of women in the context of both societies have undergone a substantial transformation. During the 1950s and 1960s, the gender culture affirmed the breadwinner model in both countries, and the transformation that has taken place since meant that the belief in the appropriateness of the traditional gendered division of labour was shaken. However, it should also be kept in mind that the transition towards the full-time male breadwinner/female part-time carer model that has taken place retains the personal dependency of women as prime carers in the home as an integral part of the gender culture.

How do these changes relate to social policies?

The modernisation of pension policy in Germany and the United Kingdom from a gender perspective

It was argued above that more attention should be paid to the long-term changes in the relationship between the evolution of social policy and gender modernisation. In the following section, we will analyse how pension reforms in Britain and Germany since the 1950s have coincided, sometimes in contradictory ways, with the changing dominant cultural models of the family and of women's behaviour between family and employment. Based on our characterisation above, we seek to outline the direction of social change and policy reform since the 1950s.

Criteria for analysing policy change and social trends

Our main purpose is firstly to characterise the constraints and incentives of both pension systems over time, i.e. to delineate the options afforded to women by the system as well as the boundaries, and to assess the degree to which they support the 'male breadwinner model', which as-

⁶ In 2000, 40% of East German mothers and only 16% of West German mothers were working full-time. Moreover, 9% of mothers from the East were economically inactive, as opposed to 33% in the West (IAB 2001).

sumes employment and personal autonomy as the norm for men, and economic inactivity and personal dependency, mostly through marriage, as the norm for women. To do this, we will apply the following criteria.

Strong enforcement of the breadwinner model through pensions

In its strongest form, a pension system enforces the male breadwinner model if married women have limited or no opportunities to claim independent pension rights, and instead are expected to claim derived rights based on marriage status only, thus becoming dependent on their partners for protection in old age. Such a system contradicts the value of personal autonomy. It is usually connected with the principle of fidelity in relation to the male breadwinner beyond his death, which also means that rights accrued in one relationship are terminated as soon as a woman re-marries. Typical policies for this form are derived rights for widows, couples pensions (accrued by the breadwinner), means-tested pensions based on household income, and barriers to rights accrual for typical female employment patterns, such as part-time work.

Moderate enforcement of the breadwinner model through pensions

A moderate form of enforcement exists if becoming dependent on a partner for protection after retirement through derived rights is one option for married women, but if it is also possible for them to generate independent rights. However, these independent entitlements are unlikely to generate sufficient benefits to guarantee financial autonomy for typical female employment and care biographies, making dependence on the partner in retirement likely. Characteristic policies are partly the same as above, e.g. derived rights for widows, couples pensions generated by the breadwinner, means-tested pensions based on household income, but it is also possible to generate individual, employment-related rights, independent of working hours or type of employment contract. In addition, care responsibilities can be rewarded by pension rights in this system.

No enforcement of the breadwinner model through autonomous pensions

A pension system does not enforce the traditional division of labour if all individuals are assumed to generate independent rights sufficient to be autonomous. Pensions generated in such a modern system must be above

the poverty line, because otherwise they still render women dependent on their partners. This system either adopts a citizenship pension, or acknowledges all employment activities together with care times as a sufficient basis for a pension above the poverty line. Widow's pensions and married couples pensions do not exist in this type, and neither does means-testing based on household income.

No enforcement of the breadwinner model through insufficient pensions

Finally, a system does not enforce the traditional division of labour, if, regardless of its type of rights accrual, the pension level spells poverty for many and thus pushes men and women towards the labour market. Typical policies in this system are a state pension below the poverty line and no compulsory coverage by second or third pillar pensions.

These criteria will be applied across public pensions, employer co-financed, occupational pensions, and personal, market-based pensions. This broad perspective is the reason why we speak of national 'pension systems' in our analysis – the term reflects our assumption that the significance and role of each pillar is influenced by the role played by the other pillars and that they have to be assessed in conjunction in order to gauge the constraints and incentives for citizens in a comprehensive fashion. For example, in Britain, occupational and personal pensions developed due to a low level of public pensions, and today, they are critical contributors to the social security of retirees. In Germany, by contrast, occupational and private savings for a long time remained fairly insignificant because they were crowded out by the high replacement rates of public pensions (Bonoli 2003).

In the following, we will compare social trends with pension reform, in order to assess whether women have made decisions that followed the constraints and incentives set by these social policies. In methodological terms, we will do this by assuming typical female biographies for different periods. These are built on our discussion in section two, and are as follows: We assume that the traditional housewife model was dominant in Germany until the beginning of the 1980s, and in the UK until the beginning of the 1970s (see table 3). It was followed by the breadwinner-

part-time worker model, dominant in both countries until the late 1990s and followed by more individualised household structures, which in Germany are more likely in the new *Länder* [former FRG states]. We will ask whether the constraints and incentives of the pension systems are in line with these typical biographies (see appendix for a schematic overview).

Table 3. Typical biographies in the gender arrangements of Germany and the UK

Dominant Biography of Adult Women	1950s	1960s	1970s	1980s	1990s	2000
West Germany	married once, non-employed			married once, employed part-time		changing marital status, employed part-time/ full-time
East Germany	n/a			Changing marital status, employed full-time		
Great Britain	married once, non-employed		married once, employed part-time		changing marital status, employed part-time/ full-time	

Pension reform in Germany and the UK

Pension reform in Germany until 1999

After the Second World War, social policy makers had to decide whether to continue the tradition of the Bismarckian pension system that had survived the Third Reich, or whether to replace it with a more universal, citizenship-based pension. In West Germany, the latter had little chance because of the breaking up of the Allied Control Council, the onset of the Cold War, and the political dominance of the Christian Democrats (CDU) after 1948. Thus the German pension system continued its tradition (Hentschel 1983; Kulawik 1992; Baldwin 1990). In the 1950s, the main characteristic of this system was a very low level of benefits for all recipients. A widow's pension existed, worth 60% of her husband's entitlements (Hentschel 1983). This pension level was widely recognised as being insufficient, and in order to address this poverty threat, a major overhaul of the system was initiated. In 1957, the Christian Democratic

government introduced a pension calculation formula, which in altered form is still used today. It took into account the individual's wage level, length of employment, a general wage level, and it rose by a fixed rate. This formula guaranteed a pension for many full-time workers of about 70% of previous net earnings, but there was no supplement for breadwinners, i.e. for pensioners with dependants. However, spouses received a widow's pension at 60% of this income. There was no minimum pension, as the CDU had refused to introduce such a threshold. Nevertheless, from then on, the majority of pensions were no longer far below the social assistance level (Hentschel 1983; Schmidt 1998).

From the 1970s onwards, the improvement of individualised social security for women was a recurring issue in the political debate on pensions. It was introduced into the discussion by the feminist movement and supported by collective actors such as unions, welfare associations and political parties. Its establishment as a party-political aim was helped by a decision of the Constitutional Court in 1975, which obliged the legislator to make the pension system more sensitive to women's social risks (Gerhard 1995; Meyer 1998a). At the same time, gender equality was a contested issue and the Social Democratic (SPD) government of the 1970s was ambivalent about women's position in society and expressed their worries about the destabilizing effect on children of mothers' employment (Opielka 2002).

The first reform to improve protection for vulnerable groups was undertaken in 1972 by the Social Democratic government, which increased the pension entitlements that low-waged workers could accrue (Hentschel 1983; Schmidt 1998:96). In 1976, a reform of the marriage law stipulated that after divorce, both partners could claim an equal share of pension entitlements acquired during marriage. This equal split was based on the idea that women and men contribute equally to the family income, through waged work and housework (Veil 2003). A further modernising step was taken in 1985, when the Christian Democrats decided that independent care-related rights would be granted. The reform was widely recognised as a major innovation, because for the first time, informal family care work was put on an equal footing with paid employment (Schmidt 1998), which meant an extension of the definition of work and the adoption of the 'right to provide care' (Knijn & Kremer

1998). The one-year initially granted was successively extended to three, in 1989, 1992, and 1999, and calculated on a higher level. In addition, during the 1990s, the entitlements for low wage earners improved further, women's retirement age was extended to 65, and early retirement possibilities were phased out (Meyer 1998b). Moreover, with the introduction of elderly care insurance in 1996, entitlements to pensions for carers of relatives were provided. This extension occurred alongside a general reduction of the highest possible pension level, in the context of a discourse of fiscal crisis and the threat of an ageing society (Meyer 1998a). Private pensions never played a great part in the German system until 2001. We therefore only need to follow the development of these pillars after the millennium.

In what way did this system support the male breadwinner model and to what extent were the constraints and incentives in line with the typical biographies of women?

Our analysis shows that the German pension system never strongly supported the male breadwinner model because from the start, it recognised not just marriage but also employment as a basis for rights accrual for married women. In its earliest phase, the pension system was strongly commodifying for both genders of all social classes because of the very low level of employment-related rights and the even lower level of rights derived through marriage. The general poverty risk was high, but it was particularly high for widows. The system therefore did not suggest personal dependency as a secure option for married women and was therefore not typical of a breadwinner model. From 1957, this situation improved because rights increased significantly, yet there was never a higher pension for claimants with a dependant spouse, which could have acted as disincentive for women to be employed. From 1957 onwards, women's independent rights were continuously strengthened, through the improved recognition of part-time and low-paid work, and from the mid-1980s of care responsibilities. This system suggested to women dependency on a partner as only one option amongst others, such as independent employment and care work, typical for a moderate breadwinner model. Nevertheless, until the millennium, the German pension system was never fully modernised as it kept the widow's pension and never adopted a guaranteed minimum.

If we compare these constraints and incentives with the typical female biographies assumed in table 3, perhaps the most interesting fact is that until the late 1970s, the German pension system was more modern than women's lives, because despite the possibility to generate protection through employment as well as marriage, the majority of women became housewives. Adult women therefore benefited from the reforms of 1957 and 1972 predominantly through the improved status of their husbands, but with a high risk of poverty remaining especially for working class women relying on a low male wage, because of the absence of a minimum pension. Thus, working class widows in particular, and possibly also couples, continued to be at risk of poverty until the late 1970s, because contrary to the incentives of the system, they lived their lives in accordance with the male breadwinner model. These incentives were perhaps not effective because the gender culture was still traditional and married women expected to be economically inactive. However, we also have to take into account other German family policies which actively directed women towards a traditional role until the 1970s (Moeller 1983). By the late 1970s, however, the gender culture had modernised and it had become more common for married women to combine housework with part-time employment.⁷ The introduction of care-related rights from 1985 followed this social change.

Pension reform in Germany since 1999

After winning the elections in 1998, the coalition government of the Social Democratic and Green parties immediately started work on a pension reform. The government faced very strong pressure to ensure the financial sustainability of the pension system. Since the early 1990s, with the expense of unification soaring and unemployment figures increasing, cost containment had become a central issue. The reserves of the PAYG [Pay

⁷ As a consequence of the increase in the labour force participation rates of women, the number of women who received independent rights increased, from nearly 1 million in 1960 to nearly 7 million in 1998, and the number of those who receive survivor's pensions increased from about 2.7 million in 1960 to about 4.2 million in 1998 in West Germany (Veil 2003).

As You Go] system fell below the required levels on repeated occasions, despite earlier reforms. After election victory, the Red-Green government had to act immediately. In this context, a reduction of benefits was almost inevitable, and the Minister of Social Affairs soon released a draft for a reform designed to achieve this aim. This was also able to rely on a new type of public discourse that had developed during the 1990s, which stressed the importance of individual self-reliance, the role of the individual as a 'consumer' and of the need for reciprocity in the relationship between contributions and outcome. In this situation, the modernising family ideology displayed by both the SPD and the Green Party on earlier occasions did not disappear completely, but it had less policy relevance. A further extension of care times was therefore not high on the agenda (Anderson & Meyer 2006).

The 'Pension Reform Act 2001' meant a paradigm shift for the system in different respects (Anderson & Meyer 2003, 2004; Hinrichs 2003; Schmähl 2004; Prognos 1999; for overviews: Heller 2001; TNS Infratest 2005b; Langen 2001). Firstly, the explicit goal of status maintenance was abandoned; to control spending, the highest possible public pension level was cut to 64 per cent of last net earnings, and an additional cut of the derived widow's pension was made.⁸ The latter reduction is compensated for by the extension of care-related pension rights for widows and widowers with children (Standfest 2001).

Secondly, to counterbalance overall losses, two main forms of voluntary pensions subsidised by the state were introduced. Since 2002, employers have been obliged to offer employees the opportunity to pay some of their wages into a funded pension scheme. The employers do not have to make contributions, but are allowed to do so and indeed often do. Alternatively, citizens can choose to save into a personal pension scheme. Initially, women were disadvantaged with regard to personal schemes, because, on the basis of their higher life expectancy, private

⁸ The new law states that pensions will not sink below 67% of the last net wages until 2030. This is indeed the case, but because calculations will be based on a different formula in 2030, 67% will then only be the equivalent of 64% of today's proportion.

insurers offered different conditions for women and men (Veil 2003). However, after some political pressure from feminist politicians of the Red-Green coalition, trade unions and the European Parliament, which in 2003 agreed on a guideline for unisex conditions in relation to contributions to pension systems (EU Guideline 86/379 EWG), the German government introduced unisex conditions for pension systems, which have taken effect in 2006 (*Der Spiegel*, 27.4.2004). Occupational and personal pensions are subsidised by the state, occupational pensions through tax breaks and a social insurance contribution rebate, and personal pensions through tax breaks or a flat-rate state sum in addition to a flat-rate sum per child for either parent. Because of tax progression, higher earners are better off with the tax break for personal pensions savings, while lower earners receive the flat rate support.

The third element of the reform was to make it easier for citizens to claim a means-tested pension. This is a variant of social assistance and is for the same amount, with the means test applied to a couple's income and assets, provided they live in one household (BSHG §11). The law is innovative because in contrast to social assistance, children are not obliged to support their parents (AVmG 2000:2), and it has become easier to claim the pension. This third element of the reform goes back to a long-standing discussion amongst members of the left wing of the Social Democratic and Green Parties about the introduction of a universal right to a basic pension, which had started in the 1980s, mainly because it was seen as a means to avoid female poverty in old age, and in particular for single women (Opielka 2002). Derived rights for widows do not exist in this context; they are restricted to the first pillar.

How does the revamped system support the male breadwinner model and is it in line with typical biographies?

With regard to constraints and incentives, the changes have further reduced the level of pension rights that can be accrued through marriage status, and they therefore represent modernisation. At the same time, the cuts in the first pillar lead to a general decline in public pensions, and therefore increased the vulnerability of those not covered by any additional schemes. This is the case for around 40 percent of all employees paying social insurance contributions (TNS Infratest 2005a; 2005b). Particularly those in this group with lifetime wages below the average,

who receive lower entitlements in an earnings-related system, are likely to suffer increased poverty risks.⁹ Clearly, women are particularly affected. However, the risks are somewhat muted since it has become easier to claim the minimum means-tested pension.

However, a majority of employees do have access to additional insurance. Coverage of the second-pillar occupational pension and to a very small extent the third-pillar pension increased between 2001 and 2004 by 7 percentage points to 59% of all employees paying social insurance. Women's coverage was slightly higher (60%) than men's (59%) in 2004 (TNS Infratest 2005a; 2005b). Projected outcomes show that in general, the new system enforces pension differences according to income, with those with higher public pensions likely to generate higher private pensions, and vice versa. However, the results for women indicate that the pension rights that many of them accrue may be high enough to live independent lives, just above the social assistance line.¹⁰

We therefore see the latest reforms as further modernising the pension system, by continuing to cut derived rights. Moreover, the lowering of the highest possible public pension level weakens anybody's capacity to provide, and citizens with lifetime incomes below average wages (including care-related equivalents) will be particularly at risk of poverty after retirement if they do not pay into additional schemes. How likely is

⁹ A recent study by the OECD (2005), for example, projects that an individual in Germany, who started work in 2002 and retires at 65 with earnings of half of the average will receive a net public pension worth 37% of average wages, which is below conventional poverty thresholds; the figure rises to 54% for citizens with lifetime earnings of 75% average wages, still below a social inclusion line of 60%.

¹⁰ The average projected monthly total pension at retirement for women who were between 18 and 34 years old in 2005 and who retire between 2036 and 2052 would be EUR 1454 in nominal terms (TNS Infratest 2005b: Table A6-5); if we assume an inflation rate of 2% in 2005 this would be EUR 684 in real terms on average. Compare this with EUR 672, the basic means-tested income support in 2005 for an individual including housing, which is also the basic pension (http://ec.europa.eu/employment_social/social_protection/missoc_tables_en.htm).

it that additional pension schemes will be able to fill this gap, especially for the typical female biography? Given the absence of compulsion, participation in schemes depends on the individual's decision to save. The above figures show that a substantial proportion of women have taken this decision, which on average is projected to ensure them an autonomous pension. However, an individual with a biography dominated by part-time work and without second or third pillar entitlements can only lead a financially autonomous life if they are single because they can then claim the means-tested pension. Those who live with a partner with higher entitlements would have no choice but to be dependent on the partner.

Considering that the typical biography in 2000 is characterised by longer periods of full-time work, especially in East Germany, and by an increase in divorce rates, we conclude that the current system no longer enforces the breadwinner model for the majority, and enables those with part-time employment biographies to lead autonomous lives if single. However, for many part-time workers, who live in one household with a spouse, the regime still imposes the moderate breadwinner model.

Pension reforms in the United Kingdom until 1997¹¹

Public Pensions – the first pillar

In 1946, the basic state pension was introduced, as part of the reconstruction of the British welfare state. Ever since, this pension has been flat-rate and below subsistence level (Hannah 1986). Until the mid-seventies, the system treated married women as dependants. They were not required to pay contributions, and their entitlement was supposed to come through their husbands' insurance contributions. Once they turned 60 and upon their husbands' retirement at 65, they would receive 60% of his state pension (Groves 1983; Land 1985). Those wives who did take up employment during their marriage had the 'Married Woman's Option';

¹¹ See Ginn (2001) and Evason & Spence (2003) for an overview of pension reforms since 1975 and their impact on women, and Ginn (2003) for an overview of the structure of the British regime in 2002.

i.e. the opportunity to forgo independent entitlements and not to pay social insurance contributions. This was no real 'option' because women who wanted independent rights had to prove an employment career for at least half of their married years – the 'half test' – and would otherwise lose all benefits gathered, including those as a single person (Groves 1983; for an overview: Ginn 2003). As a consequence of such rules, at the beginning of the 1970s 75% of women did not pay into their own social insurance contributions (Land 1985).

This system lasted until the Social Security Act (1975) was passed (Ginn 2003), during a time of 'social reformism' (Randall 1987). This act was on the one hand a reaction by a Labour government to demands for more equality between men and women (Barr & Coulter 1990), and on the other hand an attempt by the government to address the concerns of blue-collar workers in particular. Workers no longer wished to tolerate the very low level of the basic state pension and demanded pensions that would put them on an equal level with those enjoyed by many other white-collar workers who were members of occupational schemes (Baldwin 1990). The Act phased out the 'Married Woman's Option' and abolished the 'half test'.¹² As a rule, all employed women with an income above the 'lower earnings limit' were now asked to pay social insurance contributions¹³; however, all women who had started paying the married women's stamp were allowed to continue to do so (Groves, 1983; Land 1985). To make up for gaps through care in the household, the 'Home Responsibility Protection' was introduced, which for the first time recognised care times as equivalent to paid work, provided the carer gave up employment for care. HRP reduces the number of qualifying years needed for the Basic State Pensions for carers by 16 years per child, yet care times are limited. The claimant has to have paid contributions for at least half of the qualifying years needed for a full pension, which in most cases is twenty years (Land 1985; Pensions Commission 2004).

¹² Except for claimants who had attained pensionable age before 1979.

¹³ Anyone accruing less than 25% of the qualifying years needed for a full state pension would forfeit all their rights, a continuation of a similar restriction in place since the late 1940s. This rule affected women more than men.

However, even with these improvements, the full pension was still below the subsistence level. This problem was addressed by the introduction of the State Earnings Related Pension (SERPS), a second public tier and another milestone of the 1975 Act. As explained above, this aimed to improve the pensions of blue-collar workers, but it also increased women's independent pension entitlements by giving them access to an earnings-related insurance, withheld for so many of them by occupational pensions (see below) (Ginn 2001). Under SERPS, working women with earnings above the lower earnings limit, regardless of marital status, paid full contributions and their pension levels were calculated in the same way as for men, even though they retired five years earlier and lived longer (Hannah 1986; Groves 1983; Pascall 1986). In addition, SERPS granted a widow's pension (Ginn 2001; Baldwin 1990). SERPS, however, was not allowed to mature. In 1986, a Conservative government decided to dismantle the second public tier because they considered it too heavy a burden for future generations. Possible benefits were lowered and contracting out of the state system and into the private sector was heavily encouraged (Ginn 2003; Pierson 1994).

Occupational Pensions – the second pillar

In the United Kingdom, occupational pensions have always complemented the first pillar, and without it, governments would have been under much more pressure to increase public pension coverage. Furthermore, the expansion of occupational pensions was very much supported and regulated by the state. Third pillar pensions still remain weak today (DWP 2004; GAD 2003a; 2003b). Occupational pensions are not directly financed through social insurance contributions, but employers and employees paying into officially recognised occupational schemes pay reduced social insurance contributions and get a generous tax rebate (Groves 1987; Sinfield 2000). In return, pension funds are required by law to provide a certain level of benefits.

Occupational pensions first existed in the civil service in the 19th century (Groves 1987). Fuelled by the low level of the basic state pension and supported by Conservative and Labour governments alike, they increased soon after 1945 and since the 1960s, they have been a central part of insurance against ageing for all those in Britain who had full-time

earnings, stable employment careers, and were members of large private companies or the public sector (Baldwin 1990; GAD 2003a; Ginn 2003). The schemes were selective, and did not cover those in small businesses or with less stable contracts. Until the 1990s, part-time workers were much less likely to be members (Groves 1987), not least because pensions were outside the remit of equal pay and sex-discrimination legislation (Groves 1983). However, successive rulings of the European Court of Justice since 1975, and more specifically since 1986, have led to the equalisation of retirement ages for men and women and improved access of part-time workers to occupational pension schemes; these have come into effect increasingly since 1993 (Honeyball & Shaw 1991; Mazey 1998; Neilson 1998). In 2000, the Part-Time Workers Directive was passed by the European Council, which requires a part-time worker to be treated equally to a 'comparable' full-time worker. However, workers with incomes below the lower earnings limit can still be excluded from occupational pension schemes (PMI 2004).

By the mid-nineties, in the private sector, just under half of all male workers and about a quarter of all female workers had access to occupational schemes, whereas in the public sector, all men and about three quarters of women were admitted (GAD 2002: summary). The most common types were the superior defined-benefit schemes (NAPF 2003). Benefits were earnings-related and often based on final years' salaries. Moreover, after the 1975 Social Security Act, employers were obliged by law to integrate survivors' pensions for spouses into their schemes if they wanted state approval (Groves 1987). Before this obligation was implemented, many occupational pension providers already had in place either widows pensions or lump sum agreements that had the aim of providing for dependants, albeit at variable levels (Groves 1987; 1983).

How did the first and second pillar of the system support the male breadwinner model and to what extent was this regime in line with the typical biographies of women?

In contrast to the German system, the British pension system between 1946 and 1975 was typical of a 'strong breadwinner model', because for both pillars, it was assumed that adult women would accrue rights through marriage alone, regardless of their employment activities. In addition to personal dependency, due to very low pension levels, the

system also enforced poverty for many. This situation improved for some between 1960 and 1975 because occupational pensions expanded, although this did not weaken the strong breadwinner model because as part-time workers most married women were usually excluded from occupational schemes and therefore only had access to such pensions through their husbands.

The reforms of 1975 rapidly transformed the system towards a moderate breadwinner model, because since then it has recognised not only marriage – the derived rights for married women continue to exist today – but also caring responsibilities and employment for pension right accumulation, thus allowing for women to build up independent pension rights through employment and care (Ginn 2001). Occupational pensions, meanwhile, retained their traditional outlook because they continued providing benefits for widows and still refused part-timers as members.

The nature of this system changed yet again in 1986, through the decline of the earnings-related part of the first pillar, and from then until the late 1990s part-time work received much less favourable treatment, and the SERPS widows pension was halved, to take effect in 2020 (Ginn 2001). This meant an increased poverty risk and consequently a high degree of commodification for all citizens dependent on the first pillar alone, i.e. citizens with instable employment biographies, in low-qualified positions in the private sector and in small businesses, as well as their dependants. We therefore conclude that during this period, the first pillar gave no support to the breadwinner model, through granting insufficient pensions. However, this effect was counterbalanced by occupational schemes, and in particular by the improved recognition of women's typical employment patterns through such schemes since the early 1990s. The constraints and incentives of the first and second pillar of the regime together therefore give moderate support to the breadwinner model because they recognise paid work, care and marriage as a basis for rights accrual.

If we compare these developments with women's typical biographies, we again see that lives diverge from the constraints and incentives of the model (cf. Evason & Spence 2003). In particular, while the system still had all the hallmarks of a strong breadwinner type until 1975, in reality married women had started to seek employment in greater num-

bers since the early 1970s (see table 1). In this regard, the situation was characterised by a 'structural lag' (Riley & Riley 1994). This demonstrates the limited power of the pension regime in directing people's decisions, and it highlights the role of other societal factors, such as women's desire to be employed, the availability of jobs, generated not least through the expansion of the welfare state, and a changing gender culture which, as we have shown above, since the late 1960s had ceased to support the male breadwinner model unreservedly.

Designed to be modernising, the reforms of 1975 indeed brought the public regime in line with women's typical lives, characterised by marriage, children, and part-time work, because they recognised not only marriage but also caring responsibilities and employment for independent pension rights accumulation. Yet this period of accord only lasted until the cuts of 1986, when the public system became highly commodifying again. From then on, the lives of married women working part-time were only in line with the system's incentives if they had access to occupational schemes; those who did not generated high poverty risks, and for this reason were at odds with the commodifying nature of the public pensions system.

Pension reforms in the United Kingdom since 1997

Public pensions – the first pillar

Since 1997, when the New Labour government came to power, a number of reforms to public pensions have been introduced that transform the way in which rights are accrued. Whilst the low level of the Basic State Pension remained linked to prices, the remnants of the State Earnings Related Pension was replaced with the State Second Pension (S2P), which is more generous than SERPS for low-income groups and better acknowledges caring (Ginn 2003). In addition, surviving dependents, including divorcees who are not re-married, can qualify for a part of this pension.¹⁴ This means that the hybrid nature of the system, which recog-

¹⁴ Divorcees have rarely used this right, because many are unaware of its existence and it involves a court process (Pensions Advisory Service 2004).

nises employment and care as well as marriage, remains, with increases for low-paid women. Despite these improvements, the development will not change the fact that public pensions will remain below subsistence level; calculations suggest that in 2040, when S2P matures, many of its recipients will receive a pension below the level of social assistance either when they retire or very soon after (Rake, Falkingham & Evans, 2000, Ginn 2001; 2003). Aware of this problem, the government raised the level of the means-tested social assistance above the poverty line for pensioners only to provide a minimum income threshold (Clark 2001). In contrast to Germany, this is above the social assistance level that non-pensioners receive. Due to this means-tested element, for the first time since the Second World War, all citizens at risk are entitled to a public pension at subsistence level. This has similar shortcomings to its German counterpart, such as disincentives to save and take-up problems, and where relevant, it is applied at the level of a couple, whether married or living together.

Occupational Pensions – the second pillar

Against the background of strong public ideological support for occupational pensions by the government, the real strength of occupational pensions declined considerably. Since the mid-nineties, a substantial share of defined benefit schemes in the private sector has been closed to new members (for an overview of the reasons see Bridgen & Meyer 2005). As a consequence of these closures, coverage by salary-related schemes of workers in companies with more than 20 employees declined from 60 per cent to 50 per cent between 1996 and 1998 (DWP 2002), and from 48 per cent to 41 per cent between 2000 and 2003 (DWP 2004). In a substantial share of businesses, defined benefit schemes have been replaced by the less generously defined contribution schemes. However, for some new workers, the transition means that they will not have access to either (DWP 1998; DWP 2004; OPRA 2004). Despite the government's attempts to strengthen third pillar pensions through stakeholder schemes, their take-up has been very low so far (Pensions Commission 2004).

So far, the public sector has been exempt from this trend, but some expect that before long, public sector schemes will come under pressure to scale down because it will be difficult to justify on the grounds of jus-

tice why taxes should finance the much more generous public sector pensions, while all private sector workers are struggling to save enough (Financial Times 21 May 2004)

In conclusion, the Labour government's reforms have so far contributed to a preliminary stabilisation of the first pillar and destabilisation of the second pillar of the pension regime. The changes to public pensions reflect the higher commitment of social democratic governments to avoiding poverty. In contrast, the collapse of the second pillar can hardly have been intended, given New Labour's statement in the 1998 Green Paper that "Occupational pensions are (...) arguably the biggest welfare success story of the century" (1998 Cm4179).

When assessing the level of support the current system gives to the breadwinner model, of prime importance is that for the first time public benefits afford a guaranteed minimum level of protection below which nobody is allowed to fall. In addition, the first pillar became more sensitive towards care work and low pay. However, at the same time, the likelihood of becoming eligible for the means-tested pension has increased. Many women working in the private sector and their partners will no longer have a final salary scheme; because of their lower income, this makes women particularly likely candidates for the means test, or it enforces their personal dependence. In contrast, public sector employees have benefited from Labour's much increased investment in public services since 1997, which has meant an expansion of jobs, including an increased number of people in privileged salary-related schemes, many of whom are women (GAD 2003a; IDS 2003). As public sector workers, many women can therefore at least maintain, if not improve their status.¹⁵

The system therefore returned to giving support to the moderate breadwinner model for all social backgrounds, firstly because of its protection against poverty and because care and employment as a basis for independent rights accrual continues to be acknowledged. Secondly, however, given that entitlement to the Pension Credit depends on the means test and can therefore be nullified if a woman has a partner with a

¹⁵ Yet a minority of women working in the public sector remain without access to occupational schemes.

higher income, policy also still potentially supports personal dependency and therefore the traditional division of labour.

Therefore, the regime protects against the increased risk that contemporary women who lead more individualised lives are exposed to, and it alleviates poverty risks of low-income groups. In this sense, it is in line with many women's lives. At the same time, protection is granted on a fairly low level, and this minimum will, for a substantial share of women, come at the cost of reduced second pillar pension rights. Moreover, women in partnerships may still lose their entitlement to an independent income.

The Labour government recognised that the current pension system still faces serious problems. In particular, it acknowledges that second and third pillar provision is too low and that the protection available to women and carers is inferior. Therefore, in May 2006, a White Paper outlined policy changes that will be the basis for legislation in 2007. The reforms will aim to reduce current poverty risks, especially of carers, and to increase savings incentives for all. To this end, plans are in place to turn the basic state pension into a more substantial foundation for citizens. Depending on public finances, its level could be increased through re-linking it with earnings, possibly in 2012. Moreover, citizens could qualify for this pension after 30 years, a sharp cut from the current 39 years for women and 44 years for men. In addition, times spent caring for children or adults in need of care would be recognised without the need to spend a minimum amount of qualifying years in employment. In order to increase private savings, and occupational schemes in particular, from 2012, all employees with annual earnings above a low threshold (£5000 in 2006) would be automatically enrolled in workplace based-savings schemes with compulsory employer contributions. However, they would be allowed to opt out. The reforms would be helped to be financed through a gradual increase in the state pension age from 65 to 68, to be fully in effect by 2046 (DWP 2006). These changes would probably make the basic state pension almost universal; together with better access to second pillar pensions, the reforms could increase the number of people entitled to the full basic state pensions, reduce dependency on the means test, and thus further strengthen women's independence after retirement (see Pension Policy Institute 2006:12-22 for a critical review). However, given that the

changes are not envisaged to be phased in immediately, and not before the next elections, it is unclear to what extent they will actually happen.

Conclusions

The aim of this paper was to analyse how the modernisation of the gender arrangements since the 1950s has interrelated with changes to the pension systems in the United Kingdom and Germany. More specifically, we wanted to pinpoint the period during which both countries' pension regimes were fitting building blocks of the strong breadwinner model of the welfare state that is often used to characterise both countries. Secondly, we intended to explore the limits of the stratifying potential of such policies, by comparing their constraints and incentives with the typical life courses of women. In conclusion, we would like to highlight two main points.

Firstly, if we assume that social policy strongly supports the male breadwinner model only when there is little opportunity for women to acquire independent rights, then the German pension system never gave strong support to this model. Indeed during the 1950s, when most citizens faced high risks of poverty, we can even say that no such support existed. In the United Kingdom, strong endorsement prevailed for a long time, between 1946 and 1975. Since then, in both countries, pension programmes have recognised marriage, employment and care responsibilities as a basis for pension rights accrual, and despite some deterioration in Britain during the 1980s and 1990s, they have done so until today, thus only moderately contributing to the male breadwinner model. Our findings therefore suggest that pension regimes have changed their constraints and incentives over time, and that since the mid-1970s they have mostly supported the breadwinner model in a moderate way and at times and for some groups not at all.

What are the implications of our findings, then, for breadwinner model typologies? We have shown how one policy area can have very different effects at different points in time. Moreover, even on a fixed date pensions can lead to significantly different outcomes, depending on the social class and household status of a citizen. Given that something similar is likely to be true not only for pensions but for all policies that

constitute a model, it becomes much more difficult and methodologically demanding to assess with any accuracy the nature of a welfare state over a longer period of time. This observation supports Kasza's argument that individual social policies can undergo substantial changes over time, and that there is not necessarily internal consistency between the different policies that are used to characterise models (Kasza 2002). Against this background, there are conceptual and empirical reasons to doubt the long-term accuracy of the breadwinner models. However, because our study is limited to one policy area only, in contrast to Kasza (2002), we are reluctant to consider them obsolete altogether (see also Bambra 2004).

Secondly, we found that the stratifying nature of pension policies for typical biographies does not appear to be as powerful as is sometimes assumed in the regime literature. Despite the opportunities they had, women's typical biographies in Germany, for example, followed traditional patterns until the early 1980s, at a high risk of poverty for working class women (see appendix). In Britain, women joined the labour market in significant numbers from the late 1960s, even though such behaviour did not earn them any pension rights. The situation was, in this respect, characterised by a 'structural lag' (Riley & Riley 1994). As Pascall (1999) put it: "UK women joined the labour market, long before there were any policies that supported their roles as employees." (261) Yet in the 1980s, when the pension system re-commodified many of them, they still lived lives in accordance with the full-time male breadwinner/female part-time carer model. Such discrepancies highlight the relative independence of societal modernisation processes from social policy reform, and they throw into sharp relief the significance of gender cultures. However, while we would like to argue that more attention should be paid to such processes, the discrepancies also point to the comparatively greater significance of social policies other than pensions for the male breadwinner model. We assume that policy interventions at the family-starting and child-bearing stage of the life cycle make a greater difference for women's long-term decisions, for example the availability of affordable childcare services, the existence of tax incentives in favour or discouragement of a single-earner household, or the existence of parental leave arrangements that allow for flexibility. When exploring how strongly a welfare state supports the male breadwinner model, it may therefore be useful to pri-

oritise certain policies over others. On the basis of our analysis, we argue that pensions should not have priority.

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Typical Biographies in Pension Systems

FRG: first pillar	1950s	1960s	1970s	1980s	1990s	2000...	
Dominant Biography of Adult Women	married once, non-employed			married once, employed part-time (changing marital status, employed part-time/full-time in GDR/East Germany)		changing marital status; employed part-time/full-time	
Accepted mode of rights accrual by system for dominant biography	marriage and employment						
Poverty risk in retirement of dominant biography	high (social assistance level or below)	high for working class, medium for middle class	high for working class, low for middle class	low (around 60% median income)			Medium (above subsistence level)
Level of enforcement of breadwinner model	none through insufficient pensions	moderate				none, through autonomous pensions	
UK: first pillar	1950s	1960s	1970s	1980s	1990s	2000...	
Dominant Biography of Adult Women	married once, non-employed	married once, employed part-time			changing marital status, employed part-time/full-time		
Accepted mode of rights accrual by system for dominant biography	marriage		marriage, care and employment				
Poverty risk in retirement of dominant biography	high		medium	high			medium
UK: second pillar							
Accepted mode of rights accrual by system for dominant biography	employment			marriage and employment			
Poverty risk in retirement of dominant biography	high	medium or high: depends on husband's industry		low or high: depends on bio's & husband's industry			
Level of enforcement for breadwinner model, all pillars	strong		moderate	none through insufficient pensions, if state pension only, moderate otherwise		moderate	

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Newspaper portrayals of health and illness among Canadian seniors:

Who ages healthily and at what cost?

BY JULIA ROZANOVA

Abstract

While media representations of health and illness receive growing attention from researchers, few studies have considered the newspaper portrayals of health and illness among the elderly. Yet, print media are one vehicle through which governments, in a climate of concern about population aging and the sustainability of the social safety net, emphasize individual responsibility for health and well-being in later life. By praising healthy aging, the media may, perhaps inadvertently, perpetuate new ageist stereotypes that marginalize vulnerable adults who fail to age healthily, and downplay the role of social institutions and structural inequalities (particularly gender and socio-economic status) in influencing individuals' personal resources and lifestyle choices. This paper explores whether, and if so, how the media represent interrelations between health and aging, through thematic analysis of a pool of articles about seniors published in *The Globe and Mail* in 2005.

Keywords: Newspaper portrayals, Health, Illness, Older adults, Canada.

Portrayals of health, illness, and aging in the media

The media outlook on health and illness

The mass media constitute a significant component of the social context in which aging and diseases are experienced and understood (Clarke 2005). As Featherstone and Wernick (1995) argue, to make meaning of aging and its various experiences and to transmit them from one generation to the next, a society draws heavily on various cultural and media products such as novels, films, paintings, and media texts and images. Independently of individual experiences of illness, disease is brought into social conscience by the media who report on various medical surveys or the implications of medical research (Radley 1994).

Media texts simultaneously shape and are shaped by the social, economic, cultural and political environments, and “observing and interpreting media content provides a reflexive window into fundamental values and meanings regarding health, illness, and medicine” (Clarke 2005:593). The extant literature on media portrayals of illness points out that illness is by and large presented as a deviation from the norm. People who are ill are portrayed, whether it is in a negative or a positive light, as abnormal and as the “other” (Stuart 2006). This is particularly true regarding mental illness, as the media reproduce the fears and stereotypes concerning mentally ill people (Stuart 2006, Harper 2005; Anderson 2003; Paterson & Stark 2001; Cutcliffe & Hannigan 2001), as well as acute or chronic illnesses such as cancer (Clarke *ibid*) or diabetes (Rock 2005). Sontag (1991) argues that the media (as well as literature and other cultural forms) proliferate myths and metaphors around certain diseases such as cancer and AIDS, attaching negative stigma to the disease and increasing the patients’ suffering and inability to seek and to receive support.

Directions of research into the media portrayals of illness

Research into the media portrayals of illness has pursued two interconnected directions. One direction concerns ways in which the media portrays illness and its meaning. In analyses of media representation of dis-

ease it is important to consider not only the accuracy of media portrayals of diseases (as they compare to scientific findings), but also to focus on the meaning of media portrayals, and to explore why some health issues receive attention while others do not (Rock 2005).

Researchers have long since agreed that while cataloguing media portrayals of disease is important, it is not enough to simply enumerate the issues that have received media attention, and the surfaces of media texts need to be mined to extract the sometimes hidden meaning underlying them (Rock 2005). The media texts, argues Clarke, (2005) are social constructions of health and illness shaped through the interplay of various discourses and frames. Discourses are social constructions of reality imbued with power to select and give meaning to what is and what is not news and information, and frames are “communication devices that focus and delimit what will be discussed, how it will be discussed, and what will not be discussed” (Clarke 2005:594). According to Clarke (2005), three frames may be distinguished in the media discussions of health and disease. The medical frame presents health and illness as morally neutral biological phenomena that concern the development, functioning, failure, and treatment of human bodies. The political economy/social structure frame portrays illness and health as socially determined outcomes of inequalities embedded in social structures and institutions. Thus, individual differences in terms of health or illness stem from being differentially exposed or protected from the various societal risk factors (such as degradations of poverty or contaminated environments). Within the lifestyle frame, an individual’s health or illness is portrayed as her responsibility and as result of wise or poor lifestyle choices, including, but not limited to, eating, drinking, smoking, or exercise habits.

These frames may be simultaneously present in the media portrayals of health and illness, and behind the seemingly neutral media representation of the biological dimensions of diseases such as cancer or diabetes, may be the assumed or presumed culturally and socially embedded norms and values of what is to be considered as normal and healthy and as pathological and unhealthy. For example, underlying the media portrayals of symptoms of cancer and of individuals fighting them as heroic, resilient, and distinguished, are normative definitions of an ‘average’ person and her behavior as benchmarks against which individuals fight-

ing cancer are implicitly compared (Clarke 2005; Seale, 2002). In an earlier study of print media portrayals of tranquilizer dependency Gabe et al. (1991) found that unlike celebrities 'average' people were presented as innocent victims of powerful drugs, and their battle against dependency as courageous acts of empowerment. For another example, in her study of the portrayals of diabetes in North American print media, Rock (2005) examined with what social groups the portrayal of diabetes was associated, and whether the articles presented the lifestyle choices of these groups as responsible for the disease, or whether they also discussed the social foundations of illness and its connections to social inequalities.

Because the meaning is constructed not only by what the media texts say about health and illness, but also by what they are silent about, Lyons (2000) states that critical approaches to examining media portrayals of illness and health are particularly relevant. In line with Kincheloe and McLaren (2000), Lyons (2000) argues that underlying media portrayals of health and illness are the relations of power and control that determine what is and what is not newsworthy, and thus exploration of the media texts' meaning needs to pay attention to the social, political and cultural contexts in which health and illness occur and in which they are depicted.

The second direction of research into the media portrayals of health and illness concerns the effects of the media portrayals on the audience or readership. The media perform an agenda-setting function, selecting which issues are worthy of public attention, and the general public relies greatly on mass media for information concerning health issues and disease (Frost et al. 1997). Research indicates that media portrayals of disease influence ways in which people construct their views about health and illness (Hodgetts & Chamberlain 2002). While the media act as the public forum about matters of general significance such as health and disease, they may mislead and misinform the public about health issues and their causes and consequences (Giles 2003). Stuart (2006), for example, points out that overwhelmingly dramatic and distorted media images of mental illness may impair self-esteem, help-seeking behavior, and overall recovery in patients, as well as promote stigma and discrimination against people with mental illness. Hodgetts and Chamberlain (2002) and Harper (2005) point out in their analyses of the stigmatization of mental

illness in the media that individuals of lower socio-economic status may be particularly prone to media influences, partly because they had less exposure to post-secondary education and consequently fewer opportunities to develop their critical thinking skills. Media portrayals of illness (in particular mental illness) that distort its consequences for the ill person herself and for her social environment may lead to increasing stigma, ostracism, and victimization of ill individuals by the public (Cutcliffe & Hannigan 2001). Ibid (2001) point out that the media portrayals tend to openly or tacitly blame the victim for their condition, and Hannigan (1999) states the need to resist stigmatizing and discriminatory attitudes of the media portrayals of [mentally] ill individuals.

Why study intersections of aging, health and illness in The Globe and Mail

Yet despite the growing body of scholarship, some gaps remain that require further research. Since the studies of the ways in which the media portray seniors repeatedly pointed out illness as one of the principal characteristics in which older characters were presented (Robinson et al. 2004; Cohen 2002; O'Reilly 1997; Gerbner et al. 1980), one might have expected both sociologists of aging and sociologists of health and illness to have paid close attention to the media and the ideas about inter-relationships between aging, health and illness that they convey. Yet while some studies have focused on media portrayals of illness (cancer) in children (Clarke 2005) and on how portrayals of illness can be generated (Seale 2002), little is known about how the media portray issues of health and illness among older adults. This may be considered as a missed opportunity and in this paper I attempt to explore how the media may portray illness and health among older adults using the example of a national Canadian daily newspaper *The Globe and Mail*.

The choice of the newspaper for this study is not accidental. Studies have found that both on television (Donlon, Ashman, & Levy 2005; Gerbner, et al. 1980; Northcott 1975) and in print media (Harwood & Roy 1999; Whitfield 2001) seniors are under-represented, and frequently portrayed in a generally negative light that compounds being poor, unattractive, socially isolated, and unhealthy (Bell 1992; Kessler et al. 2004;

Robinson et al. 2004). Yet some scholars argued that in the press, older adults and their issues may receive a more adequate and less skewed coverage than on television, partly because aging as a lengthy process in and of itself hardly involves an immediacy of sensation that is particularly crucial for television programs, but issues around aging may fit better with the newspaper genres such as commentaries about social trends and reflexive essays on lifestyles (Robinson et al. 2004). In the Canadian context *The Globe and Mail* is also popularly regarded as a template for issues that are worthy of media and public consideration: once an issue or a topic has been covered in *The Globe and Mail*, it is likely to trickle down to the other print and electronic media who will start reporting on it as well (personal communication with the Murphy Family Institute, Edmonton). Since I am interested in investigating whether and how the media portray health and illness among older adults, for this exploratory study I selected *The Globe and Mail* that, in the opinion of the general public and the experts, may to some extent provide a nation-wide template for portraying aging, health, and illness.

Since healthy lifestyles are connected to positive body images, beauty, and general success in all life endeavors in media portrayals of the general adult population (Madden & Chamberlain 2004), I was interested in the relationship between health and ageing in the portrayals of older adults in *The Globe and Mail*. A useful point of departure for this study is provided by research on ageism. Bytheway (2005) and Nelson (2005) argue that ageism has been recognized in references to seniors in general as inferior to non-seniors simply because seniors have been alive longer. But a more subtle although not any less harmful form of ageism is contrasting some groups of seniors with other groups, for example emphasizing the perceived inferiority of 'the really old people' in comparison to the still youthful, active and productive young retirees. Following Cole (1992: 230), McHugh (2003) points out that marketing campaigns of retirement lifestyles in the magazines for mature adults can split societal stereotypes of aging and old age into positive and negative extremes: a good old age characterized by health, independence, and economic and social vitality, and a bad old age, characterized by illness, physical and social decline, and dependency.

The insights from the research literature on ageism suggest that both negative and positive media portrayals of older adults and their health and illness need to be critically examined and not taken at face value (McHugh 2003; Giles & Reid 2005), as positive portrayals could be overt or tacit antitheses to their negative portrayals (McHugh 2003), and by reinforcing the distance between different kinds of seniors or between illness and health they may further de-value and segregate more vulnerable older adults (Hagestad & Uhlenberg 2005).

Methodology

In this study I sought to explore how health and illness among older adults are portrayed in the articles about seniors published in *The Globe and Mail* in 2005. *The Globe and Mail* has a circulation of two million, and was chosen for this study as Canada's largest national 'broadsheet' daily newspaper that self-reputedly provides "the most authoritative news in Canada, breaking coverage on national and international news" (www.globeandmail.com). Each daily edition of the newspaper includes sections such as National and World News, Business, Social Studies, Facts & Arguments, Science, Technology, Sports, and Arts. The data analyzed in this paper are hard copy articles featuring individual seniors and older adults in general and explicitly referring to their health and illness published in any of the sections of the print editions of *The Globe and Mail* in 2005. *The Globe and Mail* includes pictures, but they were not part of the current exploratory analysis that concentrated solely on the textual material, among other reasons because the articles chosen for analysis rarely included photographs. Analysis of the visual data is important in social sciences and media studies (Pink 2001), and including them into future analyses of the print media portrayals of older adults would be an important way to advance the current study and to add another layer of complexity to the understanding of ways in which the print media portray older adults and their health and illness.

The articles were included into the data set through purposeful sampling, using the intensity strategy to choose information-rich cases exemplifying the researched issues (Patton 2002). As the first step of the sampling, a key word search of the online 2005 archives of *The Globe and*

Mail was conducted, using the key words determined through reviewing the literature on social gerontology and sociology of aging, including 'seniors', 'older adults', 'older people', 'older persons', 'senior citizens', 'elderly', 'older men', 'older women', 'aging', 'growing old', 'retirees', 'health', 'healthy', 'disease', 'illness', 'risk', and 'body'. 275 articles were identified through the key word search (when the same article came out several times in response to different searches because it contained more than one keyword, it was counted only once). As the second step, the 275 retrieved articles were read to determine whether they indeed dealt with seniors and their health and illness in various contexts, including, but not limited to, family, work (broadly defined), social and health care policy, and leisure. 60 articles were finally selected for analysis (for example, articles that spoke about health and illness but only among children, younger women, or younger men, or that used the word 'seniors' in reference to the last-year high-school students were not included into the final sample). The printed editions of *The Globe and Mail* from which the 60 selected articles originated were also screened, but no additional articles were found in these issues. The selected articles ranged in size from 120 to 2800 words, the majority being around 1000 words. 23 of them came from the National News section of the newspaper, 13 from the Facts & Arguments section, 7 from the Social Studies section, 5 from the Lives Lived and the Focus/Columnists' sections each, 4 from the Science section, and 3 from the Style section.

The method of thematic analysis I used to analyze the articles had similarities with the methods reported in previous research of the newspaper portrayals of health-related issues (Bradby et al. 1995; Gabe et al. 1991). I focused on the thematic structures of the texts, but by relating the themes that I uncovered to the broader socio-historical context in which the articles were written, I also attempted to generate insights into why the journalists talk about older people and their health and illness in certain ways, and how this may be interpreted by the readership. Sixty newspaper articles seemed sufficient to provide saturation (*i.e.*, what I read became no longer new as I approached a sample size of sixty), and a sample of a similar number of articles was reported as a benchmark for saturation in previous research into the media portrayals of health-related issues (Bradby et al. 1995).

I analyzed the thematic construction of the articles inductively (Patton, 2002:453) and mined the articles to discern the themes they contained but not to test a preconceived hypothesis. I acknowledged the fact that my familiarity with the research literature on ageism and on the general media portrayals of older adults could heighten certain expectations regarding possible portrayals of health and illness among older adults in *The Globe and Mail*. While this background knowledge provided me with a useful point of departure, I made every possible effort to consider the articles with a freshness and openness of understanding and experience, and to question whether the themes that I seemed to uncover could have additional aspects, or be interpreted from different perspectives. To identify the categories and themes in the articles pertaining to health and illness among seniors, I deeply immersed myself into the texts of the articles and analyzed them through a continuous, iterative process (Denzin & Lincoln 2000; Silverman 2000). I critically reflected on what I saw in each article, and engaged in constant comparison across the articles. In course of my analyses I identified three broad themes that are discussed in detail below. While the texts of individual articles could simultaneously weave in several themes, 26 articles contained an explicit or implicit mention of associations between aging and disease, 29 articles referred in various ways to individual responsibility for healthy aging, and 11 articles revolved around the societal costs of aging and maintaining health in later life. Like most research methodologies, the conclusions about ways in which the newspaper texts may portray older adults and their health and illness have validity only in terms of the selected universe (*i.e.* *The Globe and Mail* and the articles therein selected for analysis), but these conclusions may help to develop more general hypotheses and questions to be tested through subsequent studies.

Findings

Associations between aging and disease

In reading the articles for themes, the first issue that came to attention was that the texts very proximately linked aging and disease. Sometimes it was done explicitly, sometimes implicitly, but in reading across the articles, one starts getting a picture of older age as related to, associated

with, or manifesting in different kinds of diseases, bodily decline, and general worsening of one's health. Dementias, osteoporosis, shingles, eating disorders, cancers, heart disease and diabetes – this is by far an incomplete list of illnesses that older adults are portrayed as being particularly susceptible to. While the storylines of articles usually focus on treatment and sometimes on prevention, it is always assumed, tacitly or explicitly, that the cause of disease is age-related and that disease and growing older are inseparable:

Once a woman reaches menopause [i.e. reaches what Featherstone & Wernick (1995) referred to as 'a certain age' between mid-life and senior years], bone mass can decrease substantially. ("Calcium not shown to help seniors ward off broken bones", April 28, 2005).

The shingles shot would keep a long-ago acquired infection in check as a person ages and his or her immune system weakens. ("Experimental vaccine promises relief from shingles", June 2, 2005).

Although at first glance these quotes refer to a medically neutral picture of the disease and its treatment as biological phenomena, they implicitly link aging and weakening of a person's immune system, and point out a close association between them. Moreover, illnesses are portrayed as having a stronger and deadlier grasp on aging bodies than they have on younger people who are more vigorous and resilient to disease. The same disease could manifest itself more severely in older adults than in younger ones, and produce greater harm:

It's a trend [increasing incidence of eating disorders in older women] that's alarming for a number of reasons. As dangerous as all eating disorders are, they pose much larger threat to an older woman's health than to a younger one's. ("Eating disorders have no age limit", November 26, 2005).

The fragility of health is pointed out even when older persons are explicitly portrayed as relatively healthy (for example, older men who are healthy enough to take an interest in dating women). The precariousness of older adults' health looms under the surface of the texts and diseases are pictured as inevitable, as waiting [for them] just round the corner. Disease is portrayed as one of the key defining features of aging, and a

successfully overcome disease gives aging and older adults a certain charm and sophistication, is a sign of their wisdom and experience, and makes older people attractive:

Older men are preferable, in my view, not for their successes but for their failures. Prior to their first major disappointment, most talented young men are insufferable. It takes a divorce, bankruptcy or health scare to shake a guy out of that smug, Teflon ego-bubble he was born into. ("Older men: no six-packs, but a lot of class", March 26, 2005).

Health concerns are thus portrayed as immanent characteristics of aging persons, and generally older people have more limitations to their bodies than younger ones. An older person is thus portrayed as an individual who has faced an experience of a health scare [implicitly associated with the aging process], someone who has been exposed to the limitations of one's physical body, and who has embraced the fact of fragility of human beings. That I found disease portrayed in *The Globe and Mail* as one of the key features associated with aging is in line with the previous research literature on media representation of aging and the aged (Robinson et al. 2004). Yet another, more optimistic way to interpret the presence of this theme in *The Globe and Mail* is to note that the articles are discriminating between aging and disease, and although people may acquire diseases over the course of their aging, aging in itself is not portrayed as an ultimate form of disease. On the positive side, the discussion of diseases among seniors may signify the societal concerns about their health, and the fact that the medical system has advanced to the point of treating various diseases in older adults (osteoporosis, shingles, and eating disorders).

Thus a question for future research could be whether the susceptibility to and the experiences of various diseases may be portrayed differently among people of different ages, and whether the absence rather than presence of older adults in the print media portrayals of some medical conditions could potentially constitute a form of ageism, by implicitly indicating that these conditions cannot be distinguished from the 'natural' process of decline of the aging body.

Individual responsibility for healthy aging

Alongside the theme that depicted the process of aging as making human bodies increasingly frail and as a consequence vulnerable to diseases, another theme in the articles portrayed older adults as soliciting the destructive influences of diseases, through making inappropriate lifestyle choices, including lack of physical exercise, poor diets, inappropriate psychological attitudes, and generally unhealthy behaviors:

By the age of 50, she [Kathryn Zerbe] writes, there is no escaping some sort of regret or loss, as in "I wish I had been kinder to my mother", or "It's too late to get my medical degree". An eating disorder is one way to avoid dealing with those very real issues. Add in age-specific transitions, such as empty-nest syndrome or the death of a parent, hormonal shifts, a decrease in metabolism and natural menopausal weight gain and you have a scenario ripe for some sort of unhealthy behavior ... And of course, there's no escaping our culture, she notes. We live in an image-oriented society that idealizes youthfulness and doesn't value experience and getting older". ("Eating disorders have no age limit", November 26, 2005).

The quote suggests that an older adult typically gives in to her life circumstances, hence her unhealthy behavior and the development of an eating disorder. Interestingly, the text also points out societal influences of unhealthy behaviors. In doing so, it juxtaposes the positives of accepting one's aging with the negatives of denying it in response to societal pressure, the latter being associated with an unwise, dangerous and unhealthy lifestyle. Ultimately, although the risk factors causing unhealthy behavior are pointed out, the locus of responsibility for one's health remains with the aging person herself.

The theme of healthy / unhealthy aging emphasizes older individuals' responsibility for their health status. Deteriorating health among older adults, it is suggested, may have a close association with older adults ignoring the rules of a healthy lifestyle, with the lack of proper attention and care for the needs of their body - until it becomes [almost] too late:

Kidney damage develops over time when people are overweight, are not physically active and have untreated high blood pressure

and high cholesterol...Mr. Munro, for example, suffered from high blood pressure for almost 30 years before he started getting proper treatment and by then his kidneys were shot. ("Number of dialysis patients over 75 soars, data show", June 30, 2005).

This quote exemplifies how a newspaper text places responsibility for their health problems on the older person herself, firstly by linking health problems with one's lifestyle, and secondly by suggesting (although indirectly) that a person is responsible for when to start treatment and what lifestyle choices to make once she becomes unwell. Lifestyle choices portrayed as pre-conditions of health and illness may refer to very practical behaviors like eating or smoking, but they also may concern more complex social behaviors such as sustaining friendship, reaching out to others, building social networks and getting socially engaged. For example, the newspaper texts assumed that to stay healthy, older adults should reconsider their behavior regarding emotional isolation and loneliness:

Medical research has shown that emotional isolation is, indeed, powerfully linked to illness and death...There are some questions we may each ask ourselves at the end of each day. Have I reached out to anyone in an emotionally vulnerable way? Have I shared myself? Have I made it possible for others to share themselves with me? ...If I feel lonely, how have I created a life in which I am lacking intimate contact with others? Building genuine connections with other humans does more than make us feel good psychologically. It is an essential requirement for physical health. ("Reach out and heal someone: loneliness is bad for your health", June 11, 2005).

The antithesis of pointing out that older persons dig their own graves by choosing unhealthy behaviors is to suggest that the reverse is also true. Thus the articles affirm that by making clever and appropriate lifestyle choices throughout one's life, or even at a later stage of one's life, an older adult may have control over her health as she ages. At first glance this may seem to contradict the previous theme discerned in the texts of the articles, namely that declining health is portrayed as an inevitable companion of aging. If aging is strongly linked to decline, how can the individuals be assigned full agency for maintaining their health over the life course?

The two themes are reconciled through the idea that healthy aging leads to longevity, and that those who are aging healthily are not yet the 'really old people', that is those demented individuals, those who suffer from cancer, diabetes, heart disease, high blood pressure, who have high levels of cholesterol and whose bones are crippled by osteoporosis. The framework of consumerism within which the journalists operate ascribes to individuals the ability to make informed choices about the products they consume and the lifestyles they choose (Gabe et al. 1991). Consumer culture of which the print media including *The Globe and Mail* are the vehicles, offers "a wide range of images of positive aging reparative measures and strategies, ranging from fitness routines to cosmetic surgery in order to reinscribe the body in a more youthful manner" (Featherstone & Wernick 1995:11). Although these measures may not offer a recipe for immortality or resolve the problem of deep old age with its infirmities, they claim to postpone crippling old age and ultimately death almost indefinitely (Featherstone & Wernick 1995; McHugh 2003; Vincent 2006). By making wise lifestyle choices, the articles say, older adults may be able to maintain better health longer. One suggested way of doing this is by eating smarter:

If you're like many adults over age 65, you're probably concerned about staying healthy and active as you age. Most people recognize that a healthy diet can make a big difference...Obstacles to healthy eating crop up as we age. Older individuals who live alone may not know how to cook, or find cooking for one a meaningless task...Chewing difficulties, constipation and heartburn may interfere with good nutrition by prompting the 65-plus to overly restrict healthy foods. Aging also affects the ability to taste and smell, which can influence what types of foods will be eaten. Medications can also affect the nutritional status of older individuals. Some medications cause gastrointestinal side effects that can depress appetite. Others affect the absorption or metabolism of nutrients. ("Getting older means eating smarter", April 20, 2005).

Interestingly, the limitations to healthy nutrition choices are portrayed in one article as stemming from the very process of aging and thus located within the [biological] experiences of the individual. Although mentioned at the beginning, by the end of the text the inability of some older

adults to choose the healthy foods due to their various bodily constraints and limitations was somewhat forgotten, and prescriptive style dominated the remainder of this article, appealing to older adults' reason to stay healthy by making smart choices:

To keep the digestive system running efficiently and prevent constipation, older adults should [emphasis added] emphasize whole grains, whole fruits and vegetables instead of juices and cooked legumes at meals. ("Getting older means eating smarter", April 20, 2005)

A very similar message, that by making healthy nutrition and diet choices, an older adult can extend better health was advanced in another article that emphasized the benefits of one particular nutrient such as fiber:

Doctors have known for centuries that a diet high in fibre helps promote bowel regularity. For many of us, that's reason enough to start the day with a bowl of bran. ("Bottoms up: three cheers for fiber", March 9, 2005).

A healthy diet is portrayed as one example of an older adult being attentive to the well being of her body. Another example was initiating regular medical examinations that help to uncover health problems early enough to enable their treatment, as suggested in an article focusing on older men ("Study findings show 43% cut in the number of fatal ruptured aortas in those given ultrasounds", Aneurysm test recommended for men over 65, February 1, 2005). Regarding older women it was pointed out that having regular breast cancer screening is highly important ("Women beware: can you trust your mammogram?", April 30, 2005). It was also pointed out that older adults can increase their chances to preserve better mental health by not drinking too much alcohol:

Middle-aged adults who binge drink may face a heightened risk of dementia later in life, a Finnish study shows. Over all, people who binged at least once a month - drinking, for instance, five bottles of beer or a bottle of wine in one sitting - had a three times greater risk of developing dementia, including Alzheimer's disease. The study included 554 adults who provided information of their health and lifestyle, including drinking habits, in 1975, when they

were 40 years of age or older. ("Social studies: Booze and dementia", May 12, 2005).

The individual responsibility for healthy aging theme contains a significant moral component. As Katz (2000) points out, 'the busy' ethics of Protestant Capitalism becomes the moral philosophy of aging well in modern Western societies. Pursuing a busy lifestyle becomes synonymous with a right and holy life, and health in later life, similarly to wealth in Max Weber's "Protestant Ethics" becoming a symbol of moral virtue. The metaphor of a 'health sin' that will catch up with an individual as she ages is used in the title of an article portraying an individual's responsibility for their health. While middle-aged persons who commit 'health sins' - as manifest in their bodies - may not be facing the consequences of their behavior just yet, they surely will pay the full price for their overindulgence when they grow older:

Middle-aged Canadians who ignore the fact that their belly is blocking a clear view of their toes and who combat stress with a pack of smokes may not feel any less healthy than they did when they were teenagers. ("It's true: Your health sins will catch up with you". May 10, 2005).

The interrelations between individuals' lifestyles and their health later in life highlighted in the articles may be linked to the fact that journalists work within the 'health as a virtue' versus 'health sins' framework grounded in the values of consumerist culture, when the consumption of various services and goods is believed to have a positive connection to maintaining good health. It seems important that although the articles usually portrayed a particular older adult as the main character of a story, the implications of the story were assumed to be generally true for all seniors. Perhaps it stems from the fact that in the articles, older adults were implicitly assumed to be homogenous, or at any rate share major common characteristics such as declining health and vulnerability to disease. According to the earlier studies on media representation of illness, media portrayals tend to personify the stories and simultaneously to draw general conclusions from the vignettes about particular individuals (Gabe et al. 1991). In the articles I analyzed, all older adults were assumed to be in need of emotional connectedness, pursuing a healthy diet, being

physically active, and maintaining a healthy weight. The theme of individual responsibility for healthy aging had a certain moral dimension, whereby unhealthy lifestyles that led to unhealthy aging were sinful, and the healthy ones that took good care of their body and their health were virtuous.

Apocalyptic demography and the costs of [un]healthy aging

Alongside emphasizing individual agency in choosing a lifestyle that may lead to healthy or unhealthy aging outcomes, another significant theme in the newspaper portrayals of seniors and their health concerned who bears the costs associated with the healthy or unhealthy lifestyles of older adults. When healthy aging was discussed it was explicitly suggested that it is an older adult herself who needs to pay for the lifestyle she pursues and for the services she uses:

Tight food budgets can lead them to scrimp on fresh fruit, vegetables and meat because of these items' higher costs. ("Getting older means eating smarter", April 20, 2005).

Although individual contexts that may attenuate the costs of healthy lifestyle, such as insufficient financial resources that led to inability to purchase healthy foods, were explicitly stated in the text, the focus of the articles on individuals left little room for exploring the broader socio-economic dimensions of intra-generational and inter-generational inequality that may explain why some seniors have insufficient financial and other personal resources in comparison to their peers or younger persons (Chappell et al. 2003; McDonald 2004).

When unhealthy aging was discussed, the newspaper texts suggested that older and unhealthy adults became a burden on society, taxpayers, and governments, by placing expensive claims on the health care system. This issue has long since been observed (and critiqued) by social gerontologists, who have coined a term "apocalyptic demography" to refer to the gloomy forecasts of the collapse of the social security system as the result of the growing proportion of seniors in society (Adams and Dominick 1995; Gee & Gutman 2000; Lascelles 2004). Forecasts about population aging give birth to concerns about the sustainability of public pensions, social security, and health care systems due to the escalating

costs of supporting an increasing number of seniors (Chappell et al. 2003). Consequent media portrayals of seniors as 'the grey peril' have been recognized and critiqued (Robinson et al. 2004). Yet the theme of older adults' health as a problem that may disrupt society and its healthcare system was present in the newspaper articles. The articles explicitly portrayed seniors and their health problems as an inevitable 'doom' factor:

In a decade, Canada will have more seniors than children...This aging is inevitable...These worsening ratios [of people working to those out of workforce] will be especially bad for the Atlantic region. It already has more seniors to young people than other provinces. That pattern will intensify, unless something dramatic changes. Demography will be one more reason why that region (minus, perhaps, energy-rich Newfoundland) will lag behind the fast-growing westernmost provinces...What are they [older adults] going to demand from the health-care system, since the largest single cost of the system is caring for people in their last 18 months of life? It's estimated that the aging population will add about 1 per cent to the country's public health care system, whose costs grew last year by 7.7 per cent, according to a recent report from the Canadian Institute for Health Information. How will governments - that is, taxpayers - cope with this new world of older Canada? ("The new world of older Canada is just about here", December 21, 2005).

The article implicitly links aging with disease and decline. The argument that larger numbers of older people in the population structure will inevitably increase healthcare needs (and costs) rests on an assumption that older adults' health is poor or will deteriorate. Rhetorical questions without answers about the public consequence of this are used to dramatize the story. Population aging is portrayed as a problem to the regions where it occurs because of direct costs to sustain the health care system in the face of seniors' increasing demand for services, and because of indirect economic outcomes of aging such as the decreasing proportion of productive adults in the population structure. Older adults seem to be regarded as a relatively homogenous group in terms of amounts of care and health services they do and will need. One may argue that such an outlook misses the diversity of older adults' life circumstances and abili-

ties, for example the continued involvement of some seniors in paid and unpaid work.

Yet while the continued emphasis in *The Globe and Mail* on the costs of unhealthy aging of older adults as a whole (born by the productive population) may be interpreted as a manifestation of inter-generational media ageism (Bytheway 2005), insights from critical gerontology suggest that emphasizing productivity and contributions of some seniors would not necessarily be a solution. Discriminating between seniors who are and are not productive (*i.e.* engaged in paid or unpaid work) may result in intra-generational ageism whereby the emphasis shifts to some (rather than all) seniors as over-using the health care system, and questions are raised about the differential deservingness and moral entitlement for health care among different kinds of seniors. These are complex issues tied into the criteria of individual's worth and moral entitlement for full citizenship rights in modern society, and how these criteria may change historically and over the life course (Hareven 1995).

Another article dealt with the costs of a specialized medical treatment – for a condition which need not be associated only with old age, but which is portrayed in the example of a person of an older age:

Newly released data show [that] the number of seniors treated for kidney failure has more than tripled in the past decade...Kidney failure, and the dialysis required to treat the condition, has a number of underlying causes, notably cardiovascular disease and diabetes... At the end of 2003, there were 18, 153 Canadians receiving dialysis, according to data published by the Canadian Institute for Health Research. One in four of those patients – 4, 889 – were over the age of 75...The procedure is expensive: it costs more than \$50, 000 a year. Dialysis is also physically punishing, and can be socially devastating. ("Number of dialysis patients over 75 soars, data show", June 30, 2005).

While the text does not directly state that the yearly costs of dialysis are born by society on behalf of the seniors who require it, it emphasizes that the treatment is expensive and that every fourth person who receives it is a senior. Yet another way to interpret this text could be that the very fact that older persons receive dialysis is a testament to progress in the medical system. What the article does not say is whether some seniors may not

be able to receive dialysis because they cannot afford its costs, and what societal factors may determine inequality of access to medical treatment among seniors and between seniors and younger persons. Another question that intrigues me (but that did not come up in the analyses of the sampled articles) is whether the costs of medical care provided to older adults could be seen as the other side of revenues of the [private] medical care facilities, since population aging is 'reinvented' as a growing and profitable market (Featherstone & Wernick 1995; McHugh 2003), where different kinds of seniors may have very different degrees of purchasing power, and some have no purchasing power at all.

The costs of medical treatment were put into the spotlight in the portrayal of an older adult receiving critical care at a hospital. The article focused on the doctor's moral dilemma regarding how to justify the costs of an expensive medical procedure needed by a patient who was old and unlikely to survive:

Tom Stewart, the director of critical care at Mount Sinai [Toronto's hospital] and the University Health Network, is trying to decide whether to prescribe an anti-sepsis drug called Xigris that costs nearly \$11, 000 for one 96-hour course of treatment - even though the patient, an old man, is likely to die anyway. What should he do? As an administrator, under constant pressure to cut costs and maintain patient flow and free up beds, he should not prescribe the drug. As a humane doctor who has confidence in science, he will. And as a born-again Christian, who believes in God's will and the power of faith? ("Mount Hope: life and death at the hospital. Salvation's army", November 19, 2005).

This quote illustrates the highly controversial topic of whether and from whose perspective the costs of treating a disease in patients are justifiable if the healing outcome is uncertain or unlikely, and whether age may (or should) be one of the deciding factors. It also taps into the extremely complex moral questions about older adults' value and social worth, and ultimately, the relative worth and value of a human life. The portrayal of the doctor's inner struggle over the decision about whether to treat or not to treat an older patient given the high costs of treatment and the unlikelihood of survival exemplifies the darkest side of the theme of the costs of healthy and unhealthy aging. Not only the costs of treating disease

among the elderly are high, there is also a moral dilemma for society as to whether bearing these costs is acceptable given other pressing needs (of different age groups). Looming under the surface of this quote is the recognition that the drug, as well as the hospital bed, may be needed by a younger person, who may be of greater social worth, and thus a doctor may be pressured not to treat disease in an older patient and allow them to die, to save the scarce resources for those considered by the society as more productive and ultimately more deserving to live.

Discussion

Having explored the articles, I uncovered three major themes in which older adults and their health and illness were portrayed in *The Globe and Mail* in 2005: aging as disease, individual responsibility for healthy aging, and apocalyptic demography / costs of [un]healthy aging. The articles portrayed disease as an inevitable companion of aging, and openly or tacitly linked older age with various forms of physical and cognitive deterioration and decline. The articles had a moral dimension in suggesting that older adults as persons, and not just their biological bodies, may be responsible for declining health, due to their poor diets, bad habits, or unwise lifestyle choices that could include lack of exercise, social isolation, and smoking. In contrast to 'health sins', the articles idealized healthy aging and pointed out preservation of fair health in later life as a moral virtue. Although disease is inevitable with aging, the consumerist philosophy offered a variety of reparative measures through which seniors may be able to control their health. By eating healthy foods, quitting smoking, going for regular medical examinations, keeping busy and socially active, and accepting their aging as an achievement instead of denying it, older men and women may maintain their good health longer. While the articles made a reference to the fact that the lifestyles associated with healthy aging could be costly, they had little room to discuss why some individuals may have fewer financial resources to afford healthy aging. The structural causes of inequalities in older age and the societal responsibility for their consequences were outside the articles' focus.

Societal responsibilities came into focus within the theme of apocalyptic demography / costs of unhealthy aging. Seniors in general were depicted as a population with a high incidence of disease and a great need for healthcare. The portrayals included little discussion of seniors' contributions in terms of paid or unpaid work, and their social value and worth was implicitly questioned. Older adults who failed to age healthily because of poor individual choices were presented as a burden on society. Although seniors in general were portrayed as the least healthy, the least productive, and the most demanding population stratum, exemplar seniors making smart lifestyle choices and aging healthily were juxtaposed to them as an antithesis.

However, the newspaper portrayals of aging and health and illness have multiple dimensions, and building on an argument by Bury (2001) one can posit that the very fact that *The Globe and Mail* discusses health among older adults may be a testament to the democratization of the medical discourse. The presence in *The Globe and Mail* of articles about health and aging may be considered a way of expanding information about illness and disease, and involving the public into reflection on these issues.

Comparing my findings with the frames uncovered by Clarke (2005) in her study of the media portrayals of childhood cancer we can see a lot of parallels. Clarke's lifestyle frame resembles the theme of individual responsibility for healthy aging. Importantly however in contrast to Clarke's (2005) findings, the issues of the influence of social inequalities embedded in social structures and institutions on health and illness were only marginally present in the portrayals of health and illness among older adults in *The Globe and Mail*. One possible explanation, coherent with assumption that people becoming more equal as they age (Chappell et al. 2003) could be that journalists consider aging as a democratic process that affects all individuals and thus makes them more similar to one another over time. Because everybody, regardless of whether they are rich or poor, becomes older, one may be tempted to assume that aging is a universal, defining feature that overrides individual differences. However, the portrayal of unifying effects of old age ignores differences in resources available to individuals in order to make and to sustain healthy lifestyle choices. That one of the articles pointed out that healthy food

may be unaffordable for some or many seniors may be an indication that *The Globe and Mail* is starting to be more sensitive to the political economy of health and aging.

It is of great significance that in the articles I analyzed the themes were often intertwined in the same text. On cursory glance many of the articles in my sample spoke about health and illness as morally neutral biological phenomena. However, a question that warrants further reflection is whether the emphasis on precariousness of health and proneness to disease among older adults may be a manifestation of ageism, that is presenting older adults in general, and some older individuals in particular as less vigorous, less healthy, less able-bodied and able-minded than their peers and than younger people simply by virtue of them having lived more years (Bytheway 2005).

Thus the internal thematic structure of the articles sampled from *The Globe and Mail* that I uncovered raises questions of why the journalists may use these themes to portray interconnections between health and aging, and what meaning these themes may have for older adults as well as younger persons (Gabe et al. 1991). While addressing these questions in detail would be a task for further research, some initial responses may be provided for discussion.

The themes present in *The Globe and Mail's* portrayals of aging and health may be explained by the techniques used by journalists to make their stories newsworthy as well as by the concepts and values in terms of which aging and health are discussed in society. Dramatization, simplification, and personalization are popular methods that the journalists who write about population health and illness use to make the stories newsworthy (Gabe et al. 1991). Dramatization is achieved through the use of the narrative form that presents a story about a health issue as a process of travel from a starting point to a certain destination (*e.g.*, a person who is now a senior started to have high blood pressure 30 years ago, left it untreated, and as a result his kidneys were damaged). The use of vignettes about individual older adults in the articles personifies the stories, assumingly making them more immediate and identifiable for a reader. That out of 60 articles I analyzed 47 used the vignettes portraying individual older adults as part of their narrative is not incidental.

Moreover, the values of consumerism and individualism that underlie the cultural representation of aging (Sawchuk 1995; Denzin 1995) fit well with the stories' focus on individual seniors, hence a smart consumer throughout her life course is 'empowered' to choose the goods, services, and lifestyle that benefit healthy aging. Last but not least, the storylines of the articles are simplified through focusing on stark contrasts between black and white while eliminating the shades of grey, for example by juxtaposing 'health sins' of persons who overindulge in food, alcohol, and tobacco smoking with the virtuous lifestyles of exercise, moderation, and social engagement of the 'healthily aging' persons. Storylines built around dramatic contrasts between individual sin versus individual virtue may leave little space within the articles to consider complex social factors such as systemic poverty or discrimination that may influence inequalities of lifestyles and of health statuses among different groups of people.

In what way could the readership, including older and younger persons, react to the articles that portray health and aging? One may speculate that given the diversity of ways in which *The Globe and Mail* has portrayed health and illness among older adults and in relation to the process of aging, younger persons would be exposed to a varied picture of the experiences of health and illness over the life course. Moreover, the message about the importance of actively maintaining good health throughout one's life is culturally relevant for all ages in Western societies (Sontag 1991) and may help younger persons relate to the portrayals of health trajectories in later life and the stories about older persons' experiences of health and illness. Yet while younger persons may pity older individuals with crumbling health when reading about them in the articles, it is possible that they will react in a "Thank God it's them and not me" way (Gabe et al. 1991). A similar reaction may also be possible among older readers, and previous research has demonstrated that older adults of any age tend to disassociate themselves from their peer group if the latter is portrayed as ill and 'the really old folks' (Robinson et al. 2004). Also, the problematization of unhealthy behaviors such as smoking or a lack of exercise as connected to poor health outcomes in later life may encourage younger persons to consider amending their life style, and be a source of positive affirmation and satisfaction for older persons who have lead

healthy lifestyles. But it may also offend those seniors who would identify with the 'unhealthy' lifestyles portrayed in the articles, and increase their sense of moral guilt and failure.

This exploratory study outlined three themes of portraying health and illness among older adults through analyzing a pool of articles from one Canadian newspaper. To test whether these themes are present in larger samples of texts and in the other print media such as newspapers and magazines, further research would be welcome. One way to extend this research could thus be to compare how the issues of health and illness among older adults are presented across different news media, and how they may change over time. It would also be valuable to compare the media portrayals of health and illness of seniors and non-seniors across different cultures. Also, it would be interesting to consider the portrayals of health and illness in the media when age is confounded with ethnicity, gender, and social class, as well as with differences in sexual orientation. Including visual elements of the media portrayals of aging, health and illness into analysis would be another exciting possibility to extend this exploratory study, and to consider whether and how the themes that I uncovered in the texts of the articles may also be portrayed in pictures. Last but not least, it would be exciting to compare the media texts about health and illness among older adults with the texts of policy documents in the public health area, searching for commonalities and differences of language, concepts, logic, and rhetoric. By investigating the media portrayals of health and illness among older adults we can further our understanding of the societal values around human life and its worthiness across the life course.

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Julia Twigg (2006). *The Body in Health and Social Care*.
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REVIEWED BY ANNA WHITAKER

During the last two decades, the body as a subject and research field has become the object for a massive theorising and exploration in scientific writing. Julia Twigg has for some years now made important contributions on the body in social care and social policy. With her new textbook, *The Body in Health and Social Care*, Julia Twigg further adds to this area. From a quick glance at the table of content it becomes clear that Julia Twigg, in her ambition to map the field of health and social care, has an intention to grasp and embrace various subjects within this territory that goes beyond body and ageing, disability and the body, the body in medicine and health care, and home care, to name a few. Headings such as 'Diet, Health and the Body: Obesity and Eating Disorder' and 'The Body in Public Space: Breastfeeding and Toilets' reveal her ambition to also include topics such as food, diet, and the divide between public and private space which are highly relevant, but less analysed and theoretically connected with social policy and health and social care. However, to a large extent this book emanates from her earlier work, such as the book *Bathing: Body and Community Care* (2000).

In her first chapters, Julia Twigg gives an introduction to the extensive but also elusive work on the body and an overview over some of the most influential currents of theories and debates about the body: e.g. the early work of Bryan Turner, various feminist influences, and the work of Foucault. She puts great emphasis on the benefits of using these cultural analyses in the field of health and social care, but also calls attention to their limitations. Moreover, she explores the significance of a number of dimensions of differences such as gender, race, class, age, and

sexuality and how they operate on the understanding of body in the territory of health and social care.

Over several chapters, Julia Twigg deals with issues such as ageing, old age, disability and care, which for me personally are of central interest. Here, she brings to the fore a number of questions of immediate significance. For example, she discusses ageism as a bodily form of oppression. Rooted in a fear of illness, decline and death, ageism operates at different levels, in the care system, in culture, in social and public policy, in care work and so on, but most importantly “it operates on and through the body”, Twigg argues. In this regard, scientific work that encompasses cultural analysis can bring new insights **into** how ageing and old age is socially and culturally constructed and how this in turn determines the very circumstances and experiences of older people, not least at a bodily level.

Additionally, Julia Twigg calls attention to the fourth age and the difficulties in addressing body in “deep old age”. In this respect she elucidates issues of vital importance: this life phase, possibly more than anything else, draws our attention to the limitation of analyses rooted in social constructionism. Pain, illness, disability, dying and death are realities obstructing such analysis. But for that same reason it is necessary to encounter cultural approaches into this – hitherto neglected – territory. As Twigg points out, there is a need for studies that address the subjective experiences of body and of becoming old in the fourth age. Moreover, one of the major challenges – theoretically – consists of combining the poststructuralist theorising and post-modern themes of identity, subjectivity, and power with themes of a more concrete embodiment illustrated by dependency, decline, frailty and death. This is necessary if we want to move towards a more coherent comprehension of the body in old age.

This debate has its parallels in the area of disability. Within disability theorising, which is very much dominated by the social model, the body has been connected with the medical account and other oppressive discourses. Thus, the body has for a long time been an unspeakable topic. Twigg presents a number of areas of critique that recently have been directed towards the social model: for example, its failure to address diversity and the very range of conditions and impairments, and its

failure to acknowledge the lived experiences of disabled people and of their bodies. Julia Twigg argues that culturally informed analysis enables us to refocus the body within the disability field without being reduced to the medical model.

Where her book possibly gains in breadth, it lacks in depth. This however is easy to be lenient with, since the book is first and foremost for students of sociology, nursing, social work, and social policy. As a textbook it serves a useful purpose as an introduction not only to the quite obscure research field on the body and embodiment, but also to the vague field of health and social care. By encapsulating issues of body and embodiment within the field of health and social care Julia Twigg raises key questions which have huge implications for research as well as for practice. In that way the book is a source of great stimulation.

I J A L

International Journal of Ageing and Later Life

The International Journal of Ageing and Later Life (IJAL) serves an audience interested in social and cultural aspects of ageing and later life development. The title of the journal reflects an attempt to broaden the field of ageing studies. In addition to studies on later life, IJAL also welcomes contributions focusing on adult ageing as well as relations among generations.

Being an international journal, IJAL acknowledges the need to understand the cultural diversity and context dependency of ageing and later life. IJAL publishes country- or cultural-specific studies as long as such contributions are interesting and understandable for an international audience.

In order to stimulate exchange of ideas on ageing across many parts of the world, IJAL is available free of charge to anyone with Internet access (www.ep.liu.se/ej/ijal).