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LIVING ON THE AGE PENSION:

A SURVEY REPORT

by

DAVID WILES



Social Welfare Research Centre

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FOREWORD

The author of **Living on the Age Pension**, David Wiles, was the first person to be awarded a postgraduate scholarship for a doctoral study at the Social Welfare Research Centre. This report is an abridged version of the thesis for which he was awarded the degree of Doctor of Philosophy in the School of Social Work at the University of New South Wales.

The report provides an in-depth insight into the lives of a sample of 50 Age Pensioners living in the Sydney metropolitan area. It records their life experiences, their current living conditions, the adequacy of pensions, the extent of deprivation, as well as the extent of support they receive from their families. It is a study of social policy 'from below', in that these issues are presented from the perspective of the pensioners themselves. Their views on the social security system and their ways of coping with the exigencies of living in retirement on the age pension are recorded and analysed with a depth of perception and sensitivity, resulting in a report which constitutes a valuable contribution to the study of social policy concerning the aged population.

We are indeed pleased that David has produced such an insightful study of the living conditions of people about whom much is said and written but relatively little is known about their own perceptions and attitudes. We want to thank him for this contribution, and we are certain that the report will be of considerable interest to our readers.

Peter Saunders
Director
Social Welfare Research Centre

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The first hurdle in research is that of auspice. I wish to acknowledge my debt to the Social Welfare Research Centre at the University of New South Wales, which provided the funding, time, resources, and stimulation that made this research project possible. Peer encouragement during my time at the Centre was splendid, yet some went well beyond the call of duty, and in particular I wish to thank Pauline Garde, Jo Harrison, Carol Keens, David Kinnear, Loucas Nicolaou, Kittie Parkinson, and Michael Wearing.

The second hurdle is that of successful completion of the research project. Here I thank Dr Adam Graycar - then Director of the SWRC, now Commissioner for the Ageing, Adelaide - for his astute combination of relentless academic criticism and kindly personal encouragement.

The third hurdle is that of research content, and so I wish to acknowledge the essential contribution of my Sydney pensioner sample, upon whose experiential evidence this study and its proposals are based.

The fourth hurdle is that of 'staying in touch' with the wider welfare issues beyond the 'ivory tower' project. In this regard I was fortunate to be a part-time tutor in the Department of Social Work, University of New South Wales, through my research years. I thank Professor John Lawrence and Professor Tony Vinson for making that possible, Rosemary Berreen for her example, ongoing discussions and support, and my students for their enthusiasm, curiosity, and idealism week by week.

The fifth hurdle is that of 'spreading the word' upon completion of the research. Here the wheel turns full circle, as again I need to thank the SWRC, and in particular Adam Jamrozik, who as Acting Director encouraged and facilitated the production of this report.

ABSTRACT

This report examines how the social policy of Age Pension provision has affected the life-chances of elderly Australians. Based upon a 1982 social survey of fifty pensioners living in Sydney, the study explores the adequacy of income provision and its implications for the quality of life in retirement, so as to yield an experiential account of life on the pension.

Participants were questioned about a range of historical and contemporary influences upon their present living standards, so as to illuminate the central research themes of adequacy and deprivation.

The study found that one half of the sample recorded a worse standard of living on the pension. They adjusted to relative poverty with stoicism, and tended to discount any deprivations suffered. This survey indicates that forward financial planning towards retirement is unlikely amongst those of modest socio-economic status. Economic 'self reliance' through past savings or present part-time work cannot be expected, nor does the 'family' provide an income security 'safety net', so the pension must be sufficient rather than supplementary in its amount.

The study suggests a range of social policy targets, proposes a common retirement age of 65 years for both sexes, and floats a proposal for a 'survival bonus', so as to reach those pensioners in greatest need.

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- All survey respondents were given 'case' names to protect their identities.
- In view of the self perceptions of respondents, and following the example of Russell (1981), the traditional titles of 'Mrs' and 'Miss' were used.

CHAPTER 1

AGEING IN AUSTRALIA : SOCIAL POLICY AND THE PENSION

Introduction - Social Policy - Demography of an Ageing Society - Retirement as 'compulsory old age' - Income - Talking to the Elderly

Introduction

This report explores how the social policy of the provision of Age Pension has affected the life-chances of elderly Australians. Social policy is broadly concerned with the matching of human needs and institutional responses and develops in interplay with social change. In Australia, this became evident by the close of the nineteenth century, when new community attitudes encouraged the state to take a greater degree of responsibility for the social welfare of the population (Department of Social Security [DSS], 1982). A growing sense of collectivist responsibility undermined the previous individualist philosophy which had assumed that the economic market could provide naturally for the full range of human needs. Furthermore, the 1890s depression accompanied by a substantial 'graying' of the population invalidated the assumption that all old people could prepare for their own financial security in old age. Poverty in old age was interpreted less as the result of personal improvidence and was seen more as being a social problem. In this way the provision of Age Pensions was placed on the political agenda by the mid 1890s, and by the close of the decade had achieved the status of 'a settled political issue' (Dixon, 1981). Pension schemes for the aged were implemented in New South Wales (1901), Victoria (1901), and Queensland (1908), until the 1908 Commonwealth legislation eventually allowed for the national provision of Old Age Pensions to commence on 1 July 1909.

The national pension system was not originally designed to take full responsibility for the income support of the aged but rather to be a form of 'supplementary relief' (Dixon, 1981). A non-contributory scheme from its inception, it is suggested that the national pension system soon became a

'political sacred cow' (Dixon, 1977). Furthermore, at this time Australian social policy was regarded as being at the experimental forefront in comparative international terms (DSS, 1982; Castles, 1984). While Australia is not regarded as a social welfare pioneer at present, yet nevertheless, through the years the Commonwealth Government has gradually come to accept greater responsibility for the income support of the elderly.

For most of this century, then, the Age Pension has provided basic income security for elderly Australians. While various other forms of assistance for the elderly are provided, the Age Pension stands out as the single most important form of aid (Dixon, 1981). Furthermore, most old people depend upon government cash benefits as their main income source (Australian Bureau of Statistics [ABS], 1984, 6502.0). However, such societal 'benevolence' might also be viewed in the context that the retirement policies which exclude the elderly from paid employment create their state of public 'dependency' in the first place (Townsend, 1981; Gibson, 1985; McCallum, 1986). Such societal construction of 'retirement' - and of 'old' age - has brought ageing and retirement into international prominence as social issues, and has raised national concern about the future costs of income security for the 'graying' Australian population. This expanded level of policy concern is demonstrated in the increasing number of studies on our elderly Australians.

This report explores these issues of income support for the aged through a social survey conducted recently in Sydney. While social policy may be evaluated from 'above' - in terms of historical or administrative perspectives, this research examines the experiential evidence provided by beneficiaries, so as to draw a picture from 'below' - in terms of the daily practicalities of life on the pension. Clearly, the present circumstances of pensioners will have been shaped by personal choices amidst given social conditions, so this survey assesses both historical and contemporary influences upon the present living standards of pensioners, in order to address the central research issue of pension adequacy. Thus the evidence drawn from the present pensioners about their living conditions ought to contribute towards the further development of social policy for the aged.

Social Policy

This chapter will now provide a brief review of the conventional wisdom and some current debates within the aged care arena. To begin, social policy is usually understood as governmental action designed to meet human need, in forms of intervention which override the economic market. Thus according to Rein (1976:20), social policy concerns 'the range of human needs and the social institutions created to meet them', and Graycar (1978:12) has argued that social policy is about the allocation of cash, services, or power. Social policy is therefore concerned with the recognition of social needs, the definition of social goals and allocative priorities, as well as the development of the political and organisational means to secure these agreed social objectives. Clearly then, issues of income security and income distribution fall within the scope of social policy.

Social policy cannot be considered apart from its societal and political context, and it is riddled with difficult choices between conflicting claims and values. So debates about the propriety of social allocations are distinctly political. Such struggles are demonstrated within aged care debates. For instance, while politicians and bureaucrats have sounded ominous warnings about the 'dire economic effects' of an ageing Australian population, comparative social policy reveals that the numbers of the aged are not likely to become of disastrous proportions (Opit, 1982). The elderly, for example, are portrayed as being in conflict with youth in the struggle over welfare resources (Dixon and Thame, 1984; Horin, 1985). While allocations towards children and youth can be viewed in terms of future social investment, allocations for the aged can only be made on broadly humanitarian or compensatory grounds (Graycar and Kinnear, 1981). Social provision for the elderly is often taken as a test of the quality of a given society.

Demography of an Ageing Society

During the 1980s an increased social awareness has arisen of Australia as an ageing society. Life expectation at birth is now 72.08 years for men and 78.69 years for women (ABS, 1986:3102.0). Increased life expectancy, immigration, along with the powerful impact of changes in fertility - with lower reproductive rates - have all contributed to an ageing Australian

population (Rowland, 1983b). While the proportion of older Australians will continue to grow beyond the turn of the century, the inevitable 'graying' of the 'baby boom' generation around the 2020s may generate increased demands upon future social resources (Rowland, 1983c). As Rowland suggests, then, over a forty year time span the percentage of Australians aged 65 years and over may rise from the 10 per cent of 1981 to as high as 16 per cent in 2021. However, it should be noted that Australia with about 10 per cent aged 65 and over has a 'relatively young population' compared with its western counterparts (Hugo and Wood, 1984).

Whatever the Australian demographic reality, there does exist widespread social comment about the perceived cost burden of an ageing population (Hanscombe, 1982; Gross, 1982; Harris, 1985). For example it is often suggested that the costs of support for an ageing population may become a severe economic burden upon a relatively smaller working population. However, projections as to the future demographic dependency ratio are not so pessimistic, since when the two dependent populations - the young and the elderly - are considered, it seems probable that this ratio will remain fairly stable (Dixon and Thame, 1984). While the social costs of a 'graying' Australia may be of greatest concern around 2020 AD, such demographic projections are still rather in the nature of estimates (McCallum, 1984). What will remain true, however, is that in considering policies for the aged, such policy will most concern 'a predominantly widowed and largely female population' (Rosenman, 1982).

Retirement as 'compulsory old age'

The elderly are, almost by definition, retired. Retirement - defined as withdrawal from 'paid activity' within the 'market economy' has been recognised over time as a growing social issue (Lawrence, 1970). Mendelsohn (1982) records the idea of retirement as a nineteenth century invention which has gained headway within the present century. Similarly, Walker (1981) asserts that the social institution of retirement itself causes poverty and dependency amongst the aged. Retirement may be considered as involving the 'exclusion' of the elderly from the workforce or as a 'euphemism for unemployment' (Townsend, 1981). Similarly, retirement may be viewed as a product of 'ageism', that is, discrimination against persons on the grounds

of age alone (Comfort, 1977; NSW ADB, 1980). In any case, technological change generates its social casualties, those older workers permanently unemployed yet not officially retired, described by Gaullier (1982) as the 'early-terminated'. Such persons present a problem in that they cannot fit easily into any existing societal roles, and their emergence as a group amounts to the social production of a 'new old age'. Thus termination rather than retirement may mark the commencement of 'old age'. Likewise Phillipson (1982) has alluded to the 'marginalisation' of the aged, and suggests that those who suffer greatest vulnerability include the working class elderly. Yet moving from the level of economic analysis to that of individual experience, it may be noted that for those of modest socio-economic status retirement often connotes freedom from 'boring or unchallenging work' (Dempsey, 1983). However, Townsend argues that such a sense of retirement satisfaction may reflect conformity to social expectations rather than a true rendition of personal feelings (1981:10-1).

While the Australian retirement ages were fixed at a particular point in history, subsequent demographic changes may now render these chronological markers rather inappropriate in policy terms. Russell (1981:36) notes that when the national pension legislation was developed in 1908, life expectancy was then about 55 years for men and 59 years for women. The traditional retirement ages of 65 years for men and 60 years for women may have little present relevance. Aitkin (1981), for example, suggests the prolongation of the working life through postponement of the retirement age. Similarly, there seems to have arisen a general social awareness that there is little rational justification for the retirement of women five years earlier than that of men. Of course, a common retirement age could be achieved either through lowering the male or raising the female pensionable ages.

Social policies, it has been noted, disregard the compulsory aspect of retirement, and emphasise more positive points such as the social need to clear occupational ladders and the great personal enjoyments of leisure (Walker, 1981). However, as Palmore (1978) has demonstrated, a strong case can be made for either compulsory or flexible retirement mechanisms. In any case, the life cycle transition from work to retirement is an 'abrupt' change (Schorr, 1980). This speed of transition raises the issue of flexible retirement, where ideally workers can choose both the timing and the degree

of their retirement (Babic, 1984). Despite the role ambiguity in being neither fully integrated nor completely detached from the labour market, the use of 'partial' or 'phased' retirement - as practised in Sweden - may enhance personal adjustment to this life transition (Blyton, 1984).

Whatever the respective merits of fixed or flexible retirement, pre-retirement education may assist effective personal coping with the change (McCallum, 1983). Nevertheless, an improved mental attitude seems unlikely to compensate for the decline in income which may be the most salient problem affecting working class retired persons (Phillipson, 1981). Furthermore, there exists a paucity of cultural roles for retired people (Lawrence, 1970; Parker, 1982). Similarly, the skills and knowledge of older persons could well be tapped to yield them a more meaningful retirement with a greater sense of worthwhile social contribution (Hewett, 1983). It has even been suggested that as our society becomes more oriented to 'leisure', retired folk may lead the advance in the creative use of free time (Barwick, 1984). Satisfying leisure, however, can only be based upon an adequate income.

Income

The critical issue in retirement is that of income security. The main source of income for most aged Australians is the Age Pension (ABS, 1984, 6502.0). Furthermore, the majority of the present day pensioners have 'very little' additional income to the pension (Hammond and Newton, 1984). Of course superannuation schemes do provide a significant income source for a minority of aged Australians. However, provisions of this type tend to reproduce the earlier income inequalities of the working life within the retirement years (Graycar and Kinnear, 1981; Walker, 1981; Nicholls, 1984). Furthermore, women are especially likely to be disadvantaged in earnings-related schemes (Rosenman and Leeds, 1984).

In a report prepared for the World Assembly on Ageing, the main objective of the Age Pension has been described as 'minimum income support to protect people from financial hardship' (DSS, 1982:16). Yet another report describes the Age Pension as having the twin objectives of 'poverty alleviation' and of 'income maintenance or protection' (Donald et al, 1984:2). Social philosophies - while in constant flux through time - affect

both the design and delivery of welfare programs. Thus during the nineteenth century the dominant community attitude was that of social and economic individualism. It was the received opinion that cash allocations to the destitute would destroy their initiative and self respect, and so actually serve to increase the numbers of demoralised and impoverished individuals (Sax, 1970). Assistance to the aged in these times, then, took the form of private and voluntary charity. In its original philosophy of pension provision the Commonwealth sought to deliver relief for the 'deserving poor', an income floor beneath which the aged need not fall, but the government still envisaged that the market, the voluntary agencies, and the family could all have an important role to play (Dixon, 1977). The national adoption of the pension system marked a philosophical change from a sanguine belief in the ability of the unfettered market to meet human need, and witnessed a recognition of the collective responsibility of the community to care for its socio-economic casualties (Kewley, 1980). The old historical debate over whether the Age Pension was a 'right' or a 'charity' now appears to have been resolved in terms of a social right (Jamrozik, 1983; Hugo and Wood, 1984). Nevertheless it needs to be noted that historically the administration of pensions has been selectivist in style, and as shown in the various categories of exclusion under eligibility tests, was directed mainly towards the poor.

Dixon (1981) asserts that historically pension provision has been subject to three main imperatives, these being to augment social and familial sources of support, to restrain the size of government outlays, and to design provisions so as to encourage thrift and self reliance among individuals. This old ideology of self reliant individualism may still be reflected within existing occupational pension schemes. While the Age Pension has gained acceptance as a social right, many of the historical phrases and ideas - 'independence', 'self help', 'thrift', along with the need to restrain cost to government - still resound within contemporary debates on retirement income (Renton, 1984).

Another dilemma has been whether the pension ought to provide 'full support'. Only in 1968 was it finally declared by Prime Minister John Gorton that the Age Pension should be an 'adequate' living allowance in itself (Mendelsohn, 1982). While 'adequacy' is rather a subjective concept needing

specification in historical and societal context, a guideline is provided by the economists of the International Labour Office who have asserted that age pensions ought to be set at '65 per cent of a person's working wage' (Hanscombe, 1982). Thus as a retirement rule of thumb, income in old age needs to be at least two thirds of former working income, in order to maintain a comparable lifestyle. The adequacy of the Australian pension seems at the least debatable, when for example, Henderson (1975a) found that the aged constituted the largest single social category of people living in poverty. After summarising a range of more recent survey evidence, McCallum has argued that there is a great necessity to 'increase the rates of age pensions for those totally dependent on them (1984:228).

Talking to the Elderly

In order to explore these dimensions of ageing and income, this report uses oral accounts gathered from pensioners themselves. The fieldwork for this social survey drew upon the experiences of fifty Age Pensioners living in Sydney, a sample which reflected rather than represented the Australian pensioner population (Appendix 1). Sample pensioners were gathered from a range of sources, including senior citizens' centres. All respondents were living at home, and so were still part of the general community. Two thirds of the sample consisted of women, a pattern reflected in Australia's aged population. Since the study sought to make historical contrasts, only Australian born interviewees were included. Similarly, only those in receipt of the full amount of the Age Pension were included, so that the survey would report the life experiences of 'authentic' pensioners. The survey fieldwork produced rich descriptive evidence about life on the pension, and the following chapters will examine some of the findings of this social survey, and explore its implications for social policy and the income security of the aged.

The 'graying' of the Australian population is an important concern of contemporary social policy. The popular wisdom often asserts that the growing numbers of the elderly will create a costly burden. Demographic trends, while suggesting the need for careful social planning, do not uphold such alarmist predictions. In view of increased life expectancy, though, the retirement age is an area of increasing public debate. Compulsory, optional,

or phased retirement are other issues likely to generate further discussion. However, it seems desirable that the elderly should neither be forced to work nor be excluded from work. Now for most elderly people the Age Pension is their main source of income. Thus the 'adequacy' of the Age Pension is of the utmost importance to the pensioners themselves, and of corresponding interest and concern to social policy planners.

CHAPTER 2

HISTORICAL INFLUENCES : WORK AND INCOME OVER THE LIFE CYCLE

Main Occupation - Employment and Social Effects of the Great Depression - Past External Influences on Present Living Standards - Past Decisions and Present Living Standards - Life Savings - Conclusions

This chapter considers some of the historical influences upon the present quality of life experienced by Age Pensioners. Given the aims and methodology of the research, the survey sample was made up of predominantly 'poor' pensioners. There were a number of early research expectations. It might be expected, for example, that respondents who had spent the bulk of their lives as the 'working poor' would have few opportunities to save, or to make any private preparations for a comfortable old age, and would so have a strong likelihood of becoming the 'retired poor'. However, it might also be expected that those with better jobs in the past might also enjoy better outcomes on the pension. For instance, such outcomes in old age could be enhanced by the existence of life savings. Running through the debates on income security for the aged is the social policy dilemma of the appropriate balance between public and private forms of provision. While a basic minimum of provision can only be maintained through public channels, it may seem wasteful of scarce social welfare resources not to encourage private 'self reliance' at a maximum feasible level. While this sample of pensioners may have held strong views about saving for the rainy days of retirement, it will be of interest to see whether respondents were able to save in practice, and whether this improved their reported quality of life. Perhaps chronic inflation negates the past saving efforts of pensioners and denies the theoretical possibility of any individual responsibility for income security in old age. While it may seem imprudent to discourage such private saving as does occur, perhaps other financial decisions early in the life cycle are more important in terms of pension outcomes. To explore this issue the interview schedule asked respondents to talk about their 'big decisions' of the past, in order to examine the interplay of biographical and societal

forces. In this way the respective balance of personal choices and social conditions may be examined, at least from the perspective of the participants. Ultimately though, such individual decisions and outcomes occur within the nexus of history and society. It may be that sweeping social forces effectively render the decisions of individuals meaningless and their actions powerless. If the sense of individual 'control' over life cycle finances is illusory, then the ultimate responsibility for old age outcomes can only belong to the state. In consideration of these powerful forces the survey pensioners were asked about the external social influences that they felt had affected their present pension standard of living. In this way a sense of the balance between historical and biographical determinants - as experienced by respondents - may be provided. Finally, one research expectation was that the external influence of the 1930's Great Depression would surely have had influence upon the 'world-view' of respondents. In terms of old age outcomes it is interesting to ponder the extent to which the Depression disrupted the lives of respondents and the extent to which they were able to recover from its impact. Similarly, it remains to be seen whether those who identified hardship in the thirties were more demanding at present in relation to pension issues. The collective memory of the Depression is unique to the current cohort of Age Pensioners, and may to some extent render this cohort atypical. Yet as contemporary unemployment levels remain high and early 'retirement' is forced upon many within our society, it appears that future cohorts of pensioners may have at least some similarities of experience to those of the 'Depression Generation'.

Main Occupation

Within the wide fabric of history, individuals during the life cycle make important decisions and take various directions that also contribute to their retirement outcomes. Perhaps one of the main influences - itself a mixture of individual preference and social opportunity - is that of occupation. Therefore, the first question that pensioners were asked was: 'What was your main occupation over your working life?' Where pensioners had pursued a range of occupations, the job recorded was either that which had filled the most years or else that which had just preceded retirement, depending upon which had seemed to have the strongest life cycle impact upon

present living conditions. There were some ambiguities in the answers of women, for while labour force participation was the expected norm for men, this was not the case for women.

In her study on occupational prestige in Australia, Ann Daniel criticises the notion of attributing social status to 'housewives' on the basis of husband's occupation (1983:187). However, Daniel's own study concluded that:

The occupation, housewife, carries no clear connotations of prestige. Any status ranking suggested for the position would be quite invalid as nowhere was there any agreed understanding of where it would rate alongside other occupations. People who are housewives may draw on other resources to support their position in society, but the occupation itself confers not prestige (ibid:191-2).

Given these difficulties of definition, respondents' answers in this study were classified in the following manner: where women had initially volunteered a past paid career (15 cases) their answers were classified accordingly; where women nominated that they had been 'housewives' only (19 cases), this answer was taken as their main occupation, and they were assigned according to their husband's occupational status; where women described themselves as 'housewives' but also recorded some casual or part-time work, they were identified according to their chosen self-image. It was assumed that husbands and wives derived from fairly similar socio-economic backgrounds, and the evidence largely validated this assumption. In only two cases did classification prove at all difficult. One 'housewife' vaguely described her husband as having been self employed, but did not give further details (case 11). Another woman who had been estranged from her husband, was rather reluctant to discuss any details connected with that person (case 20). These cases were omitted from the final figures.

The job descriptions nominated by pensioners or ascribed by this researcher were classified according to the 'Status Ranking List of Occupations in Australia' developed by Congalton (1969:143-158). Congalton's work has the additional advantage of providing insight into the status ranking of Sydney's suburbs. Congalton ranked the suburbs along a seven point scale, and the locations of respondents' homes were evenly distributed between categories 'four' to 'seven' (Table 1).

TABLE 1 : STATUS RANKING OF SUBURBS (AFTER CONGALTON)

Congalton Scale (high status)	PERSONS	
	N	%
1 - 3	-	-
4	14	28
5	12	24
6	14	28
7	10	20
(low status)		
(n=50)	50	100

Switching to the theme of occupational prestige, Congalton's seven point scale ranges across high status occupations such as medical doctors and university professors in category 'one', through to low status occupations such as porters and watchmen in category 'seven'. The pattern of status ranking for the interview sample which is shown in the following table, reflects the working class composition and relatively low socio-economic status of this group of pensioners.

TABLE 2 : OCCUPATIONAL STATUS RANKING OF RESPONDENTS (AFTER CONGALTON)

Congalton Scale (high status)	PERSONS	
	N	%
1-3	-	-
4	2	4
5	19	40
6	24	50
7	3	6
(low status)		
(n=48)	48	100

There were few sample pensioners in the very lowest status ranking of category '7', but respondents were heavily concentrated in categories '5' and '6' of the Congalton scale. In illustration, some typical '5' point occupations included bakers, clerks, and dressmakers. Amongst the '6' point occupations were drivers, cleaners, and factory workers. In a more comprehensive summary of their socio-economic status, all pensioners were sorted according to their past occupational ranking (Appendix 2). The studies by Congalton and Daniel both use a seven point scale to measure status groups, but between them there are some methodological differences which may render their tables not directly comparable (Daniel, 1983:46). However, the Congalton and Daniel rankings provide similar occupational status patterns within this pensioner sample. The main reason for status ranking within this study is to provide the socio-economic context, the structural backdrop to the individual experiences of daily life on the Age Pension.

From this profile of the past occupational status of sample pensioners, with their evident concentration in jobs of low status, skill, pay, and security, it might be expected that those in this sample had relatively little historical chance to save for a secure old age, and that their expectations of the Age Pension might be seen less in terms of income supplement and more in terms of total provision. This will be explored in the next section.

Employment and Social Effects of the Great Depression

All respondents were asked two questions about their memories of and experiences during the Great Depression. One question focussed on direct effects on their employment at the time, while the second question raised the issue of the wider social effects of the Depression upon their lives. The youngest respondents in the survey, those aged 65 years or just above 65 years, were only young teenagers at the onset of the Depression, while at the other extreme, at the time of the Depression some of the older respondents had already taken on adult work and family roles. So Depression experiences and recollections derived from different points in the respondents' life cycle. These questions hoped to capture an oral history of respondents' Depression experiences. More than this, it was hoped to trace whether any

hardship and deprivation endured during these formative years had influenced them in their present social and political opinions, their 'world-view', and had influenced present attitudes toward the Age Pension.

It has often been assumed that there exists a 'Depression Generation' consisting of those whose consciousness was seared by the social distress of the times. The Depression Generation was held to be militantly opposed to any recurrence of high unemployment levels, so shaped by the 1930's despair as to declare that 'never again' must unemployment reach high levels. For many years it was the conventional wisdom that the Australian electorate, educated and politicised by these Depression memories, would not accept high unemployment levels (Aitkin et al, 1970:181). Similarly, a recent editorial in the **Sydney Morning Herald** has commented on this past political and electoral sensitivity to rising unemployment levels, and described:

... what was once regarded as an immutable law of Australian politics: that an unemployment rate of more than 2 per cent would place a Government in jeopardy. (**SMH**, 14/1/83:6)

The editorial suggested the source of this historical sensitivity:

In the 1960s and the early 1970s, the majority of those of voting age had first-hand experience of the Great Depression. (ibid:6)

This study sought to detect whether Depression unemployment was associated with strong views on present pension entitlement, since the question could be raised as to whether the past unemployed were more militant about pension rights. The experience of the Great Depression may have influenced a range of social and political attitudes within this age cohort. All respondents were asked the question: 'Did the Great Depression of the 1930s affect your chances for getting jobs?' (at the time).

TABLE 3 : EMPLOYMENT EFFECTS OF THE GREAT DEPRESSION

Qu.7a:	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Depression Job Effects						
Effects	18	36	8	50	10	29
No Effects*	32	64	8	50	24	71
(n=50)	50	100	16	100	34	100
* 3 respondents were too young for labour market participation						

Thirty six per cent of the total sample reported unemployment or under-employment during the Great Depression. For men the picture was severe, with one half of males suffering difficulties in the labour market. If one assumes the social norm of the times to have been the sole male breadwinner style of family organisation, then the concentration of male unemployment for this sample is seen in its full severity. While there were different social expectations for women, over one quarter still recounted unemployment. Even this seems a high figure when it is remembered that women in this age cohort had only a low rate of workforce participation, and that many of these women saw their life role in terms of 'housewife and mother'. Furthermore, while 24 female respondents said that the Depression had not affected their own job chances, it should be noted that there was a general group of women respondents who were teenagers, single, or generally unaffected by the Depression in terms of employment (16 cases). Secondly, there was a group of 8 women who had unemployed husbands during these days. One of these eight worked herself, while the remaining 7 women saw their role as 'housewife' to the unemployed male. In this light one half of women had either personal or firsthand experience of joblessness. Arguably then, the experience of unemployment was more widespread than its precise incidence initially indicates.

While the unemployment experience touched both men and women, certain unemployment themes seemed to pertain to each sex. People were not reluctant to recount their Depression memories, and frequently launched into long illustrative accounts. Characteristic female stories included the themes of still living in the family home, finding it difficult to gain or maintain

workforce participation, working under exploited conditions such as piecework or outwork, as well as some tendency towards entrepreneurial efforts. Characteristic male experiences involved the economic escape of 'going bush', working at odd jobs or occasional work, and then in contrast, the experience of being totally out of work for extended periods. Three accounts of the Depression years summarised the wealth of descriptive detail offered in response to this question. One of the common themes was 'going bush', and Mr Ryan, a qualified bookbinder, gave such an account:

I was apprenticed, I came out of my time in the Depression, and that was it, no work! So I packed up and went to the bush, lived in the bush for eleven years. I did gold digging, rabbit trapping, jobs on sheep stations. Then after I came back to Sydney and got on the buses, worked for thirty years on the buses.

(case 27)

Mrs Quinn recounted a story with an unusual twist, though desperate measures were common enough, in that after a period of great hardship she decided to become an entrepreneur and consequently set up a small business that took her family through the worst of the Depression.

I had eight pounds. That's all I had between us and starvation. I advertised, and I got workers to bring their samples to me, and I paid four pounds out of the eight to people to buy their samples. I took their samples around, and more than once I had to deliver whatever I made to get enough petrol to bring me back home. In the end I established credit with the finance companies. My husband was out of work, but I was never out of work. From around '36 or so my husband got work in hotels. My business folded around '38.

(case 50)

The third account was provided by Mr Graves, who had suffered extended unemployment, debilitating in its immediate and wider effects. Economic hardship and psychological distress were intertwined in his story. Perhaps for respondents with such extreme experiences as this, living on the Age Pension at present made a pleasant contrast with the bitter past.

In the '29 Depression I was 5 years out of work. And the mental condition that developed there is impossible to describe. Well, first of all, I was young, just come out of my time, 22 or 23. Just at the peak of when you're starting to branch out, finding your feet, becoming a man. And things happened then as they're happening today, so you can form a mental picture. So the first thing I thought was 'I've been working for 7 years, so I'll have a holiday'. So I had a holiday. Then the money started to fall a bit lower, so I went looking for work. I was unknown,

inexperienced, and I couldn't understand what was happening to me. Slowly but surely everything goes wrong with you. Your girlfriend walks out on you because you can't live up to the promises you made her. It's an emotional change, you're getting round confused and bewildered. You deteriorate, and you can only mix with people in a similar condition to you, that are no help. It's a combination of depression. I would say it's a form of insanity ... In those days, instead of giving you the social services, you'd have to go down to where the Harbour Bridge is now, and there was a wharf down there, still there, number seven wharf. You'd walk in there and they'd give you a coupon, and you had to find your own way to the Central Railway there, and put your piece of paper over, and they'd give you a tin of treacle and 5/6d worth of food, and that had to last you a week. Well, it's so humiliating, that you develop a mental condition I'm positive is not sane. You think you're never going to work again.
(case 10).

Following the question about the employment effects of the Depression, all respondents were asked whether the Depression had any other wider effects, not specifically limited to the issue of jobs. This question took the form: 'Did the Depression affect your life in any other ways?'

TABLE 4 : SOCIAL EFFECTS OF THE GREAT DEPRESSION

Qu.7b	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Depression Social Effects						
Effects	30	60	8	50	22	65
No Effects	19	38	8	50	11	32
No Answer	1	2	-	-	1	3
(n=50)	50	100	16	100	34	100

The effects of the Depression were experienced more widely than by just those who were without jobs at the time. In ten of these cases respondents who were neither unemployed themselves, nor had unemployed amongst their nuclear family members, expressed that the Depression had had broad effects upon their lives. Similarly, a two thirds majority of women in the table above claimed that the Depression had personal effects on their lives, despite the fact that women did not have high rate of labour force participation in those days.

In their accounts of the Great Depression pensioners spoke of various social effects. Many stories were long and detailed but Table 5 provides an overview of the major effects.

TABLE 5 : ASPECTS OF DEPRESSION SOCIAL EFFECTS

DEPRESSION THEMES	PERSONS
'MAKING DO'	6
Low Wages	
Gloomy Memories	
Never Recovered Family Position	
No Power in Winter	
Went Bush (2)	
FOOD	5
Reduced Food Intake	
Bread and Dripping	
Condensed Milk	
Own Vegetable Garden	
Worked for Fruit and Vegetables	
CLOTHING	4
No Clothes or Shoes	
Did own Sewing	
Hoarding and Makeshift	
'Charity' Clothing	
HOUSING	4
Repayment Problems (2)	
Repossession of Furniture	
Lost Home	
LOST OPPORTUNITIES	4
Poor Education	
Unable to take up Bursary	
Unable to practise Trade	
Unable to purchase Home	
PSYCHOSOCIAL AND FAMILIAL	3
Mental Depression	
Decided for Single Childlessness	
Just Married, but living with Parents	
ATTITUDES	4
Hoarding (3)	
Appreciate Value of People	
(n=30)	30

In the following section the Depression influences are considered in relation to a range of research variables. To begin, the question of Depression unemployment was evaluated according to present living standards. Pensioners were asked to nominate whether their present living standard was better, the same, or worse than during their working years.

TABLE 6 : DEPRESSION JOB EFFECTS & PRESENT STANDARD OF LIVING

Qu.7a: Depression Job Effects	Qu.2: Standard of Living							
	Better		Same		Worse			
	N	%	N	%	N	%	N	%
Effects	3	60	2	11	13	50	18	36
No Effects	2	40	17	89	13	50	32	64
(n=50)	5	100	19	100	26	100	50	100

Most respondents who reported the same living standard had not suffered Depression unemployment. Past unemployed were much more likely than those free from unemployment to report a worse living standard at present. Interestingly, in the companion comparison between present living standards and the social effects of the Depression the trends were weak, though those who remembered social effects were slightly more inclined to report a worse living standard. Thus it appears to have been specific economic disadvantage rather than general Depression malaise that has been transmitted across the years in reports of a worse pension living standard.

The survey data also show that the Depression had a strong impact upon the savings pattern of men (Table 7).

TABLE 7 : DEPRESSION JOB EFFECTS & LIFE SAVINGS - MALE

Qu.7a: Depression Job Effects	Qu.5a: Life (15-64) Savings		
	Savers	Non-Savers	
Effects	4	4	8
No Effects	8	-	8
(n=16)	12	4	16

Among the Depression unemployed an equal distribution may be seen between those with and without savings. However, savers were concentrated amongst those who had no Depression unemployment. Amongst the employed group there was not one person without life savings. Perhaps those with constant employment simply had greater opportunities to save, or perhaps through being in work at a time of high unemployment these men reacted by seeking a sense of security in savings accumulation which has continued throughout their working lives.

Similarly, it is interesting to look for connections between past Depression unemployment and a present sense of pension adequacy amongst men.

TABLE 8 : DEPRESSION JOB EFFECTS & PENSION ADEQUACY - MALE

Qu.7a: Depression Job Effects	Qu.15: Pension Adequacy		
	Adequate	Inadequate	
Effects	8	-	8
No Effects	5	3	8
(n=16)	13	3	16

Men who had suffered job effects were unanimous in their assertion of pension adequacy, and those who claimed pension inadequacy had all been free from Depression effects. It seems curious, however, that the historically unemployed were relatively cheerful about pension adequacy. Perhaps those who experienced past income insecurity are now reassured by the reliability and regularity of the Age Pension.

The question of the Depression's wider social effects was also considered in terms of deprivation.

TABLE 9 : DEPRESSION SOCIAL EFFECTS & DEPRIVATION

Qu.7b: Depression Social Effects	Qu.16: Going Without					
	Deprived		Not Deprived			
Effects	16	80	14	48	30	61
No Effects	4	20	15	52	19	39
(n=49)	20	100	29	100	49	100

Similar trends were found within each sex. Amongst those who detected wider Depression effects in their lives more than half claimed current deprivation, while among those unaffected by the Depression only around one fifth claimed deprivation. The identification of past social effects went along with the experience of contemporary deprivation.

The historical memories and present meanings of the Depression have carried implications for the way respondents perceived the Age Pension system. The decline of the labour market at the onset of the Depression had powerful effects on the lives of many survey pensioners, joblessness was widespread, and half of the total sample experienced personal or familial unemployment. The Great Depression had social effects that were much wider than its economic expression in the high incidence of unemployment. Just as some respondents had not suffered effects of unemployment - being too young, 'housewives', or steadily employed - others considered that the Depression had not affected their chances in life. These respondents fell into categories such as those who were still living at home and felt that they had been cushioned by the family from the worst of these effects, and those whose lives seemed to go on just as 'normal', though usually with some consciousness of the wider social problems. However, for some individuals the focus of critical attention was familial rather than societal. In these cases activities or problems within the family could take on such sweeping significance as to obscure if not obliterate the awareness of the widespread social misery and political uncertainty of the times. In retrospect, some pensioners may have had a sense of the Depression as a widespread and quite inescapable social disaster, or else viewed these events with a biographical 'life review' sense of acceptance.

The majority of pensioners remembered the Depression in terms of a severely reduced quality of life. While the memories seemed sharpest for those who felt that they had been deprived of career or social choices, most pensioners readily volunteered a lot of information about these difficult years. The difficulties of 'making do' on a limited, unreliable, or non-existent income; deprivation in relation to food, clothing, and housing; the loss of educational, vocational, and social opportunities; patterns of individual and familial adaptation; as well as the lifelong effects on attitudes and behaviours were all described by respondents.

While it was extremely difficult 'making do' in that no level of individual ingenuity can hope to solve social scarcity, a widespread perception that the whole community was suffering may have lightened the psychological sense of gloom, if not the grinding reality of everyday poverty. Individuals and families went short of some of the basic necessities for existence. Food was scarce in quantity and quality. Clothing was shabby, makeshift was common, sewing was ceaseless: when government did provide, stigma pervaded both the administrative process and the clothing product. Shoes were scarce. Income shortage often made housing rent or repayments impossible, inevitably followed by repossessions, eviction, even loss of the family home. Many of these pensioners felt that as young people they had been deprived of schooling and training chances, and had suffered diminished job opportunities. While those at home were somewhat shielded from these effects, for those already married the resilience of these relationships to such levels of socio-economic stress seems truly astounding. Perhaps the main legacy of the Depression years for pensioners today is in the realm of attitudes, in that for many of this age cohort the historically appropriate adaptive mechanisms of thrift and hoarding became an entrenched aspect of individual psychology. Thus hoarding became a lifetime habit.

The main concerns within this chapter are the effects of the Depression upon the financial outcomes and present attitudes of pensioners. Despite the prediction of a militant Depression Generation, the historically unemployed tended to assert pension adequacy in the present. Perhaps the past unemployed were simply satisfied with less. In contrast those men with steady employment had tended to accumulate life savings. While the events of

the thirties appeared to disadvantage some respondents over the entire life cycle, yet these same respondents did not exhibit any marked militancy in relation to pension adequacy. This apparent complacency comes as a surprise.

Depression experiences were etched in the collective historical memory of this sample group of pensioners. There was a great variety within pensioners' impressions about the causal potency of societal influences acting at the level of individual biography. Furthermore, the historical experiences carry a multiplicity of personal meanings. But inescapably, the Depression looms large in the economic, social, or political biography of most of these pensioners. So it is proper that they should have the last word.

Mrs Joyce:

As I say, I'm not the worse for having such a bad time in those days. But it prepares you, I think, for anything really! Or else I'm just strong.

(case 2)

Mrs Knight:

I think it's done people good, you know, the oldies that came through this all right. We're not hard up now. We're getting the **pension**. It's something you can be sure of. We're not on the breadline now, are we?

(case 12)

Past External Influences on Present Living Standard

All pensioners in the sample were asked to try to identify any external social impacts upon their lives that they felt had shaped their present standard of living. This question took the precise form: 'What outside influences beyond your control have most affected your present standard of living?' While this question on external influences was asked for its own sake, it also forms an interesting companion question to the query on biographical choices and present living standards. Together these questions sought to gather information about the extent to which pensioners in life review felt a sense of 'control' over their financial destinies. The sense of control over economic outcome in retirement would seem to have important implications both for the Age Pension system and for private superannuation schemes, and is summarised in Table 10.

TABLE 10 : PAST EXTERNAL INFLUENCES ON PRESENT LIVING STANDARD

Response	PERSONS
- FINANCIAL INFLUENCES (17) -	
Inflation & Cost of Living	7
Multinationals	1
Close of Business	2
Business Bankruptcy	2
Poor Education	2
Legacy from Aunt	1
Unable to Purchase Home	1
Financial Caution from Depression	1
- FAMILIAL INFLUENCES (9) -	
Orphan	1
Happily Married	1
Unhappily Married	1
Financial Disadvantage from Marital Breakdown	2
Handicapped Child	1
Death of Spouse	3
- HISTORICAL INFLUENCES (6) -	
Great Depression	3
World War II	3
NO INFLUENCES	8
DON'T KNOW	10
(n=50)	50

In the course of drafting the interview schedule it was expected that this question on external influences would elicit many responses on the Great Depression and on the Second World War. However, this expected sense of historical events having had a personal economic impact proved quite weak within the interview sample, such historical influences being volunteered by only six respondents. Three pensioners identified the Second World War as having had an effect upon present standard of living. For Mr Daniels the influence of the War had included five years in the army catering service, on what he considered the low pay rate of 'six shillings a day' (case 40). The other two pensioners who nominated the War in answer to this question seemed to address the issue with most emphasis on the **past** effects of the War. Mrs Bright recalled doing voluntary work during the War, and suggested that this had affected her living standard at the time, but then went on to describe how the War had been an interesting time in her life (case 36). While Mrs

Bright had enjoyed her voluntary work, Miss Field was one who was forced into war work, and the effects of the war that she described laid emphasis more on the rigorous quality of this working life than on actual living standards:

It was the war. You didn't have any choice. You had to work. You were just sent there. I hated working in the factory. I'm not a snob, or anything like that. But I just hated this picking it up, putting it down, picking it up, putting it down! I hated that!

(case 8)

In this category of pensioners who nominated an historical event as an influence on living standards, the other three pensioners considered that the Great Depression had had most importance. Mr Viney reflected that the Depression had disrupted his savings, thus preventing the realisation of his ambition to save and buy his own butcher's business (case 6). Mrs Usher saw the Depression as a general community setback, and seemed to accept its impact stoically:

Well, the Depression let everybody down, but apart from that we just plodded along.

(case 35)

Mr Ryan had 'gone bush' during the Depression, and subsequently had never worked at his qualified trade, so his answer captured the influence of the thirties in both its past and present effects:

I think ... the lesson of the shortage in the Depression. That made me change my life.

(case 27)

Nine pensioners gave answers to the question of external influences that shared themes relating in some way to the family. These replies ranged from experiences dating back to childhood right through to those of late adulthood. Mr Graves, for example, was orphaned as a boy, and despite his early promise at school he was subsequently deprived of a proper high school education:

That was decided for me when I was only eight years of age. My father accidentally got killed when I was eight years of age. Overnight that cut off the money supply. I was brought up by the state. Once you go down, it's very hard to get up again. It sowed the seeds of my future life. It meant that I had to go down once a week to the Benevolent Association to get assistance in the form of a food hamper. I was only ten years of age. I was too ashamed to admit to the teacher we were so poor we had to

get charity.
(case 10)

For Mrs Loveday, in contrast, the birth of a handicapped child and the intense child care demands through the following years had been the dominant influence upon her living standard right up to the present day (case 43).

In reply to this question, another three pensioners suggested that the greatest influence upon their standard of living had been the death of a spouse, although each of these pensioners mentioned quite different reasons to substantiate their stories. For Mrs Armstrong, this event marked the beginning of her life alone, since her sons also left home soon afterwards (case 30). Mrs Lucas firmly tied the decline in her standard of living to the time since the death of her husband in that before the bereavement she had been living 'comfortably' (case 21). Mr Vaughan was the third pensioner in this group, and he attributed the change in his circumstances to the death of his first wife, which had been followed by an unhappy second marriage and separation involving economic disruption (case 25).

Pensioners' varied experiences of family life also featured in some of these answers. Mrs Smith, for example, considered that along with good health, 'being happy in marriage' had most affected her standard of living (case 44). In contrast, those who had had unhappy marriages were often financially disadvantaged as a consequence, as shown in the accounts of the following three women. For Mrs Warwick, these effects upon living standards went way back into her past:

I didn't have a very good home life, I had a husband that gambled a lot, and drank a lot. And of course that meant that I had to work, when my babies was little, and needed me really. I had to work. Sometimes I'd work for three months and then knock off to give my home a bit of a clean up. But I had a bad married life really, not a happy married life at all.
(case 3)

Mrs Bell had been the victim of a drunken and abusing husband, she had been forced to leave, and in the process she was deprived of her fair share of the family home:

I had to leave my home, which we had fully paid for. My husband claimed that as it was in his name - the woman in those days had no rights as regards buying a home, you would have to have the money in hand to pay straight down, no woman was trusted to pay

anything off - as I had no say in paying for the house, the fact that I worked and all that kind of thing and did so much in the home that saved money, it didn't count for anything. Once my husband said 'Out!', I had to go with four children. We were left to his mercies as to whether he'd send the money or whether he wouldn't, just according to the mood he was in. My ex-husband did send money, when he thought about it, and then I'd have to take him back to court again!
(case 42)

Though at a later stage in life Mrs Brennan was yet another woman who lost out financially through the breakdown of a marriage:

I was married and settled down and had a home of my own, and I lost it through a divorce case, and it left me nothing. That was in '75. I wasn't the guilty party, but I had a barrister who completely sold me out.
(case 47).

Seventeen pensioners gave answers that could be classified under 'financial' influences. These answers may themselves be grouped into themes that were essentially idiosyncratic, themes which involved influences from the working years, as well as themes that centred around the issue of price inflation. The largest single response within this group, then, came from the seven respondents who suggested that the most important influence on their economic lives was the inflationary cost-of-living. Mr See, a single pensioner, gave one such answer:

Well, you've got all the expenses. It costs too much to live, too much for the single person. As things keep going up and up, you've got no chance of living. Because everything you want, you've got to pay for!
(case 1)

In response to this question Mrs Finch recalled wartime shortages, but then moved on to the issue of the rising costs of the present day (case 18). Another pensioner, Mr Jenkins said that the main outside influence upon his life was the rapidly rising cost of living, and he attributed some of the blame to the unaccountable and inflationary workings of the 'government instrumentalities' (case 13). Mr Judd was similarly troubled, but he blamed inflation on the unions (case 24). Mrs Archer saw the problem as being that as prices went up, the pension failed to cover expenses, with the resultant depletion of hard-won savings (case 28). Similarly, Mrs Norman gave a

convincing description of the impact of the price spiral, which gives a good summary of much in the responses from this group of pensioners:

Once the rise comes on, the shops put the prices up! The shopkeepers put up the prices, they make bigger profits. I bought myself a tin of white cleaner - Kiwi - to clean my shoes, and there was three [price] labels on it, from, one on tope of the other! Three!
(case 49)

This sense of trying to meet the inflationary price spiral on a relatively static pension seemed to exacerbate any sense of social inequality experienced by pensioners. For example, Mrs Inglis compared the situation of pensioner couples to that of working couples, but the differences she described seem to assume almost fantastic proportions:

Well, the cost of living keeps going up. This is what I was saying, you see, the majority of men today, they get four to five hundred dollars, and then most of them have their wives working, so that's bringing in eight or nine hundred dollars a week into the house, while we've got to manage on \$128 for both of us.
(case 32)

From this example, then, it would appear that the perceived inequalities between income earners and pensioners may sometimes be rather more exaggerated than the actual income inequalities.

Within the group that nominated 'financial' influences many of the responses were idiosyncratic, and incapable of meaningful generalisation. However, a final story from this section develops a frequent psychological theme within the survey group. Mrs Oates described a common sentiment derived from the Depression experience, that is, that the shortage of money during the Depression years had led to a marked reluctance towards ever borrowing money, a sense of caution that had become quite inappropriate as it lasted through life.

I don't know really. You could go right back to the beginning when jobs were hard to get, and they were poorly paid. I know the cost of living was much lower. But I can remember my family going through a very poor period. And one of the influences that came out of those days was that I didn't ever want to borrow money, because if you owed money you were so much worse off than if you didn't. We didn't ever want to buy anything we couldn't pay cash for. I know lots of people that have done extremely well, because they were quite happy to put a deposit on a piece of land, and pay it off. We had this feeling we wanted to pay cash for it. Society has gradually become a credit society.

Chances are we would have been able to pay it back. It's out of context with the present day attitude.
(case 4)

Pensioners identified a range of influences that had affected their present standard of living, and these were classified according to historical, personal, and financial forces. The majority of respondents were easily able to nominate an outside influence upon their current standard of living. The small number of pensioners who cited external historical influences was a surprise. The comprehensive answers already given as to the Great Depression show that these pensioners were not lacking in historical recall. Perhaps most were able to recover from the financial effects of these historical impacts over subsequent years. Some indeed, asserted that nothing at all had affected their living standards over the life cycle. In fact, seven out of this group of eight were women, and it was surprising that they made this claim of being 'unaffected', for other sections of this social survey have clearly shown that women had far less fortunate outcomes than their male counterparts. In contrast, family influences tended to be felt more strongly by women. For almost one fifth of this interview sample, family influences of some sort were identified as having affected the pension standard of living. While the details of these cases were intrinsically idiosyncratic, the response does demonstrate the strength and importance of familial influences, past and present, for the individuals concerned. Nevertheless, one third of the sample identified past 'financial' influences as having the greatest impact on their present living standard. Further themes emerged within the larger category of financial influences, these being the rising cost of living, influences from the past, as well as individual experiences of interest. The largest response category within those who identified 'financial' influences was the interesting group that cited inflationary living costs, since this response alone ranks just above 'historical' and just below 'familial' influences in its perceived sense of importance. The sense of prices being out of control was shared by both sexes.

Past Decisions and Present Living Standards

All respondents were asked to reflect upon those past choices which they felt had influenced their present social and economic circumstances.

The question was framed in an 'open' form, so as to encourage a wide range of answers. The actual wording of the question was as follows: 'What big decisions in your past have most affected your present standard of living?' The aim of this question was to examine the relationships between biographical choices and present socio-economic outcomes, to the extent that respondents could pinpoint important areas of decision making. The question sought to identify opportunities and limitations within the life stories of pensioners.

TABLE 11 : PAST DECISIONS & PRESENT LIVING CONDITIONS

	PERSONS
HOUSING DECISIONS (14)	
Purchase of Home	9
Purchase of House & Car	2
Shift Interstate	1
Shift of Suburb	1
Found Good Lodgings	1
FINANCIAL DECISIONS (8)	
Going into Business	2
Change of Job	2
Has Small Superannuation	1
Missed Speculative Chances	2
Religious Tithing	1
PERSONAL DECISIONS (4)	
Marriage Improved Life	1
Decision to Divorce	1
Having Children	1
Avoidance of Parenthood	1
DON'T KNOW	15
NO ANSWER	9
(n=50)	50

These answers provide some insights into how respondents perceived their world, its opportunities and constraints, and the personal sense of power and control - or else dependence and impotence - within their lives. As shown in the table above, only a small group of pensioners mentioned past personal decisions. Marriage had the paradoxical ability to either improve (case 36) or destroy (case 42) later living standards, apart from its effects upon

human happiness. Children were perceived as a substantial responsibility and as a demanding expense. Mrs Archer said,

It was all to do with the children, I think. Every little bit we had, we saved and spent on the children.
(case 28)

Perhaps a more extreme example, Mr Graves had experienced five years of unemployment in the Great Depression, and he considered that his resultant deliberate choice to remain single and to avoid parenthood had the greatest present impact (case 10).

Respondents were more inclined to mention financial than personal decisions. These accounts are largely self-explanatory from the table provided, and there were no particular surprises within these replies. Of greater interest was the section on housing decisions, which was the largest single area of decision making nominated by respondents. The theme with the highest frequency was that of home purchase. Two respondents summarised the big decision as 'house-and-car', as shown. The decision to buy came at a range of times within the life cycle, sometimes the effort to meet payments was difficult, and respondents seemed to be seeking a sense of security and belonging through their home ownership. The account given by Mrs Finch is typical of many of these stories:

I suppose when we decided to come here, we were paying rent, and we did the place up at our own expense a bit at a time, and then the agent or the owner put the place up for sale. And after spending so much on the place and getting it looking real nice (it was a wreck when we went into it), we decided that there was no way we would do this again if we could avoid it. And we heard about these places over here. At that time it was 100 pounds deposit. Well, 100 pounds was all we had. My grandmother died, and she left me 25 pounds, and we had carefully saved up the rest. So we just had the deposit to come here. And we weren't here very long, and we had to find the money to get the sewer on, which was a very, very, hard time for us. But we managed it. But we were not able at any time for ages to buy anything for the place, because we just didn't have the money. My husband wouldn't buy anything on time payment. So what we did manage to get, I had to try and save up for it. But as fast as I saved it, it was going into something that we wanted in the house. But we started off with absolutely nothing. So it's been a struggle right through. So I think that would be the biggest decision, the biggest decision that we did, was to decide to buy into this. Fortunately for me it's been worth it all, because when he died at least I was left with a home. But I wouldn't be any better off if I was to sell it, because I'd have to buy something else

to live in, which would cost me pretty well as much as what I'd get for this. And there's no way that I could go and live with my family. So the struggle to get this place has been worth it, but it wasn't easy. Not like today, boy, they get everything they want before they start off! They must have everything, fridge, TV, washing machine, dishwasher, the lot! We had nothing! Things have changed!
(case 18)

Other items under housing decisions were minor, and do not need elaboration. For instance, it is hardly surprising that geographical shifts between states or suburbs, with their inherent dislocations and adjustments, were remembered as important decisions by those respondents involved.

Almost one half of the survey sample failed to nominate important economic decisions that they had made during their lives (24 cases). This lack of expected response took two forms: one group literally failed to make any answer at all (9 cases); the other group attempted to articulate some sort of answer, but these attempts finally amounted to a general inability to comment (15 cases). This rate of refusal to the interview question could suggest two lines of explanation. Firstly, this question may have been poorly operationalised, that is, too abstract in its formulation for immediate and unconsidered reply. Secondly, the high proportion of refusals may indicate the sheer difficulty experienced by the pensioner respondents in identification of the past determinants of their present living standards. However, this inability to conceptualise the important decisions and their implications of the biographical past is itself a most meaningful result. For example, Mrs Collins was one respondent who found the question of big decisions irrelevant in that it did not correspond to her present sense of time:

It's two different lives, isn't it, from when you're young?
Thinking back and thinking now, it's such a big void between them.
(case 11)

It is interesting that both social security provision and private insurance policies assume that individuals can make rational and realistic plans for the needs of the retirement years. However, these results raise the important issue of whether people can really be expected to plan for the future, if they find it impossible even to **review** income patterns over their past lives.

The small group of respondents who chose personal factors as having had economic consequences no doubt reflect some important aspects of income reality. The existence and quality of personal relationships may have important influences upon the economic welfare of the individual, especially in old age. Yet another small group of pensioners emphasised past financial decisions as having had influence upon present living standards. Of course the largest positive response to this question was on the subject of housing. The issues were those of home ownership, the hardships involved in the process of home purchase, ownership and the resultant sense of security, and the disadvantages of geographical mobility. Altogether, these housing responses amounted to one third of answers gathered on past decisions. It is suggestive that housing issues were the largest identified concern in this question. Accommodation is clearly an area of felt concern for pensioners, as well as being a target for major social policy intervention. Yet perhaps of even greater policy importance is the finding that almost half of sample respondents could not identify any important past decisions that had affected their present command over resources. They were simply unable to identify such instances of economic cause and effect. This may perhaps reflect the socio-economic status of the sample, that is, in the lives of ordinary working-class people there may be a strong sense of just living from day to day rather than the idea of being in control of life cycle income by means of careful financial forward planning and decision making.

Life Savings

One of the most important influences upon the present living standards of Age Pensioners might be thought to be the existence or absence of savings derived from the earlier period of their working lives. In its original design, the Australian Age Pension system sought to encourage 'thrift' and 'self reliance', so that individuals would make private savings for their own old age. It might be expected that savings are associated with high levels of personal income. This interview sample, however, drawn from amongst those of lower socio-economic status and earning power, provides a picture of those pensioners who had limited chances to save during their working lives, and who have ended up in their retirement years being dependent mostly upon the pension.

All pensioners were asked about their past savings over the working life, and this question took the actual format: 'During your working/married life, were you able to save at all?' Occasionally, respondents sought some clarification of the question, and in these instances it was explained that the information sought was simply about any savings between the ages of fifteen to sixty-four years.

TABLE 12 : LIFE SAVINGS OF AGE PENSIONERS

Qu.5a:						
Life (15-64) Savings	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Savers	28	56	12	75	16	47
Non-Savers	22	44	4	25	18	53
(n=50)	50	100	16	100	34	100

A majority of pensioners had been able to accrue some life savings, but this was more likely amongst men than amongst women. Three quarters of men but only half of women had life savings. These figures may be illustrated further by a few extracts taken from pensioner interviews. It may be instructive to hear a typical male point of view on the savings question, and Mr Vincent described his savings situation in the following manner:

Well, it was my ambition to save regularly, because I had something in mind. I wanted a home, or I wanted a motor car, so I saved regularly. And my system in those days was that you didn't have anything until you had the money to pay for it. There was no hire purchase in my way of life.
(case 34)

The typical experience for women was different. Several women gave graphic accounts of how saving had been quite impossible during the life cycle years of work and marriage, and some selections from their stories add a touch of biographical colour to the abstract detail of the statistics.

Mrs Rose:
We didn't save anything. We spent everything as we got it. We just had to live! See? And that was all you could do!
(case 15)

Mrs Inglis:
We had three children, and paying the house off at the time, you

don't have much over!
(case 32)

Mrs Bell:
I couldn't possibly save on it. I was grateful to be able to dress reasonably well and keep us in good food.
(case 42)

Mrs Finch:
You had the same amount of money coming in, but the cost of living was going up all the time. When you thought you had a little bit, then you had to put it out on a new pair of shoes or something like that. It wasn't possible to say 'Well, I'll just put it in the bank and that's it!' There was never any extra. We didn't go to clubs. We didn't drink or smoke.
(case 18)

Life savings had some association with occupational status, even within the narrow confines of this survey sample. According to the Congalton Occupational Status Ranking, most of these respondents fell into the status ranks '5' and '6', with only a handful of exceptional cases, above and below these dominant status rankings. Leaving these exceptional cases aside, the broad outline of occupational rankings and saving patterns may be considered.

TABLE 13 : LIFE SAVINGS & MAIN OCCUPATION

Qu.5a: Life (15-64) Savings	Congalton Occupational Status Ranking				
	'4'	'5'	'6'	'7'	
Savers	-	15	12	-	27
Non-Savers	2	4	12	3	21
(n=48)	2	19	24	3	48

Amongst those pensioners under status ranking '6' one half had been able to save, but moving up the scale to ranking '5' four fifths had managed to accumulate life savings. In general, increased saving activity was associated with higher levels of occupational status.

Historically, the Age Pension was intended as a supplement to private saving, rather than a sufficient means of total income provision. While this view of provision has been broadened over the century to some extent, it is instructive to look into the present life circumstances of Age Pensioners to reflect upon the critical social policy questions of changing levels of

pension provision, and of shifts in societal values over time. The patterns of life savings and of pension dependency for this survey group are shown in the following table.

TABLE 14 : LIFE SAVINGS & PENSION INCOME ONLY

Qu.5a: Life (15-64) Savings	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Savers	12	41	16	76	28	56
Non-Savers	17	59	5	24	22	44
(n=50)	29	100	21	100	50	100

Just over half of pensioners had life savings and three fifths were living only the pension. Pensioners who presently enjoyed extra income were more likely to have past savings than those with just the pension. Different tendencies showed within the sexes. For men the highest frequency was within the category of those with both life savings and extra income (9 out of 16 cases) while the highest frequency for women was in the category of living on the pension only without any life savings (14 out of 34 cases).

TABLE 15 : LIFE SAVINGS & PENSION INCOME ONLY - MALE

Qu.5a: Life (15-64) Savings	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Savers	3	50	9	90	12	75
Non-Savers	3	50	1	10	4	25
(n=16)	6	100	10	100	16	100

TABLE 16 : LIFE SAVINGS & PENSION INCOME ONLY - FEMALE

Qu.5a: Life (15-64) Savings	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Savers	9	39	7	64	16	47
Non-Savers	14	61	4	36	18	53
(n=34)	23	100	11	100	34	100

The level of expressed deprivation amongst Age Pensioners is an important social policy issue which will be developed further within Chapter 4. In relation to this historical aspect of life savings, however, the absence of life savings predisposed respondents towards present deprivation on the pension.

TABLE 17 : LIFE SAVINGS & DEPRIVATION

Qu.5a: Life (15-64) Savings	Qu.16: 'Going Without'					
	Deprived		Not Deprived			
	N	%	N	%	N	%
Savers	10	48	18	62	28	56
Non-Savers	11	52	11	38	22	44
(n=50)	21	100	29	100	50	100

Half of those without life savings but only around one third of those with such savings reported the experience of deprivation at present. Thus the existence of life savings tends to protect against the experience of deprivation on the pension.

Those with life savings were inclined towards happier outcomes on the pension. Men were more likely to have accumulated savings than women, and life savings were more likely amongst those of relatively higher occupational status. It is hard to assess whether the Age Pension system in Australia does fulfil its historical objectives of encouraging thrift and self reliance in the closing years of life, and it is an important value dilemma as to

whether this ought indeed to be an objective of the system. In some of the anecdotal material to be reviewed later, pensioners certainly report some sense of feeling that thrift is discouraged and profligacy rewarded by the present workings of the system. Whether pensioners actually spend or save in accordance with those perceptions, though, is impossible to determine. Lastly, chronic or rampant inflation makes a mockery of the idea of saving towards one's old age.

Conclusions

In conclusion, the sample pensioners were of low, though not the lowest, socio-economic status. This was important in that these pensioners were quite dependent upon their pension income. In way of illustration it may be remarked that just a little over half of this group had some life savings. The range of occupations described by pensioners was quite modest but saving went along with higher occupational status even within this narrow range. While 'thrift' over the life cycle appeared to produce positive outcomes in old age, the feasibility of 'self reliance' in preparation for retirement seems rather dubious. Similarly, it is difficult to propose 'self reliance' if the problem of unemployment and the consequent disruption to earnings is considered. Many respondents had suffered during the thirties, and such Depression experience produced effects on both financial outcomes and general attitudes. However, while it was hypothesised that the 'Depression Generation' would be demanding in relation to the Age Pension, it was hard to find any evidence of such a trend. While the Depression unemployed tended towards worse pension living standards and lack of life savings, they also were likely to accept the pension as adequate, perhaps with grateful relief at a final measure of income security with which to close the life cycle. However, Depression outcomes were a little different for each sex, in that men were more likely to have suffered employment effects while women were more likely to have endured the wider social effects. Most of the sample identified social effects of the Depression upon their lives, and those who claimed such effects were likely to assert deprivation on the pension at present. For many, the setbacks of the Depression seemed to have effects right across the life cycle. In contrast, when asked to consider the external influences upon their present living standards, respondents gave little weight to great historical events or

social trends. More notable were various financial influences, and the most commonly cited influence on living standards was the effect of price inflation on living costs. While external influences were nominated readily, the respondents were less able to identify past decisions that had influenced present pension circumstances. That one half of the sample could not identify such past critical choices is an important finding. If respondents could not detect personal patterns of choices and outcomes in economic review of their lives, this suggests that - at least for those of modest socio-economic status - forward financial planning for retirement may be extremely difficult, and rather unlikely to occur. In terms of social policy it seems improbable that poor people in general will have the ability or inclination to make personal financial preparation for old age. While some pension outcomes seem to be attributable to the realm of individual initiative, the overwhelming importance of historical influences is undeniable. After all, individual biographies are always located in some specific historical and societal context. However, it must be noted that such historical influences have not necessarily produced their anticipated outcomes.

CHAPTER 3

CURRENT INFLUENCES ON STANDARD OF LIVING

Present Standard of Living - Differences in Standard of Living - Pension Income Only - Family Financial Support - Non-Financial Family Support - Conclusions

Having examined some of the historical influences upon present outcomes for pensioners, it is now time to explore some of the current contextual influences upon the life conditions experienced by the survey group. One interesting comparison to be developed is that between the existing living standards of pensioners and their relative economic situation before retirement. While income almost invariably declines with the transition to retirement, in some ways, at least, the need for income may also be reduced. For instance, employment related expenditure such as clothing and transport may be less of a burden. Yet with extra time to pursue leisure activities, the range of frustrated consumer desires may also expand. With theoretical dilemmas like these in mind, it is to be hoped that illuminating experiential evidence about relative living conditions in work and retirement may be derived from the target group itself. This inquiry also explores the descriptive differences in living standards nominated by respondents. Further questions arise out of issues associated with additional income to the pension. As will be shown, only some sample pensioners had extra income, and none had large additional amounts, but perhaps if life on the pension is less than luxurious it might be expected that those with extra finance would report better outcomes, despite the small amounts of money involved. Similarly, the financial implications of family situations may also have a strong influence upon the quality of life experienced by pensioners. Given that parents provide care over a long period for their dependent children, perhaps they in turn might expect some material assistance in old age. If pensioners in general receive substantial amounts of financial or material assistance from family sources, the policy concern with the adequacy of pension levels may be diminished correspondingly. This chapter provides a

background to the central research themes of pension adequacy and pensioner deprivation to be found in Chapter 4.

Present Standard of Living

In this section of the survey, all pensioners were asked to consider their current standard of living in relation to the standard that they had experienced during their years of paid employment or familial responsibility. This question sought to capture aspects of pensioners' present living standards, both to test the adequacy of present provision and to assess any contrasts or similarities that might appear within living standards over the life span of the respondents.

This question sought to develop some level of social policy assessment out of the admittedly subjective perceptions of the sample group about the range of past and present life conditions. To gain a general idea of the pensioners' own perception of how their living standards have changed since going on the pension the sample pensioners were asked: 'How does your present standard of living compare to that of your working (married) life?' Answers were coded into categories ranging from 'better' to 'worse'.

The results show that pensioners' perceptions of present living standards were skewed towards the 'worse' end of the scale, though with a substantial representation in the middle category of the 'same' living standard.

TABLE 18 : STANDARD OF LIVING

Qu.2:						
Standard of Living	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Better	5	10	1	6	4	12
Same	19	38	6	38	13	38
Worse	26	52	9	56	17	50
(n=50)	50	100	16	100	34	100

The sexes showed a fairly even distribution over the categories, and it is interesting that almost one half of the entire sample attested no decline, or even some improvement, in their present standard of living. Perhaps these results need to be set within the historical context of personal circumstances and working lives that often seem to have involved low levels of comfort and some degree of material deprivation. Many pensioners within this group may simply have had limited expectations of life on the pension.

Pensioners' standard of living is now considered in relation to a range of variables such as life savings, living alone, marital status, non-financial family support, and forms of housing tenure. Firstly, the question of living standards is examined in the context of whether pensioners were living on just the pension or whether they received extra income from other sources.

TABLE 19 : STANDARD OF LIVING & PENSION INCOME ONLY

Qu.2: Standard of Living	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Better	3	10	2	9	5	10
Same	14	48	5	24	19	38
Worse	12	41	14	67	26	52
(n=50)	29	100	21	100	50	100

Those with extra income were less satisfied with their comparative standard of living than those with only the pension income. A small majority of those with a worse living standard were actually in receipt of extra income, while three quarters of those with the same standard had only the pension. The figures suggest that there is some tendency for pensioners with extra income to see their present living standard as worse. It appears that those living on just the pension were more content with their living standard than those who enjoyed extra income.

TABLE 20 : STANDARD OF LIVING & LIVING ALONE

Qu.2: Standard of Living	Qu.32: Living Alone					
	Alone		Accompanied			
	N	%	N	%	N	%
Better	3	11	2	9	5	10
Same	12	45	7	30	19	38
Worse	12	45	14	61	26	52
(n=50)	27	100	23	100	50	100

Given the usual theoretical association of living alone with a poor old age, it seems surprising that within this sample population under half of those living alone but three fifths of those living in company complained of a worse living standard (Table 20). It seems that pensioners living in company were less likely to maintain the same living standard, but more likely to have a worse standard than those who were living alone.

The issue of pension living standards was also related to the question of family support.

TABLE 21 : STANDARD OF LIVING & NON-FINANCIAL FAMILY SUPPORT

Qu.2: Standard of Living	Qu.12 Non-Financial Family Support					
	Support		No Support			
	N	%	N	%	N	%
Better	3	15	1	3	4	8
Same	4	20	15	52	19	39
Worse	13	65	13	45	26	53
(n=49)	20	100	29	100	49	100

In a surprising result, those receiving family support were more likely to report a worse standard of living than those not in receipt of such support, possibly because the worse standard of living necessitated such support.

While the generalisations developed from this research may be specific to this age cohort, and while the size and character of the pensioner sample need to be borne in mind, the evidence suggests that a number of current assumptions may need at least some critical assessment and theoretical revision. Over half the sample asserted a worse standard of living, which supported an early research hypothesis that for many pensioners living on the pension represented a reduction in their perceived living standard. However, not all findings followed according to the expected patterns, for example, it seems strange that folk who were receiving only the Age Pension were more likely to report contentment with their present living standard than those with additional income. These findings support the hypothesis that those limited to pension incomes had lower expectations of the pension living standard. It was also surprising that in defiance of the conventional identification of living alone with a 'poor old age', the survey found that pensioners who lived in company were more likely to claim a worse living standard than those living alone. Furthermore, an interesting pattern was detected in the consideration of family support in that those receiving support were more likely to record a worse living standard. In response to the question on pension living standards, then, rather paradoxically worse outcomes were clearly reported by those living in company, along with those who enjoyed non-financial family support.

Differences in Standard of Living

The pensioners were asked to describe any differences that they noticed between their standard of living over the working years and their present living standard on the Age Pension. Through asking the respondents to specify actual differences it was hoped to substantiate the analysis of the earlier standard of living question with empirical detail, so as to develop a stronger degree of social verisimilitude in this research. While all respondents had been able to nominate a better, same, or worse living standard, the interview request for description of such differences drew a relatively low number of answers, in that one third of respondents indicated either that they could not think of any differences or that no differences existed. This question took the precise form: 'As to your standard of living then and now, in what ways is it different?' When the answers of pensioners were considered, they were divided into four main groups revolving

around whether life on the pension was perceived as being financially 'tighter' or 'easier', or whether it involved 'deprivations' or 'advantages'. One half indicated a 'tighter' economic existence on the pension, and one fifth of these respondents listed various 'deprivations', giving a two thirds majority describing negative differences in life on the Age Pension.

TABLE 22 : DIFFERENCES IN STANDARD OF LIVING

THEME	CONTENT	NUMBER
'DEPRIVATIONS' (6)	No Car	1
	No Entertaining	1
	No Going Out	1
	Less Holidays	2
	Decline of Housing	1
'TIGHTER' (18)	Less Money	10
	Tight Budget	2
	Restricted Spending	1
	Careful	1
	Miserly	1
	No Money	1
	Higher Prices	2
'EASIER' (5)	Less Costs	1
	Extra Money	1
	Less Struggle	1
	Past Struggle	2
'ADVANTAGES' (5)	No Family Costs Now	2
	Time Available	1
	Less Work	1
	Self Expression	1
(n=34)		

Minority responses included reports of how life was 'easier' now, or of actual 'advantages' of living on the pension (Table 22). Amongst the small group (5 cases) who replied that life was 'easier' on the pension, respondents suggested that in retirement there were 'less costs' compared to the previous burdensome years of low income and greater responsibilities. These themes are reflected in the following excerpts:

I've got everything I want now. In the latter part of my married life I had nothing. We were just struggling along. It was more

a struggle then than it is now. It makes it different when you're just married and you're struggling, and you've got nothing, just your bare necessities, and waiting for your husband to come home on Friday night to get your Friday night's tea. The elderly people, I'd say, they live more comfortable now.

Mrs Thomas (case 48)

When you had a family it was a hard grind. When you got over one week you'd say 'well, that's behind you' kind of thing. Now, I've only got myself.

Mrs Collins (case 11)

Another small group (5 cases) described advantages of living on the Age Pension. Pensioners alluded to the sense of freedom from family obligations, freedom from having to keep regular working hours, and the increased amount of leisure time now available to them. For Mr Graves such an improvement in his quality of life strongly influenced his assessment of his present standard of living.

With me I was brought up humbly and I never knew anything else, so I didn't have far to fall. And I've adjusted myself to it. I can't find any difference. In fact I'm better off now. I have more time to myself. I can be natural. I can express myself as I want to. I haven't got the worry of having to earn a living.
(case 10)

Those pensioners who told of positive differences in their standard of living were in the minority. The great majority within the sample volunteered differences in living standards that were negative in nature. The largest group (18 cases) told of various ways in which their financial situation was 'tighter', and the themes which emerged from these descriptions were those of restricted spending and careful budgeting. Within this group, at least ten of these stories could be summarised in the terse phrase 'less money!' These folk were united in their lament that their retirement standard of living had changed much for the worse.

It's not enough, the pension money's not enough. It's much worse than when I was working. What I have at the present time is no good because of the high cost of living. I can do a lot, but I have to go without a lot. It's hard for the old pensioner single man, with the prices going up the capital goes backward!
Mr See (case 1)

Well on the pension now, you could never compare it to working. I never received the big money they're getting. I come out at 65. You've got to retire at 65. But I haven't worked since that

day.

Mr Judd (case 24)

Anyone living on the pension can't afford to do much. You have to go pretty meekly and miserly to be living on that! You don't live, you exist on that!

Mrs Jenkins (case 14)

If I see something I want, or something I've got to have, you can't rush out and buy it. You know what I mean? You've got to save for it. You haven't got the freedom of a full purse.

Miss Field (case 8)

The final group detailed actual deprivation of those advantages to which they had been accustomed over the working years, but which were now impossible to enjoy on the pension income. Pensioners told how they went without entertainment, outings, and holidays, and also that without the money for upkeep and repairs there could be a sad decline in housing conditions. These themes are most sharply summarised in the story of Mrs Warwick:

Of course I don't go out as much. I don't go to shows, I don't go to dances, and I don't go to plays or anything, so there's no money to be spent that way. Well I haven't got a lot of money to spend. I don't drink or smoke, that's a big item. And I don't go out socially. If you went visiting, you'd have to take a bottle of wine or something. I only go out once a week, on the Thursday.
(case 3)

While this question yields only an impressionistic account of changes in the standard of living experienced by pensioners, it does provide some valuable descriptive evidence to support the more analytical measurement of the previous question where respondents made an abstract choice between the alternative levels of better, same, or worse living standards. The majority of pensioners had no reticence about listing a range of differences between life on the pension and their earlier years, but the differences recounted were by no means uniform. For some pensioners the differences between working life and retirement were for the better, but for the great majority who answered this question, these differences reflected a diminution of living standards.

Pension Income Only

This pensioner sample consisted of those dependent mainly on the Age Pension, so that the study could develop some historical and contemporary

generalisations about 'authentic' pensioners. However, some contrasts may be developed between those respondents living on the pension only and those who enjoyed some additional income. Perhaps it should be noted that the extra income received by pensioners was usually a small amount, cases of around \$5 to \$8 per week being recorded most often. One of the criteria for inclusion in the sample, it will be remembered, was that pensioners had to be within the means test limits and to be getting the full amount of pension. Perhaps, given the renowned methodological difficulties in extracting this type of information, it may be that there was a level of understatement or inaccuracy within the survey results on this question, reflecting some lack of frankness within the pensioner sample.

This survey material may be set within a wider national context. Around 80 per cent of aged persons in Australia rely upon cash benefits from government as their main source of income (ABS, 1984:14). In a similar way, all survey respondents depended upon the pension as their main income source. One of the early research expectations was that those respondents who were living on just the pension would report greater hardship than those with extra income. This following question sought to establish the incidence of those living on the pension income only, and to explore any implications of this variable. The pensioners were all asked the simple question: 'Is the Age Pension your only income?'

TABLE 23 : PENSION INCOME ONLY

Qu.10:						
Pension Income Only	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Pension Only	29	58	6	37.5	23	68
Extra Income	21	42	10	62.5	11	32
(n=50)	50	100	16	100	34	100

The results, shown in Table 23, indicate that while the majority had just the pension, men and women had different patterns of answers to this question, since about one third of men compared to two thirds of women lived on just the pension money. Thus there was a strong concentration of women with only

the pension income. The greater dependence of aged women upon government is clearly demonstrated.

Another exploration on this issue of extra income involved the question of living alone, where a connection appeared between living alone and having just the pension income. There were some sharp contrasts between the sexes within this comparison.

TABLE 24 : PENSION INCOME ONLY & LIVING ALONE - FEMALE

Qu.10: Pension Income Only	Qu.32: Living Alone					
	Alone		Accompanied			
	N	%	N	%	N	%
Pension Only	17	77	6	50	23	68
Extra Income	5	23	6	50	11	32
(n=34)	22	100	12	100	34	100

TABLE 25 : PENSION INCOME ONLY & LIVING ALONE - MALE

Qu.10: Pension Income Only	Qu.32: Living Alone					
	Alone		Accompanied			
	N	%	N	%	N	%
Pension Only	1	20	5	45	6	37.5
Extra Income	4	80	6	55	10	62.5
(n=16)	5	100	11	100	16	100

When the tables for each sex are contrasted (Tables 24 and 25) it is interesting to compare the figures for 'pension only' and 'living alone', since within this category there was a concentration amongst women yet a scarcity amongst men. One half of all survey women lived alone on just the pension, yet this was an exceptional situation for men. Survey women were many times more likely than men to be living alone with only the pension as income though this probably resulted from widowhood. The economic dependency

and social isolation of these women may have increased their level of vulnerability to the vicissitudes of old age.

The following lessons are drawn from the question of extra income: The greater likelihood of survey men to enjoy extra income would seem to reflect wider community trends, but while two fifths of the sample did have such extra income, the amounts were usually quite modest. It was unusual for a survey man to live alone on just the pension, but this was quite common amongst women. Since women were more likely to be dependent upon public provision, the set rate of pension has much more importance for women than for their male counterparts.

Family Financial Support

A frequently expressed contention in current political debates is that families ought to take more care of their aged ancestors, and that the state should take less of the responsibility for the care of its elderly citizens. In theoretical terms it may be questioned as to whether families enjoy the financial capacity or have the filial inclination to provide such care. However, this survey demonstrates that in practice these families did not support their elderly members financially.

All respondents were asked whether they were helped by their families, both in terms of financial and of non-financial assistance. The aim of these questions was to examine economic transactions and social interactions across the generations. In relation to the financial aspect of inter-generational exchanges, the survey pensioners were asked the question: 'Do you receive any financial support from members of your family?' It was exciting as the completed number of interviews mounted, for the results to this question began to show one of the strongest trends within the entire research. Out of the fifty respondents only one pensioner reported receiving any financial support. Admittedly, some transfers of a non-financial nature did occur, and these activities are discussed next within this chapter. It does remain a possibility that some cash transfers were not disclosed, or that sometimes disguised payments did occur, as for example, in the story told by Mrs Ratcliffe:

I do have a good family and I know that if I needed anything desperately that I'd only have to ask to get it. Not that they wouldn't give it to me, but I've never asked. Until a couple of weeks ago I've never asked for anything. But for the last couple of weeks I've been going up to my daughter's place and doing a little bit of ironing for her, and she's been giving me \$10 a week, just to sort of help me out a bit.
(case 20)

By contrast, in a very few cases pensioners did volunteer that they themselves gave some financial assistance to their children, but since this particular question was not designed into the original interview schedule, the exact frequencies of such economic behaviour cannot be determined. Some inter-generational transfers of a non-financial nature did occur, and these activities are explored later in the text. The single case exception to this general survey trend of an absolute absence of family financial support was Mrs Joyce. This cheerful widow granted an interview on the morning of her eighty-fifth birthday, so strictly speaking she was one day beyond the survey age range of sixty-five to eighty-four years. The support Mrs Joyce described was in the nature of financial assistance with housing, since one of her daughters actually owned the house where Mrs Joyce was living, but instead of charging her mother the market rent rate of around \$80 per week, the daughter accepted only \$30 instead. However, such a private concession could not hope to match the relative generosity of the public housing sector, where for example, Housing Commission flat rentals ranged from a low of \$10-10c per week to a high of \$24 per week. Nevertheless, Mrs Joyce valued highly this contribution to her domestic economy, and opined that with this financial assistance from her daughter: 'Now, I don't want for anything!'
(case 2).

Non-Financial Family Support

Since so little in the way of cash transfer was reported under the previous question, it remained the task of this present question to detect any inter-generational transfers of goods or services from children towards their aged parents, and to gather evidence that might help to explain the nature, frequency, and emotional meaning of such transfers to the participants. This question then, sought to establish the number of pensioners who received assistance, and then to explore some of the reasons for such assistance.

It may be an obvious truism that family support could only be provided to those pensioners with some surviving family members. It may be noted here that all respondents asserted the existence of at least some 'family' as portrayed in a wide definitional sense, and that a nine-tenths majority of pensioners had one or more surviving children (45 cases), though in a handful of cases these children were not accessible geographically. All pensioners were asked: 'Apart from money, does your family provide you with much help in general?'

TABLE 26 : NON-FINANCIAL FAMILY SUPPORT

Qu.12: Non-Financial Family Support	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Support	20	40	3	19	17	50
No Support	29	58	13	81	16	47
No Answer	1	2	-	-	1	3
(n=50)	50	100	16	100	34	100

Three fifths of the survey group did not obtain such family support. Men were much less likely than women to get help of this type. One half of women but only one fifth of men received non-financial support from their families. It seems noteworthy that these men were very enthusiastic about the help derived in this way, as is demonstrated in the case example of the 79 year old widower Mr Lavender, who was assisted by his married daughters.

They come down one day a week, and do all my housework, washing and things like that. Otherwise I'd have to give it out, wouldn't I? The washing! I've never washed a thing in my life. Washing! Put whole sheets in a copper? I'd have to get outside assistance!
(case 9)

Similarly, Mr Jenkins, as a sufferer from emphysema, was very grateful for occasional assistance with heavy tasks around the house and garden.

For instance, my son came out on Monday and cut a load of wood, and they help with the garden, that sort of thing. It would take much longer to do things without them. There are some things you just can't do on your own. I could still do it, it would just

take longer to do. It's a bit frustrating at times.
(case 13)

Most lavish of all in his praise of the familial assistance that he received was Mr Inglis, who commented: 'Anything I want, they'll do!' (case 33). However, it needs to be noted that these male cases were exceptional, since few survey men enjoyed such assistance from their families.

In broader terms, two fifths of all survey pensioners did report obtaining some level of non-financial assistance. Where pensioners recorded such family support, it took a great variety of forms: Mrs Joyce was given aprons, clothing, and appliances, she had recently been nursed back to health by her daughters-in-law after catching pneumonia, and her own daughter helped by always taking care of any correspondence (case 2); Mrs Norman appreciated that her children provided her with transport to the doctor or the hospital whenever this was necessary, and that her nephew weeded the garden regularly (case 49); while some other quite common themes to emerge within these answers were those of 'cutting lawns' and 'fixing things'.

Mrs Usher was one woman pensioner whose family seemed to provide a generous amount of filial assistance, as is witnessed within her own description:

My daughter brings my fruit and vegetables, so does my son, from the market. I never have to buy anything like that. That helps! I'm always well supplied with those. And my daughter arrived yesterday with a new frock for me. And things like that! My washing machine ran out twelve months ago, and my son bought me one for Christmas. The year before that he bought me a deep freeze. I wouldn't accept money. I'd have to be absolutely stuck!
(case 35)

However, this delightful picture of familial care and concern probably needs to be set within the wider survey context, where only half of women and one fifth of men recorded any such assistance from their families. Stories of familial generosity were matched by countervailing sagas about parsimonious children. Mrs Warwick was one example of a woman who received no help from her family:

None at all! They don't even pay my fare when I go up to see them. I even pay my board when I'm with them!
(case 3)

Of course, many pensioners gave accounts that stood between these extreme examples. Furthermore, there may be some legitimate methodological cautions about the extent to which simple questions such as these can capture the rich texture of social reality. The personal values of respondents, such as reticence to reveal forms of assistance, may well have shaped their accounts. For example, with a typical respect for the cultural norm of inter-generational independence, Mrs Olde stated of her own family that: 'They would do anything for me, but I don't need it' (case 5).

Family support may now be considered according to whether respondents had only the pension income.

TABLE 27 : NON-FINANCIAL FAMILY SUPPORT & PENSION INCOME ONLY

Qu.12: Non-Financial Family Support	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Support	10	34	10	50	20	41
No Support	19	66	10	50	29	59
(n=49)	29	100	20	100	49	100

About one third of those living on just the pension income received non-financial family support, but one half of those with extra income enjoyed such family support as well. Those living on only the pension tended to miss out on family support, in spite of their greater dependency.

Women with extra income were more likely to receive support than women without extra income, while most men did not receive any support at all.

TABLE 28 : NON-FINANCIAL FAMILY SUPPORT & PENSION INCOME ONLY - FEMALE

Qu.12: Non-Financial Family Support	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Support	10	43	7	70	17	52
No Support	13	57	3	30	16	48
(n=33)	23	100	10	100	33	100

TABLE 29 : NON-FINANCIAL FAMILY SUPPORT & PENSION INCOME ONLY - MALE

Qu.12: Non-Financial Family Support	Qu.10: Pension Income Only					
	Pension Only		Extra Income			
	N	%	N	%	N	%
Support	-	0	3	30	3	19
No Support	6	100	7	70	13	81
(n=16)	6	100	10	100	16	100

Women dependent on the pension had some chance of getting family support, but men living on just the pension had no chance of receiving such support. For a minority of men, then, relative financial deprivation may be compounded by isolation and total absence of family support. While in general male pensioners fare better than their female peers, certain categories of men may fall outside this general economic rule. This suggests the need for the identification of particular categories of relative disadvantage within the broader distributional patterns of the target group.

The question on non-financial family support sought to assess the incidence, usefulness, and meanings to participants of such intergenerational transfers. Most of the survey group did not receive family support, and men were even less likely to enjoy such support than women. While in general women appear to be the appropriate social policy target, intervention should also identify specific categories of disadvantaged men.

Conclusions

It was not unexpected to find that one half of the sample claimed a worse living standard on the pension. However, it was surprising that worse living standard outcomes went along with the receipt of extra income and with living in company. These findings were unexpected, yet with both these variables of extra income and of living in company there is a similar sense of these situations having a greater capacity to provoke theoretical contrasts. In illustration, and to take the opposite case, those with just the pension may accept their existing income situation more readily, while those living alone may have less opportunity to develop a shared critique of the level of social provision. These analytical patterns were also supplemented with descriptive detail. Two thirds of the sample volunteered descriptions of differences between their past and present standard of living. In terms of interview content, it was surprising that some suggested that life was 'easier' now, or even described 'advantages' of life on the pension, but most asserted that their finances were 'tighter' or else recounted 'deprivations' that they suffered. It was found that three fifths of this sample had only the pension income. Better outcomes - in terms of the likelihood of extra income - were obtained by men and by those who lived in company. However, it should be noted that the amounts of extra income involved in these stories were quite small. While only one survey respondent received familial financial support, two fifths of the sample did get some non-financial family support. Though non-financial family support provided a helpful supplement to some respondents, the pattern of its distribution was rather uneven and unrelated to degree of need, so it should not be assumed that such private mechanisms could provide an effective 'safety net' for any gaps in the adequacy of public provision.

CHAPTER 4**ADEQUACY AND DEPRIVATION****Pension Adequacy - Deprivation - Present Saving - Part-Time Job Appeal -
Desirable Pension Amount - Conclusions**

This chapter concentrates on some of the central issues of Age Pension income, and is concerned with a cluster of questions including pension adequacy, the experience of deprivation, present ability to save, the appeal of paid part-time work, and the ideal pension level in the best of all possible pensioner worlds. To begin, the discussion addresses the important theme of adequacy.

A high level of reports of pension adequacy within the sample could be interpreted to mean that this social policy makes effective financial provision for the aged. Alternatively, the assertion of pension adequacy may be seen as a measure of successful individual adjustment to difficult living circumstances. Given these theoretical possibilities, the following account of the theme of deprivation seeks not only to identify any areas of resource scarcity, but also to provide further evidence relevant to the question of adequacy. In this way it would be expected that, for instance, a high level of reported pension inadequacy would be confirmed by a similarly high level of reported deprivation. Once these two critical research questions have been explored the discussion moves on to encompass the other supporting questions within the chapter. Further evidence about adequacy and deprivation, and about pension living standards in general, may be derived from this triad of associated questions as to present saving ability, attraction to work, and a desirable pension level. In broad terms it might be hypothesised that if respondents complained of pension inadequacy, then they may also have been inclined to describe various deprivations, that they may have been unable to make savings, that they may possibly be attracted to the idea of part-time work, and that they may be more likely to nominate

relatively high levels of pension benefit as desirable. Such hypotheses are explored within the following text.

Pension Adequacy

Pension adequacy was the most important question in the survey. Any public debate about whether the Age Pension is an adequate provision needs to be disciplined by the evidence that pensioners themselves disclose about their economic and social experience of living on the pension. Social policy ought to be formulated with sensitive regard to such feedback from older Australians. One of the critical issues to be borne in mind throughout this section is whether the present pension system is successful in meeting the early historical objectives of the Australian 'social laboratory'.

Addressing the concept of adequacy Graycar (1979:9) has written: 'To aim for adequacy is conceptually clear - it assumes an attempt to establish a basic minimum, and no more.' Pension adequacy was operationalised by the following question: 'Is the pension enough to meet your needs?' This question sought to capture the quantitative aspect of the number of pensioners within the survey group who deemed the pension to be adequate, that is the extent to which it met 'needs'. It was followed by the 'open' question 'Could you explain?', designed to gather any further qualitative material that pensioners might care to offer. However, pensioners' replies were not just accepted at face value. The interview schedule was designed to elicit both abstract assertion and empirical example, so that where respondents claimed that the pension was inadequate they were asked to provide practical evidence of such theoretical inadequacy. Pensioners gave the following replies on the question of adequacy:

TABLE 30: PENSION ADEQUACY

Qu.15:						
Pension Adequacy	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Adequate	33	66	13	81	20	59
Inadequate	17	34	3	19	14	41
(n=50)	50	100	16	100	34	100

Only one third of pensioners reported that the pension was inadequate. Initially this finding would seem to provide quite strong confirmation of pension adequacy, but some caution may be necessary in the interpretation of these apparently cheerful results. Perhaps the surprisingly large number of those who responded that the pension was adequate may need to be viewed within the context of this being a cohort-specific response, true within its limits but susceptible to misleading overstatement. The historical influences upon present pension outcomes have been discussed in Chapter 2, and in that chapter it was suggested that events such as the Great Depression had important effects upon the current social and political views of pensioners. For this particular age cohort of pensioners, historical conditions appear to have been relatively favourable, even to the poorer sections of Australian society. Despite the disruptions of war and depression, this group did share some advantages through the economically buoyant post-war decades. Furthermore, this cohort seemed to have somewhat limited expectations as to the potential generosity of state provision. Another methodological caution revolves around the extent to which this question may have tended to attract a socially desirable answer, with some respondents confusing the issue of social provision with that of personal adequacy or 'coping', a tendency which may have biased the results towards a sanguine picture of pension adequacy.

It seems noteworthy that women were more likely than men to assert the inadequacy of the pension. Furthermore, the question of pension adequacy was also considered according to breakdown by age and gender.

TABLE 31 : PENSION ADEQUACY BY AGE - FEMALE

Qu.15: Pension Adequacy	Age		Age			
	65-74 years		75-84 years			
	N	%	N	%	N	%
Adequate	11	50	9	75	20	59
Inadequate	11	50	3	25	14	41
(n=34)	22	100	12	100	34	100

TABLE 32 : PENSION ADEQUACY BY AGE - MALE

Qu.15: Pension Adequacy	Age		Age			
	65-74 years		75-84 years			
	N	%	N	%	N	%
Adequate	8	100	5	63	13	81
Inadequate	-	0	3	37	3	19
(n=16)	8	100	8	100	16	100

In this 'snapshot' picture of pension conditions, inadequacy was more likely to be reported amongst 'young-old' women and 'old-old' men. It appears that the sense of pension inadequacy may increase with age amongst men, but may diminish with age amongst women. While only a longitudinal study could measure cohort changes through time, it may at least be suggested that women became used to pension inadequacy, while men, perhaps with more marked differences between work and retirement, tended to become more aware of pension inadequacy over time.

It is helpful to supplement this analytical account of results with a selection from the rich descriptive material gathered from the pensioner respondents. It will be remembered that following the direct question about whether the pension was 'enough' there was an 'open' question in which respondents were invited to explain their previous answers. Many pensioners took up this opportunity to provide quite elaborate descriptions.

An exceptional response to this question was given by Mr Dalgety who said that the pension was enough for his needs, but went on further to assert that:

I think it's plenty. I think a lot of people cry about nothing!
As far as I'm concerned, it's plenty!
(case 16)

A more common response to the open question was made by that group of pensioners whose answers could be summarised around the theme that the pension was 'enough'. For example, Mrs Rose was one pensioner who seemed to be quite content:

I can honestly say 'yes'. They could give us a bit more if they want to, but I think it's enough. I think you can manage on it.
(case 15)

Nevertheless, even this cheerful answer does sound an implied alarm about the underlying concern for the careful management of the domestic budget, a cry supported from many sections of the survey descriptions.

Mrs Usher:

By the time I budget I know exactly what I've got to spend. And I spend within that limit.
(case 35)

Other respondents seemed to think that the pension was adequate, but quickly qualified their answers that this was mostly because they were fortunate enough to be home owners (cases 7, 39). For example, Mrs Burrows asserted that without the advantage of home ownership, life on the pension would be 'an uphill battle' (case 39).

Some respondents gave answers that could be grouped around the phrase that the pension was 'barely enough'. Mrs Daniels, for example, was quick to point out that the pension covered only her 'needs', but not her 'wants' (case 41). In his earlier, separate interview Mr Daniels had supported this account of financial affairs:

If we can't afford anything, we don't get it. It's not easy, but we just about handle it. We make it enough. And that's how we've lived all our lives.
(case 40)

Similarly, Mrs Thomas described how careful management was necessary with 'so much for the milk, so much for the baker, and all this business', but seemed to suggest that this type of economic behaviour was common to her generation:

A person that is careful with money, like the majority of working people, lived through the Depression and that sort of thing ... when you do those things you get used to putting money away for what you want.
(case 48)

One of those women with a small extra income, Mrs Ratcliffe, asserted that:

I wouldn't like to think that the pension is my only means of income. Every year I go on a holiday, which on the pension I couldn't do at all. By itself the pension is only an existence!
(case 20)

Some financial themes were common to many interviews; the need to be 'careful' (cases 32, 33), the need to 'manage' (cases 17, 32), along with the idea of life on the pension being a 'struggle' (case 37). Some of these wider sentiments are summarised in the comments made by Mr Adams:

I reckon myself you exist on a pension. You don't live on a pension. It's enough to keep us going. We manage, but we don't have a lot of outings or things like that!
(case 17)

A small number of respondents set the question of pension adequacy within a wider social and political context. For example, Miss Field placed the pension issue in the wider setting of the unequal income distribution between people with similar basic living costs:

Let's put it this way. Say if you were working you'd be getting \$300 or \$400 a week. I get \$148 a fortnight. I want to buy a loaf of bread. The bread I like is 81c. I've got to pay 81c, you've got to pay 81c. If I want butter, I've got to pay the same price as you. Know what I mean? I don't think it's enough! I might like chicken, I might like pork. I love cooking. Well, no way can I buy those! Know what I mean? You've got to buy the cheaper cuts, whether you like it or not. In that way, I think it's unfair, that the pensioner has to pay the same price for just bread, butter, eggs and things like that. You've got to pay the same price as the person getting, or, as the prime minister. I often wonder how he'd go if he was on the pension, wouldn't buy his scotch!

While Miss Field displayed a political dimension in her comments, Mrs Olde referred to the everyday realities, the sense of constantly rising prices contrasted with the limited purchasing power of the pension:

They're going to give us another rise, but what's the good of it? Every time you get a rise, everything goes up! You don't gain much by it. I wish it would stay put! I hate to think of the prices going up. Well, the chemist ... What you want at the chemist is always over one dollar, it's pretty dear, isn't it?
(case 5)

The data on adequacy were compared with the data from a range of the survey results. When pension adequacy was considered in relation to the question of standard of living, the results seemed to confirm general expectations, though the trends were not as pronounced as expected.

TABLE 33 : PENSION ADEQUACY & STANDARD OF LIVING

Qu.15 Pension Adequacy	Qu.2: Standard of Living							
	Better		Same		Worse			
	N	%	N	%	N	%	N	%
Adequate	4	80	13	68	16	62	33	66
Inadequate	1	20	6	32	10	38	17	34
(n=50)	5	100	19	100	26	100	50	100

However, there were also some unexpected patterns within these data. Three fifths of those who reported a worse living standard stated that the pension was adequate, and almost half of those who said that the pension was adequate also recorded a worse living standard. This suggests a possible tendency within the survey group to perceive these two questions in different ways: the question on standard of living may have sounded scientific and neutral in tone, but the question on pension adequacy may have carried some unintended emotionally threatening implications as to individual incapacity to manage financial affairs. Hence pensioners appear to have responded more candidly to the first question on standard of living, but with some degree of reticence to the second question on pension adequacy, a finding which supports the suspicion that at least some respondents may have tended to present a brave coping front within the interviews. The earlier caution, then, about the figure of two thirds of respondents who reported pension adequacy seems to be justified. Respondents may have exaggerated their appreciation of pension adequacy, perhaps reflecting fears about being judged incapable or incompetent in their domestic financial management. An alternative interpretation of this apparent incongruence within the survey results could be that pensioners resigned themselves to accept a lower standard of living as 'adequate' in retirement. In retrospect, then, it seems certain that at least one third of sample respondents found the pension inadequate, and it is possible that the survey instrument may have been insufficiently sensitive to measure higher real levels of pension inadequacy. Respondents across the range may have tended to overstate the adequacy of the Age Pension.

The question of pension adequacy was also considered in terms of deprivation or 'going without'.

TABLE 34 : PENSION ADEQUACY & DEPRIVATION

Qu.15: Pension Adequacy	Qu.16: Going Without					
	Deprived		Not Deprived			
	N	%	N	%	N	%
Adequate	11	52	22	76	33	66
Inadequate	10	48	7	24	17	34
(n=50)	21	100	29	100	50	100

Most of those who said that they were not deprived also affirmed that the pension was adequate. However, the group of pensioners that claimed deprivation did not seem quite consistent in that half of this group still asserted that the pension was adequate! Furthermore, one third of those who reported pension adequacy in an abstract sense still recorded actual deprivations, which adds further weight to the suggestion that these respondents exaggerated their sense of pension adequacy. Some respondents either expected that living on the pension would involve deprivation, or else presented a 'brave front' in the face of poor living conditions. Sanguine attitudes masked actual deprivation.

An early expectation was that those pensioners who had been able to accumulate some savings over their lifetimes would be more likely to find that the pension was adequate, in that they could draw upon these savings during periods of heavy financial demands. However, this was not supported by these data.

TABLE 35 : PENSION ADEQUACY & LIFE SAVINGS

Qu.15: Pension Adequacy	Qu.5a: Life (15-64) Savings					
	Savers		Non-Savers			
	N	%	N	%	N	%
Adequate	16	57	17	77	33	66
Inadequate	12	43	5	23	17	34
(n=50)	28	100	22	100	50	100

The majority of those for whom the pension was inadequate were, in fact, savers! Savers over life were less likely than non-savers to report pension adequacy. Perhaps those respondents with greater managerial capacity or concern, by taking more trouble to budget their income thereby tended to have a heightened sense of its paucity, while those with a more casual financial approach simply accepted their situation as adequate.

In the comparison between pension adequacy and non-financial family support there was an unexpected pattern.

TABLE 36 : PENSION ADEQUACY & NON-FINANCIAL FAMILY SUPPORT

Qu.15: Pension Adequacy	Qu.12: Non-Financial Family Support					
	Support		No Support			
	N	%	N	%	N	%
Adequate	12	60	21	72	33	67
Inadequate	8	40	8	28	16	33
(n=49)	20	100	29	100	49	100

While the commonsense expectation was that those who enjoyed non-financial family support would be more likely to perceive the pension as adequate than those devoid of such assistance, the real attitudinal trend was, if anything, rather the reverse. Perhaps those already regarding the pension as adequate did not need or require familial support. The policy implications of these findings are of great interest. Ironically, the very receipt of non-pension resources may aggravate any sense of the inadequacy of the pension, such

supplementation serving as evidence for this feeling. Pensioners with no extra resources upon which to draw are necessarily limited to pension-based expectations and considerations. Pension-grounded expectations suggest that the poorest pensioners are likely to be the least demanding and the least militant. So simply setting the pension level may largely determine the parameters of pensioner discourse, and setting this payment level constitutes a political and ideological, as well as an administrative, act.

Some differences appeared in the perception of pension adequacy according to variations in marital status. It was atypical for respondents to be single, so in the following table marital status is simplified into the two dominant categories.

TABLE 37 : PENSION ADEQUACY & MARITAL STATUS

Qu.15: Pension Adequacy	Qu.42: Marital Status					
	Married		Widowed			
	N	%	N	%	N	%
Adequate	12	92	16	59	28	70
Inadequate	1	8	11	41	12	30
(n=40)	13	100	27	100	40	100

Marriage was strongly associated with pension adequacy (92%), while widowhood was marginally more associated with inadequacy.

As shown below, home owners were relatively more likely to report pension adequacy than renters.

TABLE 38 : PENSION ADEQUACY & HOUSING TENURE

Qu.15: Pension Adequacy	Qu.30: Housing Tenure					
	Owner		Renter			
	N	%	N	%	N	%
Adequate	25	76	8	57	33	70
Inadequate	8	24	6	43	14	30
(n=47)	33	100	14	100	47	100

A strong majority of home owners within each sex said that the pension was adequate.

The survey data on pension adequacy were also considered in relation to the number of years of continuous housing residence. For men there was no clear relation between these variables. However, amongst women strong trends emerged:

TABLE 39 : PENSION ADEQUACY & YEARS OF RESIDENCE - FEMALE

Qu.15: Pension Adequacy	Qu.28: Years of Housing Residence					
	30 & Under		31 & Over			
	N	%	N	%	N	%
Adequate	8	40	12	86	20	59
Inadequate	12	60	2	14	14	41
(n=34)	20	100	14	100	34	100

For women the sense of pension inadequacy was significantly associated with a shorter number of years of housing residence. This highlights at least one distinction between the sexes: despite variations in duration of residence four fifths of males across the range said that the pension was adequate. Eighty six per cent of those women with the longer period of residence agreed that the pension was adequate, but only forty per cent of women with the shorter period of residence asserted pension adequacy. For women, then, continuing to live on in the domestic home has a positive effect, in terms of the perception of pension adequacy.

The issue of pension adequacy provided some interesting results, and the conclusions are summarised within this section. It has already been suggested that one of the ways to assess the real life outcomes of pension provision is to attend to the feedback provided by the recipients of the policy themselves. However, the use of social survey data may have some inherent limitations in that such information is restricted to the life trajectories of a specific age cohort. Nevertheless, two thirds of this group asserted that the pension was adequate. While sample men were more likely to affirm pension adequacy, this may have reflected the greater incidence of extra income among men, as well as being a comment on the pension income itself. Different trends appeared within the sexes according to age, and it may be suggested that women within the sample became more habituated to poverty than men, or perhaps that retirement constitutes more of a transitional shock and upheaval for men.

Housing themes had an important effect upon the sense of pension adequacy. Greater length of housing residence had a very strong positive influence upon the sense of pension adequacy amongst women, but no particular effect amongst men.

When the issue of adequacy was considered in relation to reported standard of living, as might perhaps have been expected, those respondents who said that the pension was inadequate were more skewed in their distribution towards the 'worse' end and away from the 'better' end of the standard of living scale than those who said that the pension was adequate. It was not expected, though, that one half of those who affirmed pension adequacy would still record a worse living standard. This contradiction emerged because some respondents may have simply presented a coping 'front' to the social researcher. Since the evidence suggests some level of overstatement as to the adequacy of the pension within these survey data, the emptiness of common rhetoric about 'whingeing pensioners' stands corrected. In a similar manner, one third of those who reported pension adequacy still recorded deprivations of various kinds. This finding supports the earlier argument that the pension was inadequate for at least one third of the sample, but possibly for an even higher proportion. Some respondents

exaggerated their opinion as to the adequacy of the Age Pension, and cheerful attitudes masked actual deprivations.

Some survey results were counter-intuitive, for instance, the findings on the effects of life savings and family support on pension adequacy. Those with life savings were less likely to report pension adequacy than those without savings. Respondents who had taken care to budget and plan in the past may have tended to develop a heightened awareness of poverty in the present, while those with a more casual financial approach to money matters may have simply accepted their present situation as adequate. Similarly, in defiance of 'commonsense' expectations and prevalent community care ideology, respondents devoid of non-financial family support were more likely to claim pension adequacy than those enjoying such support. In explanation it could be suggested that those pensioners who had non-financial family support just happened to be those pensioners in the deepest need! However, this would strain credibility. Alternatively, perhaps the receipt of non-pension resources provided evidence for a strengthened sense of pension inadequacy, while those limited to the pension had a narrower base for theoretical deliberations about its adequacy. Thus the existence of bases for comparison appears to have enhanced the sense of social and economic critique.

Deprivation

The issues of pension adequacy and deprivation are central concerns of this report. While most respondents said that the pension was 'adequate', this following question on the subject of 'going without' sought to capture the level and content of expressed deprivation within the pensioner sample. The question on 'going without' was asked not only for its own sake, but with the additional objective of providing a check upon the answer given to the more abstract question on 'pension adequacy'. While this question on deprivation may be subject to the methodological problem of 'limited expectations', that is, pensioners may have understated any hardships that they had actually experienced, either because of working lives involving low income and minimal hopes, or due to the anticipation of life on the pension as financially difficult, nevertheless, this survey question did provide some measure of deprivation. This section of the interview schedule, then, sought to establish whether deprivation existed amongst Age Pensioners, and to

identify any such areas of deprivation so as to specify dimensions of unmet need.

As noted, the question on deprivation followed directly upon the question of pension 'adequacy'. All pensioners were asked: 'Are there any things that you have to go without?'

TABLE 40 : DEPRIVATION

Qu.16: Going Without	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Deprived	21	42	6	37	15	44
Not Deprived	29	58	10	62	19	56
(n=50)	50	100	16	100	34	100

Two fifths of the survey group claimed to experience deprivation while living on the pension, and women were slightly more likely than men to have made this complaint.

When these figures are further broken down according to gender and age, some differences emerge between groups.

TABLE 41 : DEPRIVATION BY AGE - FEMALE

Qu.16: Going Without	Age 65-74 years		Age 75-84 years			
	N	%	N	%	N	%
Deprived	12	55	3	25	15	44
Not Deprived	10	45	9	75	19	56
(n=34)	22	100	12	100	34	100

'Old-old' women were less likely to report deprivation than 'young-old' women. But while increasing age went with less reported deprivation for women, it went with more reported deprivation for men.

TABLE 42 : DEPRIVATION BY AGE - MALE

Qu.16: Going Without	Age 65-74 years		Age 75-84 years			
	N	%	N	%	N	%
Deprived	2	25	4	50	6	37
Not Deprived	6	75	4	50	10	63
(n=16)	8	100	8	100	16	100

Two fifths of the survey sample, then, said that they experienced 'going without'. These twenty one pensioners responded readily to the 'open' section of the question, in which they were invited to describe any deprivation in detail. An overview of these replies is presented below:

TABLE 43 : TYPES OF DEPRIVATION

DEPRIVATIONS	NUMBER
- Physical (16) -	
Clothing	7
House Upkeep	4
Plain Food	2
Shoes	2
Hairdressing	1
- Experiential (18) -	
Entertainment & Outings	7
Reduced Expectations	2
Holidays	2
Independence	2
Impulse Shopping	1
Car	1
Petrol	1
Donations to Charities	1
Family Celebrations	1
(n=21) *multiple deprivations	34

Pensioners readily volunteered various areas of deprivation within their lifestyles. For example, Mr See reported:

Oh yes! I have to go without a lot of things! The rent's going up, the cost of living is going up! It's impossible to manage! Besides that there's the little things in the house, clothes, everything. If you want it, you have to squeeze it out of your pension!
(case 1)

Some pensioners seemed to share a sense that although there were some things of which they were deprived, they had only limited expectations of life on the pension anyway.

Miss Field:
It's enough for the bare necessities, but it doesn't allow for the icing on the cake!
(case 8)

Mrs Archer:
I buy the plainest of food. I look around for the cheapest of clothing. I don't bother about luxuries. I don't smoke.
(case 28)

Sometimes there was a sense of resignation. Mrs Collins gave an example of this approach:

I know I can't afford many of the things I want, so therefore I just accept it. All through life you're brought up to accept the situation as it is. And if you can accept that, well, I think you save yourself a lot of worry. I can't do anything about it. I just do the small things.
(case 11)

A large group of pensioners mentioned clothing as an area of deprivation whilst living on the Age Pension. Sometimes this complaint had the sense of not being able to keep up to a previous pre-pension standard of dress (cases 21, 47). Other respondents found that clothing was now so expensive that they were forced to make their own garments (cases 23, 29). Lastly, there seems to have been a common struggle on the part of pensioners to 'make our clothes last as long as we can' (case 26).

Another group of pensioners alluded to the upkeep of the home as an area of deprivation, with the main expressed concerns being the worry and expense associated with maintenance, repairs, and painting, along with the impossibility of any type of home improvement (cases 1, 4, 11, 32).

While the various deprivations so far described could be classified under mainly 'physical' need, other pensioners elucidated areas of

deprivation which would seem to be more 'experiential' in nature. For instance, two pensioners saw transport as an area of 'going without', which may have included a psychological dimension. Less than one fifth of survey pensioners owned a car. Mrs Quinn, for example, was one of this small group that had been able to maintain car ownership into the retirement years, but while fortunate in this regard she found that petrol had become a very difficult cost to meet (case 50). Other men mourned the loss of their cars (cases 6, 22).

A substantial group of respondents suggested that their lack of entertainment and outings constituted a severe dimension of deprivation. Mrs Nelson, for example, said that she only went to free performances (case 31), Mrs Finch sadly missed going to the theatre (case 18), while Mr Burrows also missed the theatre but in addition recorded his dismay at not ever being able to dine outside his home (case 38). Other respondents noted that holidays were an impossibility on the pension (cases 6, 12). If shopping is viewed as a concealed form of entertainment for many pensioners, this may also be seen as an area of constant frustration. Mrs Inglis described: 'So you can't go into town, see something you want and buy it!' (case 32).

Lastly, there does seem to be an area of discretionary spending, which was impossible on the pension, but important to the psychological welfare of some respondents. For some pensioners the sense of impoverishment spread from the merely financial through to a philosophical dimension of deprivation, a sense of impotence and dependence, as expressed in the words of Mr Baker:

I'd love to be able to say to the wife 'let's go out and have dinner somewhere', to entertain. If I want to buy new clothing I have to think about it. I can't do it! Most of the clothing you see I have on at the moment, I've had given to me! It's a sad thing, but you lack the independence to spend as you wish!
(case 22)

Two other dramatic expressions of this sense of personal restriction were uncovered in the course of fieldwork. Sometimes pensioner budgets could not extend to modest charitable donations (case 5), nor even to important family celebrations such as birthday parties (case 4). In summary then, the twenty one pensioners who asserted that they experienced 'going without' were quite

able to substantiate this abstract claim with extensive practical evidence of their deprivations.

Remembering that the three fifths majority of pensioners denied deprivation, the short 'closed' question on 'going without' did not tell the whole story, since the subsequent 'open' section of the question unexpectedly captured further information. While the respondents who denied deprivation were not invited to elaborate, a great many spontaneously volunteered quite illuminating answers to justify their lack of deprivation. Eleven respondents made no further reply of this nature, so it may be safe to assume that these eleven pensioners were unequivocal in their denial of deprivation. However, eighteen respondents gave answers that seemed to rather qualify their sanguine responses. These data suggest that while many respondents said that they did not experience 'going without', such feeling may have been attributable to a spartan pensioner lifestyle. This 'gero-spartan' lifestyle would seem to comprise four main themes: firstly, the need for forward planning for retirement; secondly, the need for careful budgeting and financial management; thirdly, the existence of diminished expectations about pension living standards; and lastly, the theme of the 'virtuous poor'. The following table provides an analytical overview of this descriptive evidence:

TABLE 44 : COUNTERVAILING EVIDENCE OF THE 'CONTENTED'

REASONS FOR DENIAL OF DEPRIVATION	NUMBER OF REASONS
Forward Planning	3
'Set Up' pre-retirement	
Foresight	
Own all Necessities	
Careful Management	5
Budget Carefully	
Shrewd Management	
No Waste	
Low Expectations	6
Moderate Needs	
Comparative Happiness	
Modest Food	
Bus, Not Taxi	
No Opera & Theatre	
No Holidays	
Virtuous Poor	8
Religiously Satisfied	
No Car	
No Drinking	
No Smoking	
(n=18)	22
* some multiple answers within 'Careful Management' and 'Virtuous Poor'	

As seen in the table above pensioners seemed to divide according to four main themes. The first group attributed its avoidance of deprivation to forward financial planning. For example, Mrs Thomas explained that:

I don't know that I have to go without anything. I seem to have everything I want now. There's lots of things I'd like that I can't get, but everybody does that. But I did buy lots of things over my lifetime, so now that I'm old, I do have those things, you know. I have enough, really.
(case 48)

While the second group of respondents said that they did not 'go without', their comments focussed on the need for financial 'carefulness' and 'management', as well as the avoidance of waste. A typical statement of this type was made by Mrs Usher:

Well, I budget very carefully, so that I don't have to go without.
(case 35)

The third group seemed to have quite low expectations of living standards on the Age Pension, and while members of this group defined their needs as moderate, they seemed to be quite resigned to 'going without' at least some of the comforts that they had formerly enjoyed. The starkest expression of these sentiments was given by Mrs Armstrong:

I don't eat much in the way of food. I can't be bothered cooking for myself!
(case 30)

Members of the fourth group that said they did not 'go without' were those who could be described as the 'virtuous poor', that is, those who ascribed their avoidance of deprivation to demanding standards of personal asceticism, sometimes religious in nature. The most interesting story of this type was given by Mrs Daniels:

Luckily we don't go without, because I think we organised our money, because of our church. Now when that religion permeates your life, you seem to have enough. So you don't go out and waste it on drinking and gambling and that sort of thing, and for pleasure, wrong pleasure, you know. Because if you have something that satisfies you religiously, it satisfies you!
(case 41)

While it would be difficult to quantify an extra dimension of deprivation from this type of analysis, these accounts suggest that some 'going without' occurred within all four 'contented' groups. Respondents who said that their lives on the Age Pension did not involve deprivation still provided some evidence that the pension was not excessively beneficent. This empirical finding would seem consonant with the proposition made by the past Prime Minister John Gorton that the aged were entitled to a living standard of 'frugal comfort' (quoted by Wentworth, 1978:106). Thus while the absolute level of the pension may have risen through history, the relatively stable standard of 'frugal comfort' seems to apply across time.

This exploration of the theme of deprivation established that the experience of 'going without' was quite widespread within the sample. There were some gender differences in that increasing age went with more reported

deprivation for men but with less reported deprivation for women. Content analysis on the question of deprivation revealed that the twenty one pensioners who asserted deprivation all substantiated this abstract claim with practical examples. Furthermore, while the three fifths majority of survey pensioners denied deprivation, many of their answers still gave evidence of a 'gero-spartan' lifestyle. Thus when content analysis is taken into account, only one fifth of the sample denied deprivation absolutely. In reality deprivation was widespread.

Present Saving

Information was sought to establish whether pensioners were able to save at the present time. The question was asked for its own sake, and as a check upon the reports previously gathered under the questions of 'Adequacy' and 'Deprivation'. There was an additional psychological dimension to the question, in that it showed whether pensioners thought it necessary or advisable to save, and whether such beliefs were expressed in financial behaviour. If a large proportion of the survey group was able to accumulate savings, then at least two interpretations could be framed. One interpretation - on the social policy level - might be that the Age Pension is an adequate, even generous, provision. A second interpretation might be made on the psychological level, that such saving by pensioners may not have reflected favourable economic conditions so much as individual adaptation to a sense of social insecurity. Thus the question on present saving may shed additional light on the information gathered earlier within this chapter.

Twelve out of the fifty respondents reported that they were able to save at present, with men being slightly more likely to save than women. Saving was defined as 'getting ahead', as capital accumulation, and did not refer to those respondents who put pension money aside to pay essential bills. Rather, the term referred to saving for discretionary expenditure, a typical example being saving towards holidays. Three quarters of the sample were not savers, and it should be borne in mind that these trends may include a psychological predisposition towards saving, quite apart from being a measure of pension adequacy or pensioner deprivation. In any case, the majority of the sample did not display much in the way of excess income.

TABLE 45 : PRESENT SAVING

Qu.5c:						
Present Saving Ability	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Savers	12	24	5	31	7	21
Non-Savers	38	76	11	69	27	79
(n=50)	50	100	16	100	34	100

It may be instructive to review the earlier discussion on the Depression experiences of respondents and their effects upon past saving behaviour. From the previous account in Chapter 2 on the employment effects of the Great Depression it will be remembered that stability of employment went with the accumulation of savings, and that survey women had less saving opportunities and outcomes than men. In respect of life savings, at least, such past savings seem to have reflected objective economic opportunities rather than subjective psychological predispositions. However, the pertinent social policy question is whether this generalisation holds for the retirement years as well.

When those who saved over life and those who saved at present are compared some interesting observations may be made.

TABLE 46 : PRESENT SAVING & LIFE (15-64) SAVINGS

Qu.5c:	Qu.5a: Life Savings					
Present Saving Ability	Savers		Non-Savers			
	N	%	N	%	N	%
Savers	5	18	7	32	12	24
Non-Savers	23	82	15	68	38	76
(n=50)	28	100	22	100	50	100

While just over half of the sample had been able to save over their lifetimes, only one quarter of the sample were able to save while in receipt of the Age Pension. Most of those who had saved over life were no longer

able to save, yet most of those who were now able to save had not been able to save in the past. Interestingly, six out of these seven were women. It may be questioned as to whether for a small minority, conditions on the pension may actually have improved or whether these respondents were psychologically trapped within inappropriately frugal economic behaviour patterns related to a sense of insecurity and fear for the future.

When present saving ability was considered in relation to 'going without' the results were noteworthy.

TABLE 47 : PRESENT SAVING & DEPRIVATION

Qu.5c: Present Saving Ability	Qu.16: Going Without					
	Deprived		Not Deprived			
	N	%	N	%	N	%
Savers	3	14	9	31	12	24
Non-Savers	18	86	20	69	38	76
(n=50)	21	100	29	100	50	100

As might be expected, the ability to save at present went along with the denial of deprivation. Perhaps this may suggest a category of careful financial 'managers' predisposed not only to budget for savings, but also to curtail their expectations of the pension living standard.

Within the earlier sections of the survey evidence the variable of whether pensioners were living alone was found to be of some importance. Hence the question of living alone was considered in relation to the question on present saving ability.

TABLE 48 : PRESENT SAVING & LIVING ALONE

Qu.5c: Present Saving Ability	Qu.32: Living Alone					
	Alone		Accompanied			
	N	%	N	%	N	%
Savers	9	33	3	13	12	24
Non-Savers	18	67	20	87	38	76
(n=50)	27	100	23	100	50	100

While most respondents were non-savers, those who lived alone were more likely to be savers than those who lived in company. Among those pensioners who lived alone there was, perhaps, a heightened consciousness of costs and of the need for responsible domestic management, while those who lived in company may have had more of a shared sense of being able to cope. The sole pensioner may operate with a sense of economic individualism which constructs financial coping as the task of the individual, while in contrast, the pensioner who enjoys domestic companionship may operate within a sense of household collectivism, in which economic scarcity is more likely to be attributed to societal than personal aetiology.

The variable of marital status was also checked against the data on present saving ability, and some strong trends appeared, which in broad terms seem to support the findings for the previous question of living alone.

TABLE 49 : PRESENT SAVING & MARITAL STATUS

Qu.5c: Present Saving Ability	Qu.42: Marital Status					
	Married		Widowed			
	N	%	N	%	N	%
Savers	-	0	9	33	9	22
Non-Savers	13	100	18	67	31	78
(n=40)	13	100	27	100	40	100

While one third of widowed pensioners saved, the married pensioners failed to save at all!

Saving behaviour was seen to reflect not so much 'leftover' income as psychological predisposition. Nevertheless, while the expenses of living alone are usually considered to be more onerous than those of living in company, since saving occurred amongst this group and particularly amongst widows, a psychological explanation is offered. It seems that the sole pensioner operates with an implicit sense of economic individualism, which views financial coping as a personal responsibility. Thus the problem of social scarcity is interpreted in terms of the need for frugal domestic management.

Part-Time Job Appeal

In consideration of the part-time workforce participation of pensioners, a range of issues was pondered, including whether there was interest in such work, whether respondents thought it necessary to work, and whether they had 'intention' to work. Issues of incentive and disincentive need to borne in mind, and it may be questioned as to whether pensioners happily viewed their retirement phase as 'disengagement' or whether they sadly missed having their old working roles.

The concern with part-time employment was operationalised in terms of the following survey question: 'If it were available, would you take on a paying part-time job?'

TABLE 50 : PART-TIME JOB APPEAL

Qu.9a:						
Part-Time Job Appeal	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
Appeal	14	28	6	37	8	24
No Appeal	34	68	10	63	24	71
Don't Know	2	4	-	0	2	6
(n=50)	50	100	16	100	34	100

Two pensioners, both women, could not make any decision about this question, but two thirds of the sample were not interested in part-time work. Similar

results obtained for each sex, with survey women proving slightly less interested than men in part-time work. The fourteen pensioners who said that they were interested in the idea of part-time work were then asked the following question: 'How much work would you do?' The respondents who were interested in part-time work divided into roughly thirds in terms of the number of hours of work that they envisaged, with one third who wanted ten hours or less, one third who suggested between eleven to twenty hours, and a final third who indicated preference for twenty one hours or more. Only one respondent who expressed interest in part-time work was unable to nominate a preferred number of hours. This was Mr Daniels, who saw the real restriction on work as being that of its effects upon the pension entitlement, rather than any limitations on his actual working capacity (case 40). Within this group of those theoretically interested in part-time work the majority stayed well clear of full-time hours, and opted strongly for some measure of part-time employment.

It would be a commonsense expectation that those pensioners feeling the pinch of poverty might have an increased interest in the possibility of paid part-time work. However, there may need to be some caution in treating the appeal of part-time work as a measure of living standards in that another variable - state of health - may also have important effects upon this question.

TABLE 51 : PART-TIME JOB APPEAL & STATE OF HEALTH

Qu.9a: Part-Time Job Appeal	Qu.21: State of Health							
	Good		Average		Poor			
	N	%	N	%	N	%	N	%
Appeal	8	36	2	14	4	33	14	29
No Appeal	14	64	12	86	8	67	34	71
(n=48)	22	100	14	100	12	100	48	100

In all health categories most respondents were not interested in part-time work. However, those who were attracted to part-time work had a marginally higher incidence of good health than those uninterested in such work. Thus

good health may have been a necessary precondition for interest in part-time work. It appears that physical frailty may have reduced work incentive.

What were the past occupational identities of those who were presently interested in part-time work? While all the survey respondents were drawn from the lower socio-economic range, it might be surmised that even within the narrow range of the sample those who had enjoyed more interesting and remunerative work in the past might be more inclined to seek part-time work in the present.

TABLE 52 : PAST MAIN OCCUPATION OF POTENTIAL PART-TIME WORKERS

DANIEL STATUS RANKING	MAIN OCCUPATION	CASE
- Male -		
3.9	Businessman (lawn mowers)	22
3.9	Businessman (shop fitting)	1
3.9	Businessman (dressmaker)	9
4.6	Baker	40
5.2	Butcher's Assistant	6
6.3	Farm Worker	26
- Female -		
3.9	Office Worker	23
3.9	Housewife	47
4.6	Chef	3
4.6	Housewife & Clerk	41
4.9	Clerk	14
5.7	Counter Assistant	19
5.7	Housewife & Casual Jobs	45
6.6	Housewife & Cleaner	12

TABLE 53 : OCCUPATIONAL STATUS RANKING & PART-TIME WORK

Pensioners	- Daniel Status Ranking -		
	PERSONS	MALE	FEMALE
Potential Part-Time Workers (14)	4.8	4.6	5.0
Uninterested in Part-Time Work (34)	5.5	5.6	5.5
General Sample (48)	5.3	5.2	5.4

Pensioners interested in paid part-time work had higher occupational status rankings overall than those which obtained for the general sample, and even higher occupational status rankings in relation to those respondents who were not interested in part-time work. Perhaps retirement may be viewed differently according to the socio-economic status of past occupation, with some viewing retirement as a cruel loss of personal meaning and social utility, and others viewing retirement as a blessed release from dreary toil.

It could be speculated that those who had been able to achieve life savings would be less likely to be interested in paid work at present.

TABLE 54 : PART-TIME JOB APPEAL & LIFE SAVINGS

Qu.9a: Part-Time Job Appeal	Qu.5a: Life (15-64) Savings					
	Savers		Non-Savers			
	N	%	N	%	N	%
Appeal	11	42	3	14	14	29
No Appeal	15	58	19	86	34	71
(n=48)	26	100	22	100	48	100

While most respondents were not interested in part-time work, non-savers were even less interested than savers, which may once again suggest a category of 'managers' (11 cases), with their concern for getting ahead expressed in both past saving behaviour and in present positive attitudes towards employment.

Pensioners who claimed deprivation were a little more likely to find the idea of part-time work attractive than those pensioners who denied deprivation.

TABLE 55 : PART-TIME JOB APPEAL & DEPRIVATION

Qu.9a: Part-Time Job Appeal	Qu.16: Going Without					
	Deprived		Not Deprived			
	N	%	N	%	N	%
Appeal	7	35	7	25	14	29
No Appeal	13	65	21	75	34	71
(n=48)	20	100	28	100	48	100

It appears then, that those pensioners feeling the pinch of poverty were marginally inclined towards the prospect of part-time work.

What can be concluded, then, about the appeal of part-time work for Age Pensioners? The majority (68%) of this sample said that such work had 'no appeal'. Even amongst the small group who were interested in work, most nominated hours substantially less than a full-time working week. It would seem, therefore, that wide generalisations about workforce 'exclusion' at retirement may need to be made with some caution. What did seem to be important was the past occupational role of pensioners, in that those who were interested in paid part-time work were drawn from the top of this narrow occupational range. Nevertheless, amongst some pensioners at least, attraction to work may have been a response to their sense of economic deprivation. Furthermore, given that part-time work was only a minority interest within the survey group, the appeal of such work was firmly associated with the existence of life savings. Some respondents may have been inclined towards the notion of self-reliant provision towards their retirement years, both in terms of past savings and present interest in work.

Desirable Pension Amount

The survey interviews began on 22 September, and were completed on 16 December 1982. In November, the month in which the bulk of the interviewing took place, the Age Pension rates stood at \$77-25 (single) and \$128-80

(married). All pensioners were asked the question: 'What amount of pension do you feel would be appropriate for you?' The results to this question are given below.

TABLE 56 : DESIRABLE PENSION AMOUNT

ANSWERS	PERSONS		MALE		FEMALE	
	N	%	N	%	N	%
'More'	29	58	10	63	19	56
'Same'	16	32	5	31	11	32
'Don't Know'	5	10	1	6	4	12
(n=50)	50	100	16	100	34	100

Fifty eight per cent of respondents suggested that the pension should be a larger amount, comprising 63 per cent of men and 56 per cent of women. In terms of nominated amounts, the lowest additional amount suggested was for an extra \$5 (single) weekly, while the highest additional amount suggested was for an extra \$70 weekly. It was unexpected to find that one third of respondents wanted only the 'same' amount of pension. Even more surprising were the five pensioners who responded with 'don't know'. Thus, overall, sample pensioners were quite restrained in their expressed pension desires, and they simply accepted the amount that was given, without much consideration of the possibility that the Age Pension could be altered substantially.

Conclusions

While pensioners most usually expressed a sense of complacent satisfaction, close attention to the content of their replies revealed that the experience of deprivation was widespread within the sample. While some saved, this reflected their psychological sense of income insecurity. Such saving, then, did not suggest 'leftover' or excess income. Poverty inclined pensioners towards part-time work, but they were less than enthusiastic about this prospect.

Some comments about better and worse outcomes will conclude these central research themes. Insofar as the issue of adequacy was concerned men

enjoyed better outcomes than women. However, there were gender differences in that the 'old-old' men but the 'young-old' women tended to report worse outcomes, suggesting gender differences in adaptation to life on the Age Pension. As social policy targets, then, women have higher priority than men.

The duration of housing residence proved to be an important variable concerned with pension adequacy, though this was mostly the case amongst women. Women with longer years of residence had much better outcomes than those with shorter residence. Thus for women, longer residence had a strong positive association with pension adequacy.

Other findings were less surprising, and indeed, were consistent with the conventional wisdom. In terms of pension adequacy the married reported better outcomes than the widowed respondents, and the home owners, particularly women, had better outcomes than the renters. This latter finding supports the current welfare norm that renters should enjoy extra assistance. Similarly, it seems that widowed pensioners ought to attract a little more assistance than those who still have partners.

The question on deprivation provided much descriptive material on pension living conditions, but did not really generate a range of specific policy targets. In a similar way, the question on present saving ability seemed to measure psychological rather than economic dimensions of the pension experience. The question on job appeal was even more ambiguous in terms of better or worse outcomes. Attraction to work could be interpreted pessimistically as a response to poverty, or optimistically as an expression of lively social engagement. Given their theoretical ambivalence, the results on savings and work did not provide additional recommendations about social policy targets.

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

Historical Influences - Current Influences - Adequacy and Deprivation - Social Policy Targets - Recommended Approaches - Social Theory

This report has examined the Age Pension system in terms of its effects upon the life chances of elderly Australians and the implications for social policy. This final chapter explores some of the most important influences upon outcomes in old age, so as to identify potential targets for social policy intervention.

Historical Influences

Insofar as historical influences upon the present pension living standard were concerned, it was found that for many respondents the Great Depression cast its shadow right across the subsequent life cycle, yet though the Depression produced some powerful financial and attitudinal effects, those of the 'Depression Generation' who recorded such outcomes did not appear to be any more militant with regard to the present issue of pension entitlement than their peers free from such Depression effects. However, there was evidence that economic behaviour - such as hoarding and reluctance ever to use credit facilities - endured from their historical genesis in these Depression years right through to the present. Furthermore, the recollection of past hardships made any present deprivation seem rather minor by comparison. Respondents were also asked about the effects of the past upon their present living standards, in relation to personal decisions and external influences. Usually pensioners were able to nominate external influences, but in contrast, one half of the sample could not identify any past decisions that had affected their current living standards. This inability to identify such economic choices, even in retrospect, has implications for social policy. Firstly, ordinary working class people, in general, do not enjoy spare cash for saving towards their own retirement. Secondly, such people may not be accustomed philosophically to the notion of

forward planning for retirement. Such ideas may well be alien to their experiential reality of just 'living from day to day'. In a similar way and with regard to savings over the life cycle, where it was practised the historically espoused ideal of thrift seemed to have positive outcomes in old age, yet amongst the survey sample there was some feeling that public provisions may sometimes discourage saving through life and reward profligacy! Furthermore, the results of saving for one's old age were often rendered disappointing through the effect of inflation. Indeed, there exists an important value dilemma as to:

... the extent to which people should be encouraged, or compelled, to contribute towards their own retirement incomes (Donald et al, 1984:2).

These survey findings show that the feasibility of 'self reliance' in financial preparation for retirement is questionable, so confirming the view that:

... a large proportion of the population has little or no capacity to save for retirement (ibid:32).

The survey suggested, then, that at least for the aged poor, the Age Pension should be sufficient rather than supplementary in its amount.

Current Influences

As anticipated, many respondents asserted that they had a worse living standard in retirement than in previous years. Surprisingly though, one third of the sample described the pension living standard as the 'same', though this may have been attributable to previous working lives that involved poorly paid labour and perhaps also to limited expectations of life on the pension. Interestingly, while it is often assumed that pensioners receive assistance from their families, there was not a great deal of evidence of this within the sample. Financial assistance from family sources was exceptional. Whether these families had the capacity or inclination to support their old folk financially remains open to speculation, but the behavioural evidence was that they did not do so in practice. While a degree of non-financial family support was noted, this was uneven in its distribution and unrelated to need. Clearly then, the 'family' cannot be conceptualised as providing an effective safety net for gaps in public provision.

Adequacy and Deprivation

The evaluation of pension adequacy has not avoided recognition as a 'contentious exercise' (Donald et al, 1984:24). Perhaps as with the historical experience of the Depression, where the perception of the widespread and societal nature of shortages ameliorated the sense of personal suffering, the recognition of pensioner poverty as a shared characteristic may have softened any sense of individual hardship. Overall, these respondents showed a surprising level of acceptance of the existing conditions. Another finding was that - in general - men were more likely to experience the pension as adequate than were women. Furthermore, the set rate of pension was of greater importance to women than men, in that while one half of survey women lived alone on just the pension, it was exceptional for a man to live alone on just the pension income. It did not seem surprising that, in general, married pensioners reported better outcomes as to adequacy than widowed respondents, and that home owners had better outcomes than renters. However, some findings on adequacy were unexpected. While it might have been anticipated that those who enjoyed non-financial family support and those with life savings would be respectively more inclined to report adequacy than those devoid of savings or support, the real trend within these data was rather the reverse. The receipt of non-pension resources seemed to highlight the paucity of the pension. One of the strongest findings on the adequacy issue was that amongst women, long years of continuous housing residence had a strong positive association with pension adequacy. Thus the usual gerontological norm of encouraging the elderly to continue living in their own homes within the wider community not only has benign psychosocial effects but also has helpful financial outcomes in respect of pension adequacy. While at least some of these findings on adequacy were unexpected, the following question about the experience of deprivation provided much information to support these data on adequacy. For instance, better outcomes tended to be reported by 'old-old' women and by 'young-old' men under both the questions of adequacy and of deprivation. Thus there was some suggestion that women became habituated to poverty, while men - for whom retirement came as a greater transitional shock - became less satisfied with the adequacy of the pension through time. Content analysis of the answers given under deprivation showed that those pensioners who asserted deprivation readily provided evidence of their abstract claims. Even among

those who denied deprivation many of their answers rather suggested the need for a 'gero-spartan' lifestyle on the pension. Thus when the content analysis of replies was considered it was found that in reality four fifths of these pensioners experienced some deprivation. Clearly, commonplace rhetoric about 'whingeing pensioners' stands corrected. Thus this study suggests that the pension does provide the 'minimum income support' described by the Department of Social Security (1982), though perhaps the emphasis should be upon 'minimum'. It was quite difficult to evaluate the question of part-time job appeal, since attraction to such work could be interpreted as the happy outcome of continuing social interest or perhaps as the sad result of economic necessity. However, since those attracted to the idea of work mostly wanted a short working week, theoretical pontifications about workforce 'exclusion' may need to be tempered with the practical evidence of those concerned. Obviously, the meaning of retirement varies with class position and individual preference. While those of relatively high socio-economic status may perhaps view retirement as a season of reduced purpose and usefulness, the survey evidence suggested that poor people may be more likely to experience retirement as a blessed release from lives of dreary and unrewarding toil. This finding supports the view of Dempsey (1983) that retirement is experienced as a relief for working class pensioners, and undermines the view of Townsend (1981) that expressions of satisfaction by retirees reflect their social conformity rather than their authentic responses. Similarly, the findings on the question of present saving ability were ambiguous. While a minority of respondents saved on the pension, this reflected their sense of psychological and economic insecurity rather than excess or 'leftover' income. Another example of a psychological dynamic was shown in relation to marital status, where it was found that present saving behaviour was associated with widowhood. It is suggested that while the sole pensioner acts according to economic individualism, with coping constructed as a personal responsibility, the accompanied pensioners act in terms of household collectivism, a situation more likely to generate societal explanations for scarcity and poverty.

Social Policy Targets

Having discussed the **reported** retirement outcomes, some generalisations may now be made about suggested social policy targets. With reference to the

associations detected within the **data analysis** a profile of the relatively disadvantaged pensioner may result. Across the research, one of the most important indicators of poor pensioner outcome was simply the assertion of pension inadequacy or of the experience of deprivation. Some historical influences seemed to be relevant in that those who had suffered Depression unemployment or else its wider social effects tended towards worse outcomes as pensioners. In general, and across many categories, women had higher priority as targets than did men. Nevertheless, men devoid of non-financial family support deserved some attention, and - as with women - those men on just the pension money endured poor retirement outcomes. Those of relatively lower socio-economic status may be suggested as targets.

Recommended Approaches

While there are methodological limits to the specificity with which policy targets may be developed from such qualitative research, these findings suggest the following general approach. Notwithstanding recent political moves, the Age Pension should continue as a universal provision, and ought to be a sufficient income in itself. In contrast to Australia, many other countries have contributory pension schemes, yet the severity of retirement inequalities thus generated usually necessitates income supplementation to the poorest. Furthermore, while maximum feasible flexibility as to the age of retirement seems desirable, it is difficult to find any moral, financial, or gerontological justification for the earlier retirement age of women, especially in view of greater female longevity, and considering the increased levels of female workforce participation within oncoming age cohorts. Perhaps this custom may even be considered as 'antiquated' (Donald et al, 1984:57). Earlier retirement for both sexes would seem to be politically unacceptable, and in view of the improvement of health standards over this century a common retirement age of 65 years is suggested, perhaps to be implemented in annual increments over time. Deprivation appeared to increase along with the number of years lived on the pension, though in practice women were more accepting of their economic situation. Therefore, the outlays saved through the adoption of a common retirement age could be targeted towards those who have been living as pensioners for relatively longer periods. Perhaps such resource redirection could take the form of an income-tested survival bonus, payable on every

third or even fifth birthday. Such an arrangement could target income towards those in deepest need, and in view of the different survival rates of the sexes, such a policy in operation would broadly target underprivileged women.

Social Theory

On reflection, this survey research has generated the following qualifications to common views and to social gerontology. While the mass media may often feature stories of pensioner complaints and tales of hardship, this study has suggested that the so-called 'whingeing pensioner' is a myth. Despite their having only modest expectations as to living conditions in the retirement years, many pensioners still experience a worse living standard in retirement than in their earlier working lives. Furthermore, while most pensioners asserted that the pension was adequate and denied the experience of deprivation while living on these payments, a more detailed content analysis of their replies revealed an underlying sense of stoicism, as expressed in their 'gero-spartan' lifestyle. Deprivation was denied absolutely by a one fifth minority. As to past influences upon the present living situation of pensioners, it was expected that the 'Depression Generation' would be militant in its pension demands as a result of historical experiences, yet those who recorded past hardships were no more demanding than their peers. Perhaps these Depression recollections made any present difficulties seem minor by comparison, so that in historical contrast any current situation appeared to comparative advantage. This finding indicates that economic deprivation does not necessarily lead to political radicalisation. However, a contrasting situation may prevail within the next cohort of age pensioners, whose working lives have spread across past decades of economic buoyancy. It may be that a higher level of financial expectations will place political strains on the pension system. More difficult to pinpoint may be the effect of premature retirement upon pensioners of the present and the future. Such victims of unemployment may exist in a state of economic dependency - pre-retirement and post-retirement - for a very much longer period than contemporary age pensioners. Whether these various groups of 'graying' Australians will be as complacent as the 'Depression Generation' remains to be seen.

Few survey pensioners had managed to save money over life. At least in terms of pensioners of lower socio-economic status, this research has dented the likelihood of thrifty 'self reliant' provision for old age. Despite the apparently nineteenth century overtones of 'self help', such notions are far from absent within current discussions on income provision for the aged. Social policy should state explicitly that such 'self reliant' provision for old age has not been a feature of the historical past, nor is it one of the contemporary scene, and it cannot be taken as a valid assumption within welfare planning for the future.

On the issue of retirement itself, although within the ivory tower abstractions of political economy it may be compelling to describe the workforce 'exclusion' of the elderly, this may be incongruent with the experiences of pensioners themselves. Overall, these working class respondents were delighted to be free from the burden of daily toil, though it may well be speculated that such is not the case amongst those of middle or upper class status. Theoretical generalisations about the retirement characteristics of any population, then, ought to be formulated with prudent consideration of its relative class position.

It is clear that income security for the aged will remain high on the social policy agenda over the coming decades. Similarly, debates about the issue of retirement, and particularly about the chronological point of retirement, will increase. While Australia was advanced historically in its early introduction of pensions for the elderly, this legacy must now be protected.

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APPENDIX 1 : OVERVIEW OF SAMPLE RESPONDENTS

	MALE			FEMALE		
	NAME	AGE	CASE	NAME	AGE	CASE
'YOUNG-OLD'	Mr Vincent	67	34	Mrs Alexander	65	45
	Mr Baker	68	22	Mrs Lucas	66	21
	Mr Adams	70	17	Mrs Murray	66	29
	Mr Burrows	70	38	Miss Field	67	8
	Mr Daniels	71	40	Mrs Baker	68	23
	Mr Jenkins	72	13	Mrs Ellis	68	19
	Mr Ryan	72	27	Mrs Oates	68	4
	Mr Graves	74	10	Mrs Ratcliffe	68	20
				Mrs Jenkins	69	14
				Mrs Archer	71	28
				Mrs Brennan	71	47
				Mrs Burrows	71	39
				Mrs Collins	71	11
				Mrs Loveday	71	43
				Mrs Lynch	71	37
				Mrs Rose	71	15
				Mrs Knight	72	12
				Mrs Nelson	72	31
				Mrs Finch	73	18
				Mrs Inglis	74	32
				Mrs Norman	74	49
'OLD-OLD'	Mr Freeman	75	26	Mrs Bright	76	36
	Mr Vaughan	75	25	Mrs Daniels	76	41
	Mr Viney	76	6	Mrs Murphy	76	7
	Mr Inglis	79	33	Mrs Bell	77	42
	Mr Lavender	79	9	Mrs O'Leary	78	46
	Mr See	81	1	Mrs Usher	78	35
	Mr Judd	82	24	Mrs Smith	79	44
	Mr Dalgety	86	16	Mrs Quinn	80	50
				Mrs Warwick	81	3
				Mrs Olde	84	5
				Mrs Thomas	84	48
				Mrs Joyce	85	2

* Mrs Armstrong (case 30) refused to specify age.

* Data analysis showed Mr Dalgety and Mrs Joyce to be over 84 years.

APPENDIX 2 : PENSIONERS BY PAST OCCUPATIONAL STATUS RANKINGS

CONGALTON SCALE		DANIEL SCALE	
Status 4	Mrs Bell Mrs Rose	Status 3.3	Mrs Bell
		3.9	Mr Baker Mrs Baker Mrs Brennan Mr Lavender Mr See
Status 5	Mrs Archer Mr Baker Mrs Baker Mrs Brennan Mrs Bright Mr Burrows Mrs Burrows Mr Daniels Mrs Daniels Miss Field Mr Graves Mr Jenkins Mrs Jenkins Mr Lavender Mrs Lucas Mrs Lynch Mrs Nelson Mrs Oates Mr See	Status 4.2	Mr Graves
		4.5	Mrs Oates Mrs Rose
		4.6	Mr Daniels Mrs Daniels Mrs Warwick
		4.8	Mrs Lynch
		4.9	Mrs Archer Mr Burrows Mrs Burrows Miss Field Mr Jenkins Mrs Jenkins Mrs Lucas Mrs Nelson
Status 6	Mr Adams Mrs Alexander Mrs Armstrong Mrs Ellis Mrs Finch Mr Freeman Mr Inglis Mrs Inglis Mr Judd Mrs Knight Mrs Loveday Mrs Murphy Mrs Norman Mrs Olde Mrs O'Leary Mrs Quinn Mr Ryan Mrs Smith Mrs Thomas Mrs Usher Mr Vaughan Mr Vincent Mr Viney Mrs Warwick	Status 5.2	Mrs Bright Mr Viney
		5.5	Mrs Quinn Mrs Smith
		5.6	Mr Judd Mrs Norman Mr Ryan
		5.7	Mrs Alexander Mr Dalgety Mrs Ellis
		5.8	Mrs Loveday Mrs Olde
		5.9	Mrs Armstrong Mrs Finch Mr Vincent
		Status 6.0	Mr Adams
		6.2	Mrs Thomas
		6.3	Mr Freeman
		6.4	Mr Inglis Mrs Inglis Mrs Murphy Mrs O'Leary Mrs Usher Mr Vaughan
Status 7	Mr Dalgety Mrs Joyce Mrs Murray	6.5	Mrs Murray
		6.6	Mrs Joyce Mrs Knight

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