

# Women and Retirement Incomes in Australia Social Rights, Industrial Rights and Property Rights

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**WOMEN AND RETIREMENT  
INCOMES IN AUSTRALIA  
SOCIAL RIGHTS,  
INDUSTRIAL RIGHTS AND  
PROPERTY RIGHTS**

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by Merrin Thompson

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Merrin Thompson was a Research Officer at the Social Policy Research Centre. She is now a Policy Officer in the NSW Ageing and Disability Department. This paper owes much of its content and theoretical insights to Dr Sheila Shaver of the Social Policy Research Centre, with whom the author worked on the ARC-funded project, *Citizenship, Social Rights and Income in Retirement*. The author would also like to acknowledge the contribution of Dr Shaver and Dr Tony Eardley, both of whom provided valuable comments on earlier drafts.

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Tony Eardley  
Editor

## **Abstract**

The last decade has witnessed an important shift in public policy concerning retirement incomes, and correspondingly, in the roles of the state and the market in financing provisions for older Australians. The Hawke/Keating Labor Government, which institutionalised compulsory superannuation for most employees, claimed its policies would see superannuation become a primary vehicle for income in later life, and thereby reduce demand for the age pension. This paper, which forms part of the theoretical backdrop to a qualitative study of people's plans and perceptions regarding retirement incomes, starts with a brief history of retirement income provisions in Australia and then discusses the concept of social rights, as developed by T.H. Marshall. The paper addresses the question of how superannuation is to be conceptualised in terms of rights, with particular attention to the consequences of such rights for women. It argues that the concept of social right is not applicable to superannuation, based as it is on self-provision and labour market performance, and explores other sorts of rights that surround superannuation: property and industrial rights, rights which have historically been less accessible to women than to men.

# **1 Introduction**

Evidence of the growing significance of superannuation for Australia's future - and indeed its present - lies in the fact that the money held in Australian superannuation funds now amounts to well over \$300 billion. During the 1996-97 financial year alone, funds grew by almost \$30 billion (Hyland, 1997: 31). Without a doubt, superannuation as a means of saving over the lifetime is becoming increasingly important in the lives, minds and prospects of Australian workers.

At the same time, the age pension remains a central component of the Australian retirement income system, with around seven in ten older people receiving at least a part pension (Department of Social Security, hereafter DSS, 1998: 39). Furthermore, the diffuse but real political influence of older people - and thus older pensioners - has meant that governments continue to protect and even enhance age pension provisions (Gittins, 1998: 15).

Superannuation has been part of the Australian landscape for much longer than the age pension, which was introduced at the Commonwealth level in 1908. The first superannuation schemes emerged in the mid-nineteenth century, but since then access to superannuation has been largely confined to well-paid male elites, that is, managerial and professional employees (McCallum, 1990: 58-62). Correspondingly, the age pension throughout this century has catered to members of the working class as well as large proportions of the middle class. However, over the last twenty years, an increasing number of Australian workers have gained access to superannuation schemes. Further, the last decade has witnessed a fundamental shift in retirement incomes policy, in that superannuation has become a compulsory savings vehicle for most people in the paid work force, thus extending coverage to many individuals who previously had no access to the system. This policy shift represents a transformation in the roles of the state and the market in financing provisions for older Australians. Clearly, we are moving from a system based on collective measures delivered via the state towards one in which individuals are compelled to provide at least part of their own retirement income through market earnings.

This paper begins with a brief history of the age pension and superannuation and identifies a number of equity, and particularly gender equity, issues associated with both retirement income provisions. The next section is concerned with T.H. Marshall's (1963) theoretical concepts of citizenship and social rights, isolating three basic tenets which underscore social rights and are arguably relevant to a consideration of the age pension. These principles are then held alongside superannuation and are shown not to be applicable to this measure, based as it is on self-provision and labour market performance. The paper concludes with an exploration of the rights that do surround superannuation - property and industrial rights - and of the implications for women of a retirement income system based on market performance and individual property ownership.

## **2 Retirement Income Provisions in Australia: A Brief History**

### **The Age Pension**

Castles' (1989, 1994) widely accepted analysis of Australian social provision characterises it as a 'wage earners' welfare state' (though see Watts' critique, 1997). Social protection was achieved primarily through economic policy, and most particularly wages policy, rather than through services and income support, unlike most other welfare states around the world. Provisions such as the age pension, Castles argued, have played a secondary role to the arbitration system in ensuring the well-being of Australian citizens. The pension, introduced in 1900 in New South Wales and in 1908 at the Commonwealth level, was and remains a means-tested, selective payment, based at the same time on the principle of statutory (implying universal) entitlement arising from citizenship and labour service. This qualified social right was funded out of general revenue, satisfying concurrent demands for non-stigmatised provision and limited government expenditure (Shaver, 1991a: 105, 111). Flat-rate payments embodied an anti-poverty objective by ensuring a minimum standard of living for older people (Sax, 1990: 25).

While the pension was initially targeted towards members of the working class, during the postwar period, under conditions of economic prosperity

and middle-class pressure for entitlement, governments of both persuasions acceded to the gradual liberalisation of the means test, so that a large majority of the age-eligible population now receive at least some pension (Shaver, 1991a: 105-11). Currently, the age pension is available to persons with ten or more years of continuous residence in Australia. Men are eligible from age 65, while the qualifying age for women is being progressively raised from 60 years to that of men, and is age 61 at present. The means test encompasses both assets and income tests, the latter of which is supplemented by an assessment of 'deemed' income, which approximates the interest earned by a claimant from financial investments. Payments are tapered out where means exceed allowable limits and are indexed twice annually so that the pension is maintained at approximately 25 per cent of total male average weekly earnings. Owner-occupied housing - widely regarded as an important form of saving for retirement - remains largely excluded from the assets test (Centrelink, 1998: 13-14).

Gender is now well recognised as a dimension which must be taken into account in the analysis of welfare states. Feminist scholars of social policy have made a major contribution to debates about welfare by exploring the relationship between women and the welfare state, the different claims that men and women make upon it, and the ways in which social provisions both influence and are influenced by gender relations.

Age pensions are a particularly important provision for Australian women, who depend on it as a main source of income more often than do men (Shaver, 1996). However, in comparison with the pension arrangements of other countries, the Australian age pension has both positive and negative aspects for women. Unlike the contributory or insurance-based schemes which predominate in other welfare states, the general revenue funded Australian age pension does not make provisions on the basis of labour force participation, but on the basis of need. The women who have never had paid work are entitled to a pension in the same way as anyone else. Thus Shaver argues (1991b) that the Australian system tends to meet the retirement income needs of men and women more equally than do contributory schemes, which tend to disadvantage women because of their lesser and/or interrupted work histories, as well

as their generally lower wages relative to men. Both Cass (1993) and Shaver (1995) have observed a significant shift in the logic of the Australian social security system over the last two decades, in that categorical assumptions of differences between genders have given way to assumptions of sameness, whereby gender-neutral definitions apply to all. Nevertheless, gender disadvantages continue to exist. Australian income support arrangements, including the age pension, attribute less individual autonomy to marital partners than do social insurance schemes, in which all citizens have an independent status. In Australia, the means test applies to the income and assets of the couple, so that the pensions of marital partners are contingent upon the resources and situation of the other. In its commitment to targeting assistance to those most in need, the social security system also assumes the equitable pooling of income within the family, even though there is evidence that this often does not occur (Shaver, 1995: 144; Edwards, 1995: 158-9).

### **Superannuation**

From the time of their introduction in Australia, superannuation schemes were inherently 'classed' and 'gendered', being limited to white collar workers, primarily in banks and other large financial institutions. Both public and private sector schemes were intended to foster the loyalty of staff. Middle-class men comprised most of the employees in these sectors at the time, and thus were the main beneficiaries of superannuation, as well as of the favourable tax arrangements that accompanied it. Women were granted access to superannuation only through their husband, if they had one. Widows were entitled to an annuity on the death of a partner who had held superannuation, but not until the late 1930s did women gain access to schemes in their own right. Further, the marriage bar - effective in most jurisdictions until the early 1970s - excluded married women from permanent employment in the public service and thus also from public sector superannuation (McCallum, 1990: 58-62).

Both the number of schemes and their coverage (the proportion of employees participating in schemes) increased markedly over the postwar era. While women and lower-skilled workers gained greater access to super, the system nevertheless continued to be stratified along class and gender lines and was restricted to less than one-third of the total work



force (McCallum, 1990: 62). By the 1970s, greater attention was focused on the Australian superannuation system, its deficits and future possibilities (Saunders, 1995: 89), while from the 1980s superannuation grew exponentially under the impetus of a number of factors. First, there was a growing acknowledgment of the mounting costs to government and the taxpayer associated with the ageing population; private provision for retirement was seen as a viable and efficient means of supplementing and reducing age pension expenditures while also boosting national savings (Bateman and Piggott, 1993: 4). Secondly, the union movement mobilised for the institutionalisation of superannuation as an award condition, motivated by a desire to gain better labour conditions and to improve the living standards of retired workers as well as the equity and security of the superannuation system (see Sharp, 1992; Walsh, 1991; Plowman and Weaven, 1988).

The Prices and Incomes Accord between the Australian Council of Trade Unions and the Hawke Labor Government formalised the role of unions in negotiations over superannuation policy. In 1985, this agreement included a trade-off of wage indexation for a three per cent employer contribution to employees' superannuation, and the Arbitration Commission granted unions the right to negotiate such awards with employers. Employee coverage almost doubled over the next few years, rising particularly sharply in the private sector (Bateman and Piggott, 1993: 3-5; 1997: 8-9).

The rise of superannuation culminated in the near-universalisation of coverage flowing from the Superannuation Guarantee Charge legislation of 1992, which effectively made superannuation a formal award condition, or in other words, an industrial right. The Superannuation Guarantee (SG) works by compelling employers to make contributions for their employees to superannuation funds and defines a range of conditions for qualifying funds. Contributions are invested on behalf of employees. Those employers who do not comply have a charge levied against them which is fed back to their employees. Certain categories of workers are excluded from these arrangements, for example, people earning (currently) less than \$450 per month. Whilst the requisite minimum employer contribution was, at the time of introduction, three per cent of the employee's income, this rate is currently seven per cent

and will rise to nine per cent by 2002, a rate which is expected to be sustained thereafter (Australia, Treasurer, 1992: 6). Presently, employees are not compelled to contribute to a fund on their own behalf (Australia, Treasurer, 1995: 24).

These policy developments in superannuation represent major shifts in Australian welfare arrangements and, correspondingly, in the relationship between the citizen and the state, and the rights which citizens have with regard to retirement income. By examining such shifts in the light of theories of rights, we can gain a greater insight into their nature and consequences.

### **3 Social Rights**

There are various ways of conceptualising the claims made by persons against society and of the role of the state in responding to them. These concepts include need, want, desert and rights. Historically, when claims upon other generations or other classes have been considered legitimate, institutions such as the tax-transfer system and social services have evolved to cater to them. One particularly influential set of theories concerned with the nature of rights as claims and the role of institutions in enforcing them is that of sociologist T.H. Marshall. His essay, *Citizenship and Social Class* (1963), written in 1950 in the context of the British postwar welfare state, sets out a typology of rights of citizenship as they relate to welfare in advanced capitalist democracies. Almost half a century after it was developed, Marshall's theory remains useful and relevant for the analysis of welfare provisions.

Before exploring Marshall's typology, it seems worthwhile briefly outlining the more basic concept of rights. According to liberal theory, rights are enforceable claims between citizens upon each other. Rights are by nature inviolable, just as human beings themselves are inviolable, and moreover, they apply equally to all. Rights define the ways in which people ought to be treated morally and legitimately. The basic function of the state is to uphold and enforce such entitlements through legal and other institutions (Plant, 1991: 254-9; Shapiro, 1986: 277; Vincent, 1995: 29).

Marshall (1963: 72) saw citizenship rights as those which affirm people as full and participating members of society and, in line with liberal theory, argued that all those possessing the status of citizenship were equal with respect to the rights and duties attached to it. His typology differentiated three elements of citizenship: civil rights, political rights and social rights, each of which had evolved in a different historical period. Civil rights (not to be confused with the contemporary use of the term) constitute those rights imperative for individual freedom: autonomy of the person, freedom to own property and to partake in contracts, liberty of speech and religion, and the right to equal access to justice under rules that apply to all. Political rights consist of the right to participate in political processes through exercising the vote and/or acting as an elected representative of the people (1963: 74).

Social rights, according to Marshall (1963: 95) emerged during the twentieth century, partly propelled by the recognition that the formal equality of political and civil rights had not engendered equality of social citizenship. Social rights encompass:

the whole range from the right to a modicum of economic welfare and security to the right to share to the full in the social heritage and to live the life of a civilised being according to the standards prevailing in society. (Marshall, 1963: 74)

Put simply, social rights are welfare rights, and include rights to a basic level of economic security (King and Waldron, 1989: 592). Social rights are more than abstract entitlements: they can also refer to specific provisions of the state towards the well-being of citizens - provisions which, as we shall see, may include the age pension.

Underscoring Marshall's conceptualisation of social rights are three major principles. Two are clearly reflected in his reference to the creation of 'a universal right to real income which is not proportionate to the market value of the claimant' (1963: 100). The first major principle is that of the *universality* of the right to an adequate standard of living: it is a right that everybody shares. The second is that *the citizen's position in the market has no bearing on his or her entitlement*, or in other words,

that what one earns does not determine what one receives from the welfare state.

The third principle which pervades Marshall's conceptualisation of social rights is that of *equality of status between citizens*. Universally applied social rights, he argued, would assure all citizens a certain level of adequacy, affirming people's dignity and providing them with the means by which to participate fully in society (1963: 72). An adequate income for all would also bring about 'an equalisation between the more and the less fortunate at all levels', although not necessarily an equality of income or class position (1963: 107), by making all citizens claimants and modifying the unequalising effects of the market (Barbalet, 1988: 9-10).

Each of these principles is also salient in the work of a more recent theorist concerned with social rights, Gøsta Esping-Andersen (1990). In his account of social rights, however, Esping-Andersen goes a step further, arguing they are intrinsically linked to the concept of *de-commodification*, which he explains as 'the degree to which individuals or families can uphold a socially acceptable standard of living independently of market participation' (1990: 37). Esping-Andersen argues that under capitalism, workers are forced to sell their labour power for wages. In doing so, not merely their skills, but workers themselves become commodities for sale in a market. Citizens are de-commodified when they are able - on the basis of their citizenship rights - to maintain a standard of living without resort to the market (1990: 21-2). Thus de-commodification is an *effect* of the social rights of citizenship. Put another way, the strength of social rights is evident in the degree of de-commodification they furnish.

Esping-Andersen (1990: 23) also identifies stratification as an effect of social rights. Social policies, whatever their form, have some effect on social relations, making them more or less equal by reducing or heightening economic, status, occupational and/or gender differences (Orloff, 1993: 310). The effect of stratification, accompanying all welfare state measures, does not underscore social rights exclusively, so cannot be used as an identifier for them. Nevertheless, it is worthy of mention here.

If we add the idea of de-commodification to the three principles identified in Marshall's work, the four concepts together might arguably represent a set of criteria against which we can compare any given welfare provision and verify its status as a social right.

## **4 The Age Pension as Social Right**

Much of the literature on welfare state regimes identifies pensions for retired citizens as paradigmatic social rights (see, for example, Esping-Andersen, 1990; Korpi, 1983; Myles, 1989; Palme, 1990). A major purpose of the age pension is to ensure the economic well-being of older people. Further, such provisions play a central role in welfare arrangements. In Australia, as in other advanced capitalist democracies, the age pension was among the first provisions institutionalised within the state (Myles, 1989: 2; Kewley, 1973: 43-81), and constitutes the most expensive and inclusive program in the income support budget. During the 1997-98 financial year, for example, over \$13.2 billion was spent on age pensions, more than twice as much as the next most expensive provision (DSS, 1998: 382).

The Australian age pension is a redistributive provision, and as stated above, is fully financed out of general taxation revenue. As a form of non-market income, it has a de-commodifying effect. Pensions are paid by society via the state, thus bypassing the labour market, or as Esping-Andersen (1985: 147) puts it, freeing older citizens 'from the disciplinary whip of the market' in later life.

As stated earlier, unlike those of most other developed countries, the social security system in Australia is largely selective, targeting assistance to those most in need. Arguably then, our age pension does not meet Marshall's principles of universality and irrelevance of market performance to eligibility. Payments are not universal and they take account of citizens' economic performance in that those who perform particularly well in the labour market (and/or other markets and arenas) are excluded from eligibility. Nevertheless, the pension could be considered a social right as it is *near* universal, given its high coverage rate. One might also view the means test from another angle and note, as Shaver (1991a: 118) has done, that in this case selectivity serves not

to include only the poorest few, but rather to exclude the richest few, and thus affirms the equal status of the majority. Certainly the age pension is the closest provision we have to a social right, and is widely regarded as such by Australians.

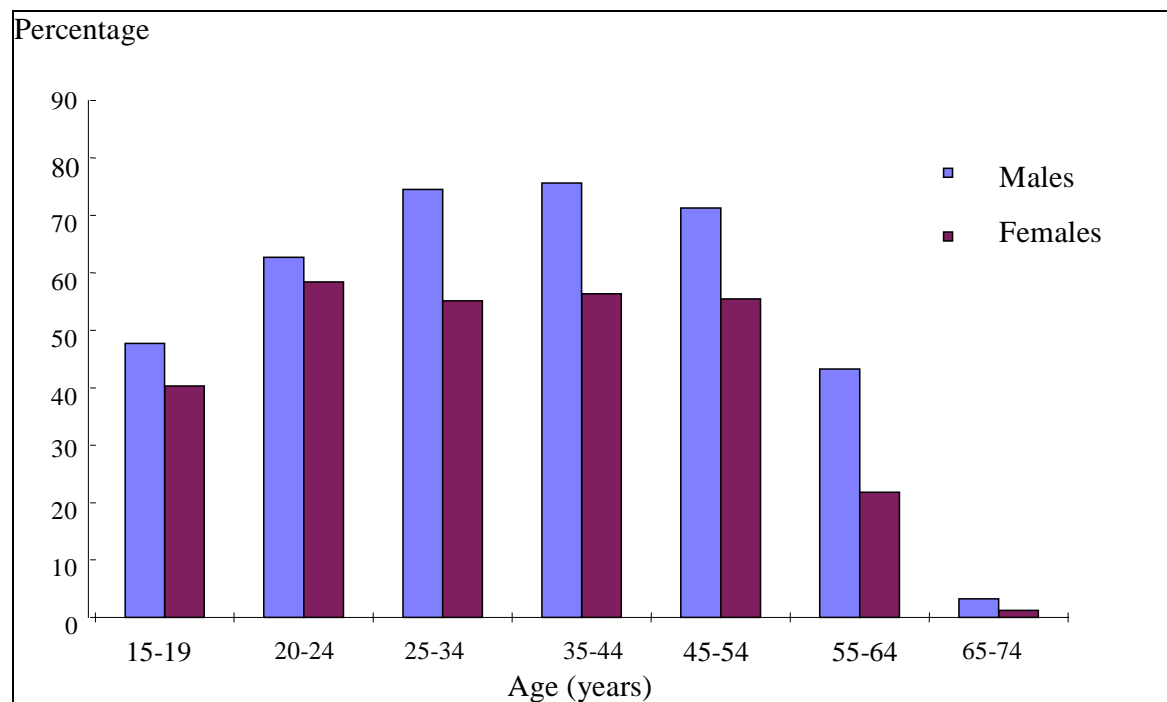
## **5 Superannuation: A Social Right?**

It would be easy to overstate the differences between the age pension and superannuation, as well as the present and future prominence of superannuation as a source of retirement income. The age pension is funded from general revenue, while superannuation is financed by the individual and his or her employer, through what are effectively deferred wages. Superannuation is, however, publicly (and substantially) subsidised through tax concessions, and thus does have a collective element. Superannuation is not to be thought of as a *laissez faire* extreme; it has been mandated by government, having been made compulsory for most workers. Furthermore, for the foreseeable future at least, the age pension will continue to be the primary source of income for retired Australians. For some time to come, superannuation will only supplement the age pension, both at the individual and aggregate level (Gallagher, 1995: 9; National Commission of Audit, 1996: 149).

Nevertheless, superannuation now has a prominent and growing place in the retirement income picture. Since the time it was mandated, it too has become an important vehicle through which retirement income is furnished. By using the principles underscoring the major form of provision - the age pension - to evaluate another form of provision - superannuation - we can arguably shed further light on the nature of superannuation and its consequences for the well-being of older Australians.

The first principle outlined above as a determinant of a social right is *universality*. As was noted above, the age pension cannot be thought of as a fully universal payment, but rather a near-universal one. Similarly, while it is tempting to argue that under the SG superannuation became universally accessible, this is not the case, as is evident in Figure 1, which presents the proportions of males and females aged 15 to 74

**Figure 1: Proportion of Males and Females aged 15 to 74 Covered by a Superannuation Scheme, by Age: November 1995**



Source: Australian Bureau of Statistics (1996), *Superannuation Australia, November 1995*, ABS Cat. 6319.0: 6.

covered by superannuation in 1995. The SG has given the majority of employees access to super, but people who are not wage earners (including those not in the paid work force) and those who have only a partial attachment to the labour market are not entitled to super contributions from their employer (Clare, 1994: 4). Indeed, of the total population of persons aged 20 to 65, only 59.7 per cent were covered by a superannuation scheme in 1995 (Australian Bureau of Statistics, 1996: 6).

Yet access to a fund is not the only concern here: how much one contributes (or has contributed on one's behalf) over one's working life is also critical. It is this issue which points directly to the second principle by which we may judge superannuation's suitability for the label of social right: *the irrelevance of market performance to entitlement*.

While the social right to a pension is independent of how well the claimant performs in the market (except in so far as those who perform

extremely well are excluded from receiving it), superannuation is constructed upon how one performs in the market - that is the labour market - over the lifetime. Contribution rates, for the most part, are set at a proportion of an individual's income. As such, any person's labour market position has *the* major bearing on his or her superannuation accumulations and thus also his or her income in retirement. Two people on different incomes, paying at the same proportionate legislated rate will have very different entitlements at retirement age. Any person who is relatively disadvantaged in the labour market during his or her working life will remain relatively disadvantaged in retirement (Rosenman and Winocur, 1994: 97; Knox and Piggott, 1993: 9-11). Again, then, superannuation does not meet a key criterion of social right.

The two principles of universality and irrelevance of market performance to entitlement are directly related to the third principle underscoring social rights: *equality*. When a provision is a social right, it affirms the equal status of citizens. The Australian superannuation system actually differentiates between citizens.

As was shown in the discussion of universality, superannuation differentiates between those in the paid work force and those outside it, privileging the former. Superannuation makes no provision for those not in the labour force. Linked to this is the way that superannuation inadvertently tends to differentiate between women and men. The relative disadvantage of women with regard to superannuation is well documented (see Rosenman and Winocur, 1994; Cox, 1994; Clare, 1994; Millbank, 1992; Sharp, 1995 amongst others). Figure 1 indicated that in each age group of Australians, markedly fewer women than men are covered by superannuation, and the difference between men and women is most pronounced from age 25, that is, during and after the child-bearing years. Olsberg (1994: 47-8) summarises the following features of women's lives that leave them disadvantaged in their ability to accumulate an adequate retirement income through superannuation: women's tendency to take time out of the work force to care for children and adults; women's high rates of part-time and casual work; women's overall low rates of pay relative to men; the tendency for women's incomes to fluctuate over their working lives; the heavy concentration of women outside the paid work force, who have no entitlement to



superannuation; and women's predominance among workers who earn less than the threshold below which employers are not required to make SG contributions on their behalf. Indeed Olsberg (1997: 147) cites figures showing that when part-time work and non-labour force participation are factored in, a woman's average working life spans 17 years, while a man's spans 39. Thus, on average and roughly speaking, women have less than half the capacity of men to furnish themselves an income in retirement.

Superannuation further differentiates between citizens according to income levels, as was shown above. Those earning higher wages are more likely to put more of their own contributions into superannuation, simply because they can afford to do so. Higher income earners are also more likely to have an employer who gives more than the required minimum contributions. Those with more going into their superannuation not only receive higher retirement incomes, they also benefit more from the tax advantages attached to superannuation (Cox, 1994: 42; Cox and Myson, 1996: 6). Thus the evidence suggests that superannuation does not serve to equalise the status of citizens, but rather to reward them differentially by making payments dependent upon work force participation and advantage.

The final criteria against which we can judge superannuation's status as a social right is the degree to which it *de-commodifies* citizens, or in other words, how well it enables them to exist outside the market. As is evident in the discussion to this point, the individual must participate in the market - the labour market - in order to have superannuation. Furthermore, he or she must participate *well* in that market in order to have an adequate retirement income. As stated before, superannuation reflects and prolongs market position. Moreover, any person with superannuation - before and after retirement - is a participant in the investment market, and in the majority of cases, the individual bears the investment risk (Kelly, 1997: 73; Knox, 1994: 52; Bateman and Piggott, 1993: 4). Rather than protecting citizens from the disciplinary whip of the market, or compensating them for the inequalities which result from market processes, as does a social right (King and Waldron, 1989: 419), superannuation maintains them in the market's orbit.

## 6 Discussion

The Australian superannuation system conforms to none of the three principles which make up Marshall's conceptualisation of social rights; nor does it provide, in Esping-Andersen's terms, any major degree of de-commodification. However, as Kelly (1997: 76) points out, we might have had such a system. A National Superannuation Scheme, an idea explored and then rejected by governments in the 1970s and 80s, which resembled in theory the contributory schemes of other welfare states, might have provided universal entitlements not dependent on contributions, might have furnished redistributive, non-market income, and in doing so, might have affirmed the equal status of older Australians. Both Kelly (1997: 70-4) and Olsberg (1997: 103-4) connect the rejection of this policy alternative to the influence of economic liberalism, with its preference for individual rather than collective provisions, and for market rather than state control. Indeed, the Australian superannuation system embodies these preferences, in such a way as to promote an important shift. Australian retirement incomes are metamorphosing from a system based primarily on collective measures delivered via the state to one in which individuals are compelled to provide at least part of their own retirement income through market provision.

If superannuation is not a social right, what is it? Superannuation straddles the boundaries of several policy realms: retirement income, traditionally defined as social policy, in addition to industrial relations policy, taxation policy and industry policy (Sharp, 1992: 24). Thus it seems that superannuation rests on a combination of rights. In one sense it is an industrial right, in that it is now an award condition and is enshrined in legislation. More accurately, in the light of Marshall's brief conceptualisation of industrial citizenship (see Barbalet, 1988: 22-7 for an exploration of this concept), superannuation is an *outcome* of industrial rights, that is, the right to organise and mobilise in trade unions in order to influence the conditions of work. Either way, of course, superannuation as a social provision delivered via employment fits well with the ethos and institutions of the wage earner's welfare state.

More significantly, superannuation may also be thought of as surrounded by property rights: the money accrued in superannuation funds belongs

by law to the individual, who as noted previously, usually bears the investment risk (Jureidini, 1987, cited in Kelly, 1997: 72). Indeed there is a complex set of laws and rules setting out the fiduciary duties of fund managers and trustees, which institutionalise the property-owner status of fund members. Extending from these property rights are a series of consumer rights, for example the right to be kept informed about one's investments, along with the recently granted right to choose the fund to which one contributes.

The institutionalisation of superannuation as a compulsory savings vehicle is only one example of the shift away from social rights towards property rights resulting from the ascendancy of economic liberalism. Policy areas as diverse as aged care and higher education have seen a movement from the collective provisions associated with social rights to individual provision, based on property rights. In retirement incomes this shift has important consequences for women.

The first consequence relates to women's ability to provide for themselves an adequate retirement income through superannuation. As was indicated in a previous section, age pension arrangements are not ideal for women, as they treat married couples as a single income unit, assuming the pooling of resources, and paying less accordingly. Nevertheless, they provide income support for women which is independent of their performance in the labour market. O'Connor, Orloff and Shaver (1999) argue that economic liberalism sees women and men in equal terms: as equally possessive individuals. While the rise of superannuation has seen women acquire their own resources - rights over property - independent of their husbands, in an historically unprecedented way, superannuation is structurally flawed for women and for others who are disadvantaged in or excluded from the labour market (upon which industrial rights rest), because entitlement is based on their labour market performance. As has been shown, women, on average, have less than half the working lifetimes of men; women also earn less, on average, than men. Superannuation fails to recognise that equal treatment will, in the case of women, often have unequal outcomes. Here then is evidence that superannuation has a gender stratification effect. By linking entitlements to labour force performance, superannuation, in Orloff's (1993: 314-7) terms, privileges paid labour over unpaid labour

and rewards men over women, thus effecting a greater inequality between older men and women. Further, superannuation does not necessarily enable women to maintain a level of economic autonomy from men, should they choose to do so, which Orloff argues is a significant way that welfare provisions can serve to improve gender relations (1993: 319-22). It is worth noting that women's rates of labour force participation are growing steadily over time, so the picture is not a fixed one. Nevertheless, women's labour market disadvantages relative to men are enduring. As long as men and women have unequal access to paid work and unequal pay within it, they will continue to have unequal access to property rights and to industrial rights. And as long as the superannuation system fails to recognise this, women, and other groups disadvantaged in similar ways will have unequal access to retirement income.

The second consequence of the shift from social rights towards property rights relates to the premise of social citizenship built into the retirement income system since early this century. The age pension continues at present to occupy a central role in the retirement income system, and no government has suggested that this will change in the future. However, this is not to say that the role of the pension will not change. According to Kelly (1997: 73), market-based provisions serve to reconstruct income support, such that it becomes a 'payment of compensation to those who are losers in the operation of the market, the presumption being that private markets should be the primary source of welfare'. Over time the residualist, 'safety net' aspect of the pension may be enhanced, as fewer people fall within its targeted ambit. Correspondingly, the provision may become stigmatised as one for those who have 'failed to provide for themselves', and may also lose public support. Just as universalism affirms equality of status between citizens, its flipside, excessive targeting, affirms difference of status. Furthermore, as Linda Rosenman (1995: 198) has pointed out, women, who will continue to make up the majority of age pension beneficiaries because of their longevity and their limited capacity to save via superannuation, will be the primary objects of any new stigma and will make up the majority of those vulnerable to any decline in public support.

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