Chapter 3 – Study 1

Introduction

Study 1 was concerned with female baby boomers' views, beliefs, attitudes, and opinions about the possibility of working past the age of 65 years. This study aimed to discover and explore a wide range of opinions, and focus group methodology was chosen as an appropriate qualitative research method. Study 1 addressed both research questions, that is, how do women of the baby boom generation envisage paid work after the age of 65, and what are the policy implications of an ageing female workforce?

Chapter 3 presents an overview of the literature dealing with focus group research. This is followed by a description of the methodology employed for this study and the study’s findings. The discussion of the findings and their relationship to the literature is presented in Chapter 6, which draws together the findings from the three studies presented in this thesis.

Literature on focus groups

As outlined earlier, the research questions for this project were as follows: How do women of the baby boom generation envisage paid work after the age of 65, and what are the policy implications of an ageing female workforce? Three studies were conducted: Studies 1, 2, and 3 explored the views and thoughts of women of the baby boom generation regarding a range of work and retirement issues, while Studies 1 and 2 focused on policy issues.

Qualitative research

Denzin and Lincoln (1994) commented that qualitative research is difficult to define clearly, has no theory or paradigm that is distinctly its own, and does not belong to a single discipline. It consists of a set of interpretive practices and privileges no single methodology over any other.

Qualitative researchers stress the socially constructed nature of reality, the intimate relationship between the researcher and what is studied, and the situational constraints that shape inquiry. Such researchers emphasize the
value-laden nature of inquiry. They seek answers to questions that stress how social experience is created and given meaning (p. 4).

Other researchers (Minichiello et al., 1995) have argued that

Qualitative methods are based on the premise that social reality exists as meaningful interaction created by individuals and is known through understanding the meanings people give to their human experiences. ... This method is usually employed when the researcher is attempting to understand the phenomena under study in order to develop conceptual insights rather than test hypotheses (p. 164).

Drawing on the literature, Curtis, Gesler, Smith, and Washburn (2000) have described the key features of qualitative samples as follows:

- the method of drawing samples is not based on theories of the statistical probability of selection, but on other, purposive or theoretical sampling criteria;
- samples are small, are studied intensely, and each one typically generates a large amount of information;
- samples are not usually wholly pre-specified, and instead selection is sequential (by a rolling process, inter-leafed with coding and analysis);
- sample selection is conceptually driven, either by the theoretical framework which underpins the research question from the outset, or by an evolving theory which is derived inductively from the data as the research proceeds;
- qualitative research should be reflexive and explicit about the rationale for case selection, because there are ethical and theoretical implications arising from the choices which are made to include particular cases and exclude others;
- qualitative samples are designed to make possible analytic generalizations (applied to wider theory on the basis of how selected cases 'fit' with general constructs), but not statistical generalizations (applied to wider populations on the basis of representative statistical samples).

(p. 1002)

Denzin and Lincoln (1994) compared the multiple methodologies of qualitative research to a bricolage, and described the researcher as a bricoleur. A bricoleur
is a “Jack of all trades” (p. 2), who “produces a bricolage, that is, a pieced-together, close-knit set of practices that provide solutions to a problem in a concrete situation” (p. 2). The bricoleur is skilled at performing a large number of diverse tasks, reads widely, and is knowledgeable about the many interpretive paradigms that can be brought to any particular problem. If new tools are required, the researcher will invent them.

Further, the authors asserted that the bricoleur “understands that research is an interactive process shaped by his or her personal history, biography, gender, social class, race, and ethnicity, and those of the people in the setting” (Denzin & Lincoln, 1994, p. 3), that science is power as all research findings have political implications, and that there is no value-free science. The product of the bricoleur’s work, the bricolage, stresses the meaningful relationships that operate in the situations and social worlds that are studied.

Study 1 is concerned with women’s views, beliefs, attitudes, opinions, and the meanings that people assign to their experiences. It was important to find and explore as wide a range of opinions as possible. Therefore, the use of qualitative research methods was appropriate. Focus group research has been chosen for this part of the research.

**Focus groups**

*Definition*

Focus groups are a tool for conducting qualitative research (Fontana & Frey, 1994). This method has been used in social research since the 1930s, but was refined as a research tool by market researchers in more recent years. Today, focus groups are used widely by social scientists (Dawson, Manderson, & Tallo, 1992; Fontana & Frey, 1994). Focus groups produce qualitative data that provide insights into the attitudes, perceptions and opinions of people. In focus group research, the group facilitator ensures that “priority is given to the respondents’ hierarchy of importance, their language and concepts, their frameworks for understanding the world” (Kitzinger, 1994, p. 108).

A focus group is a form of group interview which has been described in the following way: "A focus group is a group discussion that gathers together people
from similar backgrounds or experiences to discuss a specific topic of interest to
the researcher” (Dawson et al., 1992, p. 3). The researcher leads by asking key
questions, and participants are encouraged to contribute freely and
spontaneously (Hawe, Degeling, & Hall, 1990). The discussion concentrates on a
specific area of interest, exploring one or two topics in detail. It is also focused
because the participants generally share common characteristics, such as age,
sex, educational background, socioeconomic background, family characteristics,
or religion.

*Focus group composition*

The group setting encourages a range of different means of communication
between participants and facilitates the expression of ideas, experiences,
feelings, and beliefs that might be left underdeveloped in a one-to-one interview
or questionnaire (Gibbs, 1997; Kitzinger, 1994, p. 116). This may include jokes,
anecdotes, arguments, or teasing each other. Group members share certain
characteristics and it is likely that, while not all their experiences in life are
identical, group members share certain experiences. Krueger (1988) suggested
that, ideally, focus group participants are a homogeneous group with sufficient
variation among participants to allow for contrasting opinions.

Some researchers have suggested that participants should not know each other
(Krueger, 1988; Patton, 1987; Stewart & Shamdasani, 1990). It has been argued
that this better ensures confidentiality and avoids conflict, power struggles, and
responses based on past experiences. Leask, Hawe, and Chapman (2001) found
that pressures of group conformity and a protection dynamic were accentuated in
natural groups. Further, participants who will meet again are less likely to express
divergent views on controversial topics.

However, Kitzinger (1994) outlined some of the advantages of choosing pre-
existing groups. By selecting people who know each other through living,
working, or socialising together, the researcher is able to tap into fragments of
interactions which approximate naturally occurring communication and collective
remembering. She found that friends and colleagues could relate to each others’
comments to actual incidents in their shared daily lives, and would challenge
each other on contradictions between what they were professing to believe and how they actually behaved.

*Sampling methods*

The literature on focus groups recommends a range of sampling methods to identify group participants: to use existing directories, membership lists, or organisational records; to contact existing groups; to seek referrals from existing participants; or to make use of random telephone screening or recruitment on location, such as at a park, a fair, or a community event (Krueger, 1988).

Dawson, Manderson, and Tallo (1992) pointed out that the common method for selecting participants is purposive or convenience sampling. "This means that you select those members of the community who you think will provide you with the best information. It need not be a random sample; indeed, a random sample may be foolish" (p. 16). They recommended that researchers discuss issues of sampling with local health staff, local leaders, or other members of the community to ensure that group participants will present a wide range of attitudes and experiences.

Other researchers have pointed out that qualitative research tends to rely mostly on the use of non-probability sampling, particularly snowball sampling and theoretical sampling.

Snowball sampling relies on the researcher's knowledge of a social situation. This approach involves using a group of informants with whom the researcher has made initial contact and asking them to put the researcher in touch with people in their networks, then asking those people to be informants and in turn asking them to put the researcher in touch with people in their networks and so on as long as they fit the criteria for the research project (Minichiello et al., 1995, p. 161).

Theoretical sampling is used to generate theory. The researcher collects, codes, and analyses her or his data and at the same time makes decisions about what further data are required in order to develop the emerging theory. Theoretical sampling is “designed to generate theory which is ‘grounded’ in the data, rather than established in advance of the fieldwork” (Curtis et al., 2000, p. 1002).
Jones (1999) had the following advice for recruiting focus group participants:

- convey a sense that the research will be interesting and worthwhile;
- make the contacts personal. Recruitment is not a mechanical exercise;
- build on existing relationships whenever possible;
- use appropriate screening criteria;
- offer incentives;
- make participation as convenient as possible;
- follow up; and
- at every stage, let them know that their participation is important.

**Group size and number of focus groups conducted**

When compared to quantitative methods, the number of individuals and groups involved in a focus group study is small. The recommended focus group size varies between four and twelve people. "The size is conditioned by two factors: it must be small enough for everyone to have opportunity to share insights and yet large enough to provide diversity of perceptions" (Krueger, 1988, p. 27). Jackson (1998) suggested that the number of groups required should be determined by the amount of new information being obtained: it may be sufficient to have only four or five groups, if few new data are emerging in the later groups, that is, if saturation is reached.

Krueger (1988) noted that three to four group sessions are commonly conducted as part of a focus group study. "A helpful rule of thumb is to continue conducting interviews until little new information is provided, ... plan for four groups with similar audiences, but evaluate after the third group" (p. 97). A larger number of groups are recommended when participants are heterogeneous, when their experiences are diverse, or when insights are wanted at a statewide or national level.

**Data collection**

Focus group facilitators tend to develop a discussion that explores one or two topics in detail. The number of questions asked depends on the complexity of the topic, the heterogeneity of the views expressed, and the degree of emotional involvement of participants. In practice, interview guides usually consist of fewer than twelve questions. However, the interviewer's flexibility to probe and add new
questions as the focus group progresses is crucial. "This process - the flexible collection of data, ongoing analysis, and the feeding back of information while the research is in progress - is referred to as iterative, and is an important feature of all qualitative research methods" (Dawson et al., 1992, pp. 22-23).

Stewart and Shamdasani (1990) suggested that questions be ordered from the more general to the more specific. Also, questions should be ordered by their relative importance to the research agenda, with questions of greatest importance to be placed early in the group discussion.

The information gained through focus group interviews describes a range of beliefs, ideas, or opinions commonly held by individuals sharing the characteristics of group participants who are not necessarily representative of the total community. The validity of results depends on procedures and context. "Focus groups are valid if they are used carefully for a problem that is suitable for focus group inquiry" (Krueger, 1988, p. 41). They are considered to have high face validity, which means that the results seem believable to those using the information (Krueger, 1988). The results of focus group research tend to be presented in a way that is easy to understand. Quotations from group participants are frequently used to support the findings.

Focus group research has been used for purposes such as needs assessment, program design, evaluation, market research, and the exploration and generation of hypotheses. It has also been utilised to examine people's experiences of disease and of health services (Kitzinger, 1999). Jackson (1998) commented that focus groups can be used as a self-contained means of collecting data or as a supplement to both quantitative and other qualitative methods.

**Advantages and limitations**

Compared to other methods of qualitative research, the focus group has advantages and limitations. Its advantages have been described as follows:

- focus groups are a socially oriented research procedure of high face validity and relatively low cost;
the format allows the moderator to probe and is subject to scientific scrutiny, e.g., the session can be observed by several observers, and may be tape-recorded or video-taped for later detailed examination;
the researcher can be present at the session which allows follow-up of responses if required;
focus groups are data rich;
they are usually stimulating to their respondents;
participants may feel supported and empowered by a sense of group membership and cohesiveness;
focus group discussions can highlight (sub)cultural values or group norms, and the focus group methodology is therefore a particularly culturally sensitive data collection technique.

(Dawson et al., 1992; Fontana & Frey, 1994; Kitzinger, 1999; Krueger, 1988; Sim, 1998; Stewart & Shamdasani, 1990)

Focus groups enable the researcher to increase the sample size of qualitative studies without dramatic increases in interviewer time and cost, and the process can provide speedy results. The combined effort of the group may produce a wider range of information, insights, and ideas than individual interviews with the same number of people. This is referred to as synergism. “Snowballing” may occur, when a comment by one individual triggers a chain of responses from other participants. Further, it is more often the case in a group rather than in an individual interview that some idea will "drop out of the blue". This is referred to as serendipity.

Unlike individuals being interviewed, focus group participants may find assurance in the fact that their views are not greatly different from those of their peers, and that they can expose an idea without necessarily being asked to defend, follow through, or elaborate on it. Since no individual is asked to answer any given question in a group interview, responses can be more spontaneous and less conventional, and may provide a more accurate picture of the person's position on some issues. Because the questioning is flexible, the researcher may discover attitudes and opinions that might not be revealed in a survey questionnaire. A further advantage of focus groups is that they are suitable for obtaining information from individuals with few literacy skills.
The limitations of focus groups include possible bias by dominant or opinionated group members, and the fact that the researcher is less in control than in one-to-one interviewing. The responses of group members are not independent of each other, and findings cannot be generalised to a larger population. Further, the way questions are asked may influence participants’ responses (Dawson et al., 1992; Jackson, 1998; Sim, 1998; Stewart & Shamdasani, 1990).

Krueger (1988) remarked that focus group data are difficult to analyse because group interaction provides a social environment, and comments must be interpreted within this context. “Occasionally, participants will modify or even reverse their positions after interacting with others” (p. 46). This view has been supported by Gibbs (1997), who cautioned that it should not be assumed that focus group participants are expressing their own definitive individual view. “They are speaking in a specific context, within a specific culture, and so sometimes it may be difficult for the researcher to clearly identify an individual message” (Potential and limitations section, para. 6).

**Methodology of Study 1**

**Recruitment**

The participants of Focus Group 1 were recruited from the Victorian State Government Department of Human Services (i.e., my place of employment at the time). Recruitment consisted of e-mails to work colleagues with an attached flier (see Appendix 4). The focus group discussion was held in June 2000 at the participants’ place of employment, during the women’s lunch break.

The participants of Focus Group 2 were recruited through a friend who invited her work colleagues. The focus group discussion was held in October 2000 at the participants’ place of employment (i.e., Family Planning Victoria) and during the women’s lunch break.

The participants of Focus Group 3 were members of my social network and recruited through personal contact. The discussion was held in November 2000 at my home.
Having exhausted friendship and work networks, non-government organisations and companies were approached. These included: two Neighbourhood Houses\(^8\), a public swimming pool and recreation centre, a public library, and two multinational manufacturing companies. Contact was made with the managers or human relations staff, and a flier (see Appendix 4) was displayed at the organisations/companies. Contact was also made with a staff member at Trades Hall Council, who advised that it would be unlikely that union organisers could find the time to assist with recruitment of research participants. Consequently, no further attempt was made to contact union organisers. However, the person at Trades Hall Council promoted the research through her networks and as a result one of her colleagues participated in Focus Group 7. Otherwise, recruitment through the above organisations and companies was unsuccessful.

Reflecting on the unsuccessful recruitment attempts described above, a decision was made to introduce a financial incentive of $20 per participant. Further, I assumed that recruitment would be more successful if I contacted people who knew me or knew of me. Meanwhile, I had commenced work with a local government in one of Melbourne’s Eastern suburbs. Through my new work contacts and as recommended by my manager, I approached the coordinators of Neighbourhood and Community Houses in the municipality. Focus Groups 4, 5, and 6 resulted from this contact. Focus Groups 4, 5, and 6 were held during May and June 2001 at Neighbourhood Houses. Participants were paid an incentive of $20. The promotional flier (see Appendix 4) was amended to include the sentence “You will receive $20 for your participation in a group discussion”.

In January 2001, I approached a journalist with the Leader Newspapers. I was interviewed about my research and an article was published in the Preston and Northcote Leader community newspapers in May 2001 (see Appendix 5). The suburbs of Preston and Northcote are part of the City of Darebin in Melbourne’s north. The articles described the research project and invited readers to participate in focus groups. A contact phone number and e-mail address were

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\(^8\) Neighbourhood/Community Houses host a variety of programs, activities and services involving a diverse range of people from their local communities. They encourage communities to develop responses and solutions to their own issues and problems, and involve a mix of volunteers and paid staff.
provided. The text of the two articles differed slightly. While the article in the Preston Leader mentioned a payment for participation in the focus group discussions, the article in the Northcote Leader made no reference to a payment.

There was no response to the article in the Northcote Leader. However, seven women who had read the Preston Leader telephoned me expressing interest in taking part in a focus group. A suitable time could be found to accommodate five of the seven women. The woman recruited by the person at Trades Hall Council also participated in this group. The focus group discussion was held at the Northcote library in June 2001. The women received $20 for participation in the discussion.

Of the 45 women who participated in the first seven focus groups, only five were employed in low-skilled occupations. However, a preliminary analysis of the focus group findings revealed that the views of these women differed from those of participants from professional and clerical/administrative backgrounds. As it had been particularly difficult to find women from blue-collar backgrounds who were interested and willing to participate in a focus group, I decided to increase the incentive.

In commenting on the ethics of providing a financial incentive to participate in research, Australia’s National Health and Medical Research Council (2001) noted that inducements can compromise the ability of the potential participant to make a free choice. Further, it suggested that it can be difficult to determine exactly what constitutes excessive or inappropriate reward, and that people should not be exploited by denying them due reward for taking part in research projects.

I considered it to be crucial that women from a range of backgrounds be included in the research. In particular, I did not want to exclude women from disadvantaged socioeconomic groups. For this reason I offered a financial incentive that was sufficiently attractive to achieve participation in the research and at the same time within the range offered by other researchers. I felt that the financial incentive did not impact on the responses, only on the readiness to participate.
In November 2001, I commenced employment with local government in one of Melbourne’s Northern suburbs. I recruited the participants for Focus Group 8 through work colleagues in this council’s Aged Care unit. Approximately 150 aged care workers were approached through their coordinator and offered an incentive of $40 for participation in a group discussion. Five women volunteered to participate. Of these, four women attended the group discussion. Their educational attainment did not exceed secondary level. The focus group discussion took place in January 2002 in a meeting room at the council offices. The views of the women who participated in Focus Group 8 were almost identical to those of other participants from blue-collar backgrounds, and no new insights were gained. Therefore, no further focus groups were conducted.

The interview schedule

The interview commenced with the following question: Has it ever occurred to you that you may want or need to work past the age of 65? The questions below were asked during the discussion. However, sometimes participants addressed these questions during the course of the discussion without being prompted.

- Do you think you will have to work for economic reasons?
- Do you want to work for personal fulfilment?
- What would be the nature of this type of work?
- Would it be part time? Project work?
- Would it be a different type of work compared to pre-retirement?
- How would this fit in with other retirement plans (eg. travel, hobbies, family, voluntary work)?
- What policy changes are needed to accommodate your wishes and aspirations?

On conclusion of the discussion, I thanked the women for their contribution, informed them of the expected time of release of the study, and asked whether respondents wished to review the transcript and whether it was acceptable to phone participants to clarify any details at a later date. The participants then received a payment for which they signed a receipt (The participants of Focus Groups 1, 2, and 3 did not receive a payment).
The consent form and the interview schedule are included in Appendices 6 and 7.

**Description of focus groups and participants**

The 8 focus groups included a total of 49 women. Of these, 48 were born between 1946 and 1964, and one woman was older. During the discussion she revealed that she was just above the baby boomer age. This woman identified as a baby boomer and was very much interested in the topic, and her responses were similar to those of the other women in the group.

Across the eight groups, the women’s occupational backgrounds and employment status were as follows (See Table 6):

**Table 6**

*Focus Group participants’ occupational backgrounds and employment status*

<table>
<thead>
<tr>
<th>Occupational background</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>professional and/or managerial</td>
<td>25</td>
</tr>
<tr>
<td>clerical/administrative</td>
<td>15</td>
</tr>
<tr>
<td>blue-collar</td>
<td>9</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Employment status</th>
<th>n</th>
</tr>
</thead>
<tbody>
<tr>
<td>full-time</td>
<td>27</td>
</tr>
<tr>
<td>part-time</td>
<td>13</td>
</tr>
<tr>
<td>casual</td>
<td>2</td>
</tr>
<tr>
<td>not in paid employment and not seeking employment</td>
<td>4</td>
</tr>
<tr>
<td>not in paid employment and seeking employment</td>
<td>3</td>
</tr>
</tbody>
</table>

Regarding their family situation, the group included women who were married or in defacto relationships, single women, separated and divorced women, and at least one woman in a same-sex relationship. Not all women had children. Some were sole parents, while others were grandmothers. Further, a wide range of cultural and ethnic backgrounds was represented across the eight groups. Countries/areas of birth other than Australia included the UK, Southern Europe, India, and Africa. None of the women identified as Aboriginal/Torres Strait Islander.

Focus Group 1 was conducted at the Victorian Government Department of Human Services, and included 8 professional women with tertiary qualifications in nursing, teaching, librarianship, social work, and allied health. They were
employed at the VPS\(^9\) 4 and VPS 5 levels, and their current roles included middle management and project management. All were involved in policy development.

Focus Group 2 was conducted at Family Planning Victoria and included 9 women in professional and clerical/administrative roles. Their professional qualifications included nursing and social work. The group gave permission to have their workplace identified.

Focus Group 3 comprised 3 friends, and the discussion took place at my residence. All participants had professional qualifications (teaching, nursing, or social work) and were also students at masters or doctoral level.

Focus Groups 4, 5, and 6 were conducted at Neighbourhood Houses in Melbourne’s Eastern suburbs. Focus Group 4 included 7 women with professional and clerical/administrative backgrounds. Three women participated in Focus Group 5. Two of these worked on a casual basis in the hospitality industry. The third was not in the workforce but received Centrelink\(^{10}\) benefits. Focus Group 6 included 9 women from professional and clerical/administrative backgrounds who were mostly working part-time or currently not in the workforce. The majority of the women who participated in this group were either on staff or on the Committee of Management of that particular Neighbourhood House. Most of the women who participated in these three groups provided unpaid work at a Neighbourhood House.

Focus Group 7 was conducted at the Northcote library and included 6 women (and one toddler). The work histories of this group ranged from unskilled to professional work. Four of the women were at the time of interview not in the workforce, and 3 of these were looking for paid work.

Focus Group 8 was conducted at the offices of a local government council in Melbourne’s Northern suburbs. The 4 participants were employed by local government as home care workers. None of the women had tertiary education.

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\(^9\) VPS - Victorian Public Service

\(^{10}\) Centrelink delivers services, programs and payments for Australian Commonwealth Government departments
Data management

After the transcription of the audio-taped interviews, thematic analysis (Byrne, 2001) was applied to analyse the data. Thematic analysis focuses on identifiable themes and patterns of living and/or behaviour (Aronson, 1994). The software NUD*IST 4 was used to manage the data and develop categories. NUD*IST stands for Non-numerical Unstructured Data Indexing Searching and Theorising. It is a computer package designed to aid users in handling non-numerical and unstructured data in qualitative analysis.

Data analysis included the following processes. I read the transcripts several times in order to identify themes. These themes were then entered into NUD*IST 4 as categories, and relevant sections of the transcripts were assigned to these categories. Subsequently, categories were clarified and sub-categories were created and refined, and text segments were re-assigned to categories and sub-categories. Some text segments were assigned to more than one category. This was an iterative process during which I took process notes and created preliminary interpretations.

The following 16 categories were developed:

- baby boom;
- meaning of work;
- paid work;
- caring work;
- community work;
- ageism;
- balance;
- choices;
- plans;
- retirement;
- male partner;
- health;
- learning;
- financing retirement;
- future; and
• policy changes.

A list of categories and two levels of sub-categories is presented in Appendix 8.

**Presentation of the data**

In writing up the findings, the main categories listed above represent the themes that emerged in the women’s discussions. All the collected data relate to one of these 16 main themes, that is, the data analysis was not selective. The data are presented in a descriptive way and illustrated with verbatim quotes, resulting in an extensive section on the findings of Study 1. This method was chosen for three reasons: a) to present the data in their full richness; b) to capture the representation of the women’s social reality; and c) to acknowledge that the participants are the experts and authorities on their own experiences. The way in which the themes are identified, ordered, labelled, and presented reflects my interpretation of the data. The data are further interpreted and related to the literature in Chapter 6.

During the analysis of women’s views, I found that women from similar occupational backgrounds tended to share common views. Therefore, I needed terms to describe these groups of women. However, I found the process of labelling women problematic. As I did not seek detailed information on occupational status from the research participants, it was not appropriate to apply the Australian standard classification of occupations (Australian Bureau of Statistics, 1990). The main differences were found between women in professional and/or managerial occupations and those employed – often in a part-time or casual capacity – in the service industry. The available terms to describe the latter often imply that these women lack something or are somehow deficient. Examples are labels such as unskilled, low-skilled, blue-collar, and low-control occupations. It was not my intention to express a pejorative view and I searched for more value-free terms, but did not find a satisfactory solution. As a result, I have used a range of terms – and used these interchangeably – to describe women’s occupational backgrounds.
Findings of Study 1

The baby boom

Focus group participants described their generation as very diverse, having more choices than their parents’ generation, and more financial power. One woman who commented on the greater financial independence of the baby boomers said “… I think we are lucky, financially we’re far more independent than another generation in previous times” (Focus Group 1, professional).

Referring to the rise in real estate prices and its benefits to the baby boomers, one woman remarked:

We were the generation that bought cheap and sold dear, for a lot of us, which has given us certainly an independence that my parents’ generation wouldn't have. We are able to make different choices, that we have had a time when we've been quite lucky in some ways. (Focus Group 1, professional)

Several women commented on the baby boomers’ expectations, which were perceived as being different to those of their parents’ generation. A professional woman in Focus Group 6 commented that baby boomers have high expectations regarding the quality of their lives. Another woman expressed the view that “baby boomers have grown up with thoughts that it's our right to have job satisfaction, whether paid or unpaid” (Focus Group 4, professional). Anticipating baby boom women’s approach to life in their older age, one woman remarked “I don't think we're going to sit around and knit, you know, quietly told what to do by everybody (Focus Group 7, professional).

The meaning of work

Paid work has different meanings to different women. While for some women personal fulfilment was the dominant reason to work, others were in paid work solely for financial reasons. The social aspects of work were also noted, as was the importance of networks and companionship. Some women questioned whether their commitment to work was justified.

Personal fulfilment and identification with work was expressed by most of the professional women. However, none of the women from blue-collar backgrounds
commented on this. Work was considered by professional women as something that “is actually part of who I am”, something that women “define themselves through”, and something that motivates women and keeps “the grey matter really moving along”. One woman suggested that she “couldn’t bear to be at home and just cooking, pulling weeds out of the garden”. Women also reported that they gained self esteem and self worth from their work. While one woman revealed not having had “a home and caring side, I've only had a career side” (Focus Group 1, professional), other participants suggested that women were less likely than men to solely identify themselves through their paid work.

Women employed in low-skill occupations reported that they worked for financial reasons and would prefer either not to work or to have more interesting work. However, many stressed the positive social aspects of work. One woman reported that work and contact with her colleagues made her feel better and helped her to cope with her partner’s illness (Focus Group 5, blue-collar). Another woman who was unemployed related how much she missed the contact with workmates (Focus Group 7, blue-collar). A home care worker commented that her work is socially useful, and that some of her clients “are very appreciative of what they get, because it means a lot to them, that somebody comes to their house and helps them along, what they can’t do” (Focus Group 8).

The benefit of keeping busy with work was asserted by a participant in the following way: “Because I lost my sister with breast cancer, and another sister's had breast cancer as well, so I've had my bits and pieces of depression there. It takes your mind off things, working” (Focus Group 5, blue-collar).

Some women had specific financial goals that kept them engaged in the workforce, such as financing their children’s education. One woman mentioned the looming financial commitment of financing the weddings of her daughters. She said: “I'm finding it probably very difficult to really think in those terms, because as [name] said you've got to work, and I got three girls, so that means three weddings, I hope” (Focus Group 4, clerical).

A woman in a casual work arrangement commented that family responsibilities were more important than work. She related the following anecdote:
I give you an example. I got an elderly mum who lives in the country. I come from Bairnsdale on a farm. And I went for a job at the new Big W\textsuperscript{11} a couple of years ago, and I was called in for the second interview, and just then my mum took really ill, and I had to leave here and go and stay there for about a couple of weeks. And when I came home my husband said "see!". That's why it's hard. He didn't really want me to work for that reason, thinking that because I'd have to rush off to my mum if anything happens because she's old, or then he said it wouldn't be worth your while at this stage to get a job. It all depends on your circumstances. And that may put you off in to further thinking about going back to work. (Focus Group 5)

The importance of social networks and mutual support among colleagues was stressed by several participants, for example:

… to me it sounds almost trivial, but work environment is more important in some ways than the work. I know it goes hand in hand, if the work wasn't satisfying you wouldn't enjoy it, but if you get a good job that you're still satisfied with and then you get good people to work with and have that social outlet, or a drink after work, or you know, and I think that's what I'd really need if I was at home all the time. (Focus Group 7, professional)

Two women questioned whether their prior commitment to their place of work was justified. One of the women reported that she had been hurt and disappointed by an organisational restructure, and subsequently she emotionally detached herself from her work. While initially painful, this change proved beneficial in the long-term because she developed a more balanced approach to her work. This allowed her to be still engaged with her work, but at the same time achieve a balance between work and other aspects of her life (Focus Group 3, professional).

A professional woman in Group 1 questioned the extent of identification with work. She reported that she had many friends in their late forties who wondered whether they “got the best of both worlds”. For these women, work has become

\textsuperscript{11} A department store.
so important that they question whether they should be defined by their work, or whether they are a person in their own right.

**Paid work**

In all focus groups except in Groups 5 and 8 women commented on the changing nature of work. By and large, the changes were perceived as unwelcome and disadvantageous for workers. The focus group participants noted changes such as having “a portfolio rather than a career”, increased mobility of the workforce resulting in increased stress, increased flexibility along with less job security, and the difficulty of finding full-time work. One woman observed that the future of work will involve “awful time-work, and the needing to create the income sources from a variety of jobs” (Focus Group 1, professional). Another woman expressed the following view on the changes in the retail industry:

> I think, you know, the workforce was okay up until about 1985, went crazy, things changed, the laws changed, they had contracts. I think I stopped work in ‘87 I think, and I was lucky I had the best of it. In those days I used to work in a sports store in the retail trade, I used to work full-time. We had the mums come in, in their 30s, 40s, a couple in their 50s. They used to come in from 7 to 3, and do their shift, and then they'd go home, pick up the kids whatever. But nowadays you can't get a shift like that. (Focus Group 7, blue-collar)

There were several comments regarding organisational restructure and retrenchments, for example:

> I think a lot of mistakes were made in those years and now I think they realise, or hopefully they realise, some of these people who have been in the service a long time, have a lot to offer, and it's a lot cheaper instead of getting these consultants in and paying them hundreds and thousands of dollars, you know, when they have people who have been in the public service for a long time, who knew it back to front, who could offer a lot, and they got rid of them. (Focus Group 5, blue-collar)

Women from blue-collar backgrounds (Focus Groups 5, 7, and 8) commented on employees being overworked and underpaid. It was stated that “women mostly do those sort of jobs, in a café or something, part-time”. In particular, it was felt
that women without computer skills were left with jobs that were “hard labour for what we're getting”. One woman shared her concerns regarding the type of work that may be available to older women in the future. She feared that older workers may be regarded as a “liability for superannuation and holidays”, and that older women in particular may be perceived as “frail and helpless”. She concluded that “there has to be meaningful work, otherwise women will be exploited in the workplace with really awful jobs. They will be seen as the bottom of the barrel” (Focus Group 7).

It was noted that while some women may find it difficult to find any work, others had to work long hours and juggle family and work commitments. In this context, women suggested that men still did not take their fair share of family responsibilities, that “the guys don't have all the things to do that women have”.

The women in Groups 6 and 7 commented on the difficulties of getting back into the workforce. A professional woman who had taken out time from the workforce to bring up children, commented on the financial loss of a career interruption. She said:

I could go back into it tomorrow, at a first or 2nd year level at less than I was earning when I left, and try to crawl my way up the ladder, knowing what that would cost, and my motivation is just not there. So no, I won't go back. (Focus Group 6, professional, currently not in the workforce)

Another woman suggested that after having taken time out of the workforce, “it takes a couple of months to get up to speed, but nobody is going to give that couple of months”. Another individual shared with the group her current difficulties of returning to the workforce:

I find it hard getting a job. Certain jobs, you know. I've done aged care and people with disabilities, and now I'm going for supermarket demonstrator. But you just can't get into it unless you stay in it, cause I had my son late in life, and it's been very hard to get back into the workforce because I had a break, and then technology takes over. (Focus Group 7, blue-collar)
The women in Group 5, 7, and 8 expressed considerable resentment against politicians and the “bosses”. It was suggested that politicians “don't have to fill up a car, the tax payers do it for them. You know, they just, their world is out of reach”, and that “[politicians] live in another world. Their world is completely different to our world. They get chauffeured around, they don't have to buy petrol”. One woman resented the amount of superannuation that politicians receive, “a grand super that we would never get”. A woman in Focus Group 8 suggested that politicians should live for 12 months on an income similar to that of the women in the group, “and then they could assess us”.

Senior executives did not fare much better, as the following comment illustrates:

But a lot of these male CEOs, they have all this money. They get wages, they get bonuses, they get this. And then you got to cost-cut, it's always the person at the bottom of the ladder who gets cut, a lot of them a lot of the time are women, because they're the ones that are doing those jobs. I think sometimes they support the CEO's increasing wages, because they cost-cut and they get the sack, they're showing that they've made savings, they improved their profit margins, but it's always been on someone else's expense. (Focus Group 7, blue-collar)

The women in Group 7 noted the importance of marketing one’s skills. It was argued that women with family responsibilities had many skills that they would not identify as such, including skills in time management, prioritising, problem solving, and managing finances. These skills were transferable and should be included in women’s CVs.

Women in Groups 4 and 6 noted that life experience and wisdom were valued in some occupations, such as social work, teaching, or counselling. One woman expressed concern about the loss of skills that older people possessed. She said: “In the past we've lost skills because of the older generation retiring, especially people that were using their hands, and a lot of those skills have just died out now, because there is no one to teach it even”.

One woman who started her career as a physiotherapist indicated that she would like to return to this type of work when she is older. However, she may not be
able to do this. She argued that because of an oversupply of physiotherapists, professional registration can be kept only by those who keep practicing their profession. Unlike nurses, physiotherapists who have taken time out of the workforce do not have access to retraining to assist their return to the workforce (Focus Group 1, professional).

Several women emphasised that they would like workplaces to provide more flexibility, not just for older workers but for people of all ages. In particular, participants wanted to see flexible workplaces that are “able to accommodate people's needs and movement in and out of the workforce”.

Caring work

Women in Focus Groups 1, 4, 5, 6, and 8 commented on their juggling paid work and caring responsibilities. A professional woman in full-time employment reported that four times a week she rises at 4.30 am to take her daughter to a swimming pool for training, and this often leaves her exhausted at the end of the day. A woman from a blue-collar background (Focus Group 5) remarked that since a male relative’s separation from his partner, she had taken on a caring role for him and his two young children.

Several women revealed that they provided care for their grandchildren. A woman in Focus Group 4 stated that she did regular “grandma work”. Others reported that they had arrangements with their mother to care for their children on a regular or occasional basis. A woman in Focus Group 4 noted:

... we are finding here at the community house there are a lot of grandmothers to come into creche and we have a toy library where they're coming to borrow toys, because their children need to go back to work. Perhaps our generation or a bit earlier there wasn't quite that expectation or that financial need to have to return to work soon after having children, so putting that pressure on people of our age.

A woman in Focus Group 8 commented on the responsibility of caring for her grandchild. She shared the following concern with the group:
I’m getting too old for the kind of responsibility, because it is a responsibility at the end of the day. It’s tension, nothing else. When we work, like we do, you do work, you got your peace of mind, you do your job and you go home… but there, at the end of the day, you got to present the kids to their parents when they come home, in one piece.

The women in Focus Group 6 expressed concern about the loss to grandchildren if there is no grandmother around to teach them various skills, such as baking. However, a small number of women suggested that they had no intention of providing regular care for their grandchildren.

All groups discussed the care for older relatives. For example, a woman in Focus Group 2 said the following:

You will have to support your parents. Women at 65 in the old days, they didn't have to be looking after elderly people, they just weren't around. Now they are going to be around, and now they are going to be in your home, more than in retirement villages because there are not the places available, because the cost of health care and personal care will be prohibitive.

A woman in Focus Group 3 expressed concern that the care for older relatives predominantly rested with women. She noted that support services were lacking, and existing services, such as those provided through the Home and Community Care (HACC) program were not always available when needed. Women in Focus Group 4 in particular expressed great concern about the present and future care for older relatives. In-home support services were considered suitable only for people who are “mentally able to cope with it”. For example, one woman reported that her family had arranged community support services for her mother-in-law who in turn “cancelled them all and didn't have a clue what's happening”. This put great strain on the family. Group 4 also explored the advantages and disadvantages of three generations living under one roof.

A woman in Focus Group 4 who shared a house with her mother commented on the challenges of this living arrangement. She said that she and her partner had worked very hard “to keep the integrity of the family unit”, and that her husband had “first call” on her time. On the other hand, she felt that it had been beneficial
for her two daughters to grow up “with a grandmother in the house and to learn to live with that”.

Another woman shared with the group that her parents lived with her brother and his family. This arrangement created great tensions because of the incompatible needs of the grandparents and the grandchildren. The situation had deteriorated to the extent that some members of the family stopped communicating (Focus Group 4).

Several women commented on the time they spent caring for older relatives, which in some cases involved regular travel times of several hours and overnight stays because of the distances involved. Some women whose parents were still healthy and living independently expressed concern about the future. A woman in Focus Group 6 said that this was always “a worry in the back of [her] mind”.

It was suggested that women’s caring for a partner or relative saved the government money, and that “women lose out in the long run”, due to forgone employment and superannuation savings. Similarly, several women emphasised the financial disadvantages of caring for children. They gave examples of adult children coming back to live with their parents, of parents financing children’s secondary and tertiary education, and professional women stressed the career disruption caused by taking time out of the workforce.

**Community work**

Women in Focus Groups 1, 4, 5, 6, and 7 commented on the importance of community. For example, one woman suggested the following:

> I mean we don't want to get like America, … they don't care about people over there. You know, if you haven't done well, you’re not wealthy, second rate citizens, you're just thrown on the scrap heap. (Focus Group 5, blue-collar)

A woman in Focus Group 6 cited maternal and child health services as an example of declining opportunities to participate in local communities. She said: “These days you have to make appointments. When my first child was born, there were a whole community of women in the waiting room ... now when you go there you're on your own”. Another woman argued for the inclusion of older people,
suggesting that older people have a lot to offer “that's worthwhile for the community” (Focus Group 4).

In particular the women in the focus groups that were conducted at Neighbourhood Houses spoke of their involvement and unpaid contribution to their communities, such as voluntary work at the schools that their children attended, Neighbourhood Houses, and various clubs. Others planned to develop or increase their voluntary contribution after retirement to “give something back to society”.

Ageism

Women in five of the eight groups commented on ageism in the workplace. A common observation was that there were not many people over the age of 60, or even 50 years, in the workforce. One individual commented that the older people in her workplace were all senior employees, and that other older employees “fell by the wayside”. A home carer argued that ageism limits her choices. She shared the following view:

> With the type of work that we do, with lack of education, I mean the only other jobs you can get are, like working in a nursing home, as an attendant carer or something like that. But they're all physically demanding jobs. As a young person, well, nobody is going to employ us in a shop or something, because they want young people. So we really don't have much choice. (Focus Group 8)

There was also concern that older people who stayed in the workforce may be perceived as taking jobs away from younger people, as the following comment illustrates:

> …, with high unemployment and the way people get scapegoated for taking other people's jobs. I mean I can remember over the years that there have been campaigns against married women taking men's jobs, migrants taking Australian jobs. Now, what's going to happen is more older people are being told to stay on at work, younger unemployed or unions can say okay, they're established, they haven't got families to feed, they paid off their house, they are taking younger people's jobs when they could or should be getting pensions.
So, how we are going to counter that sort of attitude. I mean there are negative attitudes towards older women anyway, out there. (Focus Group 7)

Several women had experienced ageism when looking for paid work. One woman shared with the group an experience where she had applied for a position in a new retail outlet. She had relevant work experience, but her application was unsuccessful. When she visited the shop later she noticed that all of the staff were young people, with the oldest being in her early 30s.

However, there was also optimism that ageist attitudes may decrease in the future, due to a lack of younger people in the workforce and an increasing older population with financial power. Two women related anecdotes about work related decisions where ageism was absent. A massage teacher reported that at a place where she worked “there was a woman there in her early 60s continuing to teach, and they were training her up to teach more. So, the person who ran that wasn’t prejudiced at all”. Another woman communicated to the group that a friend who is 55 years old recently “got her first full-time job since she left teaching about a decade ago”.

**Balance in life**

In all groups, except Focus Group 5, women stressed the importance of achieving a balance in life. Some commented that they found it difficult to achieve a balance between full-time paid work and other areas of their lives, such as family, friends, study, or voluntary work, and that they were only prepared to continue working at an older age if a balance could be achieved.

**Choices**

The importance of having choices was discussed in all eight groups, including choices in the decision of bringing up children and/or being in the workforce, the choice - but not the obligation - to work beyond the age of 65 years, and voluntary euthanasia. One woman stated that she resented the fact that she might have to continue working, that it may not be a choice, and she considered this to be unfair. Another woman remarked that she would like to have the financial independence to choose the type and pace of her work.
In one group the question was raised as to whether women with children made the right choices regarding their involvement in the workforce. For some, there was no question that it was the right choice to have stayed in the workforce. For example, a professional woman said: “I come from a cultural expectation where there is nobody who will support you, you support yourself. And if you happen to have a man, fine, but you don't depend on a man”. Others felt they may have missed out on something, as expressed in the following comment:

… it's interesting that also people that have worked all their life feel that they've been suckers because they also brought up children, they rushed home and they put them in creche and they put them in kindergarten, and they've gone to the school, and they're trying to do 15 things at once, and they've done that for so many years, and they suddenly think, well, you know, why on earth did I do that? I spent all my time rushing around working as well as bringing up children, and if I just stayed at home and looked after the children, then … my husband would have provided for me. And I think there is also that sort of feeling coming in too in people of our age group, that they really actually missed a lot by doing it the way that they did it. (Focus Group 1, professional)

Another professional woman in this group suggested that “whichever choice you make, there are gains and losses, and you have to balance them up”.

In three groups, women commented on the availability of voluntary euthanasia as a future choice (Focus Groups 1, 3, 4). One woman expressed a wish to use drugs to end her own life. Another woman stated that she preferred euthanasia to going into a nursing home.

**Plans for the age beyond 65 years**

Focus group participants were asked what plans they had regarding work and retirement for the years beyond age 65. Some responded that they found it difficult to think ahead, that retirement was “a long time away”. Others indicated they had not thought at all about this until they were invited to participate in this group discussion. A number of women already had very definite plans for the years ahead, while others were still unsure. One woman explained her lack of planning with the words: “I have difficulties thinking beyond the next five minutes”.

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In all groups except Focus Groups 5 and 8 the majority of women expressed an openness to the possibility of working past age 65 or indicated that they may have to continue work in a paid capacity for financial reasons. Some women could not see a reason to retire, for example the woman who remarked:

I guess I worked hard to get to somewhere where I'm doing a job that I really enjoy. Therefore, why do I want to stop doing something I really enjoy doing? You know, I find the idea of retirement to be superfluous in that way. I just want to keep on doing what I like doing. (Focus Group 2, professional)

The statement “I've always presumed I'd keep on working, I've barely even thought about it” expressed a similar point of view. Some participants were planning to return to a previous career path, such as teaching or social work.

Women who had children either late or very early in life, gave this as a reason for continuing in the workforce. Those who had children early in life indicated that after having brought up a family they now looked forward to having “a crack at a career” and “don't want to give it all up”. Women who had their children later in life stressed the necessity of continuing on at work for financial reasons.

One woman shared with the group that she felt very burnt out and would like to retire, but had to continue paid work because her partner could not find paid employment and their children were still at school. Other women related anecdotes of friends or acquaintances whose partners became seriously ill or were retrenched. These women had to revise their retirement plans and continued in the workforce.

While some women remarked that they “need a job to pay the bills”, others also noted that they need the “mental stimulation” and “the contact with people”. One woman expressed this with the following words:

I actually would like to keep working, not full-time, but my motivation for work is fulfilment. So I would be choosy at what I did. I wouldn't want to be working in too stressful a job, but in something that used my brain and my experience, and I thought of contributing and connecting, [to] keep me connected. (Focus Group 3, professional)
Another focus group participant shared the following view with the group:

There is so much voluntary work and things that you can do in these days. There's a wide scope. There is no need to be bored or sitting home. There is so much that you can do, whether it is paid or not paid. I hope my paid work would be here, … even if I couldn't be paid for it I think I'd like to do what I'm doing, voluntarily. (Focus Group 4, clerical)

The majority of women felt strongly that they would like to have the opportunity to continue paid work, but that it should be their choice. However, there was also the fear that there may not be the opportunity to work after a certain age. One woman commented that for her “it's more the barrier of employment rather than whether I want to work or not”.

Most women who considered working past the age of 65 years were only prepared to do so on a part-time or project basis. Further, participants remarked that not all types of work were suitable to an older person, and that “brain work” suited older people better than physical work. For example, one woman suggested that “you can't be lifting bags of cement when you're 80, but you can be doing something like teaching, or counselling, or some gentle thing”. A teacher of English as a second language commented that “there are always people who need help with their reading and writing” and that she could see herself continuing in her current role until the age of 75.

A small number of women (i.e., professional women in long-term relationships) had firm plans for an early retirement between the ages of 55 and 60 years. They were in a financial situation that allowed them a comfortable retirement. Those women felt that having been in the paid workforce and brought up children had deprived them of time for themselves, as expressed in the following comment:

A lot of us have been working for quite a length of time, and that's one of the reasons why I'm fairly adamant if I can financially do it I will retire early. Because I've been working for 30 years and I sacrificed a lot of other things that I would like to do in that time. And I see that as the time to do some of the things that perhaps my mother's generation were able to do that we've forgone,
because we were in the workforce. That would be part of my rationale. But if I
do work beyond 55, I'd be looking at slowing down from full-time. (Focus Group
1, professional)

Others stated that they would be too tired and burnt out to work past the age of
65. Women from blue-collar backgrounds did not plan to be in the workforce after
the age of 65 years. A woman in Focus Group 8 commented that she can't see
herself working until the age of 65 years. However, many anticipated being
involved in unpaid community work or caring work. Not surprisingly, the women in
the focus groups that were held in Neighbourhood Houses were looking forward
to continuing their involvement in community work. Similarly, the home care
workers in Focus Group 8 perceived a great need to provide companionship for
older people, and three women in this group envisaged future involvement in
voluntary work with older people. Overall, community work was perceived as
providing mental stimulation, purposeful activity, social contact, and – unlike paid
work – the flexibility to fit in other pursuits such as travelling.

Several women had plans for a career change in the coming years. While some
anticipated going back to an earlier career, others wanted to try something
entirely different. One woman remarked that prior to having a family she was
mainly working for financial gain, while later in life job satisfaction became more
important. This view was supported by another participant who gave the advice:
“if you are conscious that you're going to
be working up until later in your life then sort of channel yourself in a
direction you want to go and you think will be successful”. The envisaged new
careers varied. They included consultancy work, project work, a business in
beauty therapy, social work, and teaching. One participant suggested that “older
women are interested in the community work and social issues”. In the context of
changing careers, the importance of having access to study and training was
emphasised.

The women suggested a wide range of activities other than work that they were
planning to pursue in their older years, including craft, painting, pottery,
gardening, travel, bowling, playing golf, reading books, exercising and walking,
spending time with grandchildren, and “studying for pleasure” (e.g., literature and
anthropology). Only one woman mentioned an activity that was not entirely of her own choice: “I’ve got to follow my husband around digging fossils”.

However, there was concern that they may not have the financial resources to enjoy these activities. For example, one woman said: “well, you have dreams, but not plans. My dream is to go overseas to see where my parents were born”. Another person pointed to the contrast between “the ideal world” and reality. In an ideal world, she might want to take up pastel art or other pursuits. However, she feared that she may not be able to do this because “we might have to support ourselves or our children or our partners” (Focus Group 2, clerical).

While some women said that they were well aware of retirement issues and planning ahead, others did not want to think about the future. One woman from a blue-collar background pointed out the futility of planning because of unforeseen events such as illness or redundancy. A professional woman noted that women often have a low awareness of financial planning for retirement.

Many women envisaged being involved in formal or informal learning during their later years, for example, at universities, Neighbourhood Houses, or the University of the Third Age. However, there was concern that the cost of study may be prohibitive.

**Retirement**

Compared to the number of comments about work, there were very few comments about retirement in general. One woman observed that the nature of retirement had changed and that people were now expected “to keep going and working”. Another woman noted that retired people seemed “so much more busy than they used to be” and that “people have more involvement with the grandchildren these days, and then unpaid work looking after the grandchildren, when the children have got to work. ... There is a lot more choice and options when retiring”. It was also suggested that some older unemployed people were not included in the unemployment statistics, but in the retirement figures.

Several women suggested that older people deserved leisure time because of their previous contributions to the economy and taxes that they had paid during
their working lives. This is reflected in comments such as “it's almost a repayment for all those taxes that you paid”, or

I suppose there is also the, subconscious almost, idea that you deserve at some stage to have unlimited leisure time and that you've earned it by living as long as you have. … by making it to a certain age, and that's almost your right, to be able to then have that time to just do all the things you weren't able to do when you were busy working and bringing up kids and all that sort of stuff. (Focus Group 2)

One woman shared with the group that she had already “laid the ground rules” and informed her children that she would not look after the grandchildren because she had worked so hard that she deserved time to herself. Another woman was planning to retire early and declared that her husband would financially support her for a short time because she deserved this after all the hard work. It was also argued that older people had a right to the age pension.

**Male partners**

The retirement of a male partner was not in all cases an event that women were looking forward to. A woman in Focus Group 4 commented that her husband was “not the least bit handy”, and if he retired, “he'd be rambling all the time”. Others, whose partners were already retired – by choice or retrenchment – commented on the lack of structured time in these men’s lives. For example, a woman in Focus Group 4 noted that her husband was “doing computer courses, fixing cars and all that, but he sort of doesn't have a routine, so he can stay up late at night and watch movies and stuff, while I'm in bed”. Another woman in this group made a similar comment:

We haven't got the kids there, and we haven't got the grandkids for minding, there's just the two of us. You do need other interests. He's got other interests, like bike riding and table tennis and Rotary. He's got other interests, but not like timetabled time. There's no routine, like the structure there was when there was a job.

A professional woman in Focus Group 4 suggested that “this is another reason why women want to work, to get away from their husbands”, and “if we were in
the same house together all day we wouldn't even last a week”. A woman in Focus Group 6 pointed to the increasing number of older couples who separate because “they suddenly realise they don't have anything in common”.

Health

Several women commented on the importance of health and health related changes with increasing age. One woman suggested that “menopause comes at the wrong time”, and that younger women would cope better with this change because they had more energy. A change in energy was also observed by another woman who commented the following:

I can't do what I used to be able to. I don't really feel a lot different, and I don't even think I look a lot different than I used to years ago, but I need to go to bed earlier. (Focus Group 6, professional)

There was concern about cancer. One woman shared her experience of depression following the death of a sister with breast cancer. Another sister of this woman had also been diagnosed with breast cancer. In this group (Focus Group 5), the women believed that stress causes cancer. Regarding depression, one woman suggested that one should keep active, as “sitting around and getting depressed you use more health services”.

One participant suggested that there is a relationship between health and independence in later years, and that ill health leads to fewer choices (Focus Group 3, professional). Another woman highlighted feelings of loneliness that may arise as people age:

So I think there's also those things about feeling lonely, and as a single woman, as you get older. When you are younger you're independent you feel really terrific and stuff, but I got sick, and I thought, this is horrible … sick with no-one to get you tea, you know, all that sort of thing. And it has social implications, because there is a lot of single people, either who have been married and divorced, or who were single. (Focus Group 7)

Several other women shared their apprehension about their future health. One woman implied that while she felt almost “invincible” now, this would change later
on, and “arthritis starts to slip in a bit, your eyes start to fail, [and] your back starts to ache”. Another woman shared the following thought:

And health, do you think of health? I think of health and how my health might deteriorate and how that might then affect, more cost, less pay and who is going to look after me? … Females tend to look after the men, and then the men die, and so we don't have a choice that way either. Like we have more constraints. (Focus Group 3, professional)

Another participant stated that not all older people would be equally fit in the future, and that the fit older people may have to support those less fortunate. Concern was also expressed at how government policies may deal with this issue in the future. One woman voiced the following opinion:

… and there'd be a lot of people, you know, for one reason or another just won't be up to, and then there are other people who are still fit. And society tends to want everyone to be the same. The government policies are based on everybody being the same. Not everybody is going to have the energy at 65. So there's going to be an issue with that. And people will have to prove whether they're unfit or whether they're fit. (Focus Group 6)

One person proposed that “because of medical improvements, we will live longer and we probably will be healthier”. Several women expressed a wish to be healthy in older age, such as “to be a happy healthy woman”, or “to be healthy [and] have my marbles”.

**Learning**

The importance of lifelong learning was emphasised by a number of women. Several women expressed a desire to engage in formal learning during their retirement. They also stressed the need for lifelong learning and free education if people were expected to prolong their working lives.

One woman commented that “it’s about … accepting that everybody needs lifelong learning, not something like you're mad if you're at this age, you're not going to learn”. Another participant observed that “a lot of women are choosing in their later life to change their career area. … So education needs to be geared to
older women as well”. Another person stated that she was “so angry that you can’t even get the dole when you're not employed. If you want to study full-time, you are not eligible”.

A woman from a blue-collar background argued that learning computer skills was particularly important if women wanted to stay in the workforce. She shared the following view with the group:

… next year I'm going to do a computer course. Although I know how to use a computer and I use it, I'm not always confident, and I feel that even if I start off with the basics and then work my way up. I think this is one of the problems that I found with a lot of jobs, they want computer skills. Although I've got basic computer skills, you know, as you said, your son knows more than we know, and of course if you get a 20 or 25 year old person, she would know more than what I know, and obviously they go for her as well. (Focus Group 7)

Financing retirement

Current and future financial situation

The vast majority of women emphasised the need to engage in paid work for financial reasons, and that most families “require two incomes for the basics”. It was pointed out that financially disadvantaged people included women who were separated or divorced and first generation migrants who had not inherited property from their parents. Further, unplanned circumstances could affect a family’s ability to save for retirement. One woman suggested the following:

I think that's a furphy, I think that we are economically dependent now. And you find families that might have been saving for their retirement, that then got their children who have unfortunately broken families and come back to live at home, or you had students who would normally, in my good old days, have been bundled out of the house at 17, 18 to go to university or get married. But these kids all live at home now. [And we spend the] money that was disposable income that we could have saved, or put into white goods, or put into a car. (Focus Group 2)

Some women spoke of their need to continue paid work for reasons such as a partner’s retrenchment or unplanned early retirement, or financial commitments
associated with their children’s education. In contrast, two women in Focus Group 1 indicated that they were in a comfortable financial position that allowed them to retire early.

In regards to their future financial situation, few women were confident that their savings would be sufficient. A woman in Group 6 believed that her and her partner’s superannuation savings will be “enough” when they retire in 10 years time. Another participant suggested that her husband could always do some “handyman” work or mow lawns, and therefore they would not “starve to death”. Others suspected that their children may have to support them in the future.

Superannuation

The topic of superannuation came up in all eight groups. Some women were unsure about aspects of superannuation, such as the maximum amount that can be saved, how the savings are invested, whether they are invested ethically, and how much money will be available on retirement. One woman questioned whether directly investing in shares rather than superannuation may be more profitable. There was also a view expressed that by contributing to superannuation “you've got to be saving the government a lot if you've got super at the end of it when you retire, you don't have to go on the government pension”.

One woman expressed a fear that the superannuation system may not be able to cope with the demands of the future. She shared the following view:

I guess my greatest concern is that even if you've got all these finances and superannuation wherever you've got that, I would think that there would be too great a strain on those funds if we all decide we don't want to work. Even though we're getting up to 65 plus, because the bulk of the population will be at that age group, we can't all say we want our superannuation, because I don't think the system will be able to afford that. And I don't know what the system, i.e., the government, is planning for the future to combat that sort of problem that is coming. (Focus Group 2, professional)

Other participants expressed concern that superannuation savings are not guaranteed and could be lost if the superannuation fund is not well managed. Further, workers who lose their jobs may use their superannuation savings prior
to retirement. Several women stated that they had no superannuation savings or only an insignificant amount.

Several women commented on the complexity of the superannuation system. They stated that they found it difficult to understand their superannuation statements. One woman stated that she left it to her partner to deal with superannuation because she did not understand it. Another woman suggested that some funds are “a bit of a rip-off”. She reported how in the past she had invested with a fund that arranged her savings in such a way that most of her contributions went towards commissions and fees. In addition, she was advised that she could not roll the money over into another fund (Focus Group 3, professional).

The women in Focus Group 5 commented that casual employees did not have “the same sort of super deals” as people in permanent employment. One woman in this group who was employed on a casual basis stated that her employer did not pay superannuation contributions for her. In another group it was noted that women had fewer superannuation savings than men because they had taken time out of the workforce and their salaries were lower. One woman indicated that she had considered making voluntary superannuation contributions, but at the time could not afford it.

A participant in Focus Group 1 commented on the disincentive to work part-time prior to retirement. Her superannuation scheme is a defined-benefit fund, in which the employer promises to pay a certain amount to the employee on retirement, based on the years of employment and the level of salary at retirement. This woman commented that “if you had said ‘I want to keep working but I want to go to part-time work’, you’re actually compromising yourself financially”.

One woman commented on the fact that people in same-sex partnerships did not have the same rights regarding superannuation as heterosexual couples. She proposed that this issue needed to be “looked at”.
The age pension

The age pension was discussed in all eight groups. There was unanimous agreement about the value of the government age pension and that it should continue to be available to older people. However, not everybody had faith in its continuation. One woman shared the following view:

What I'm saying is that there will be so many people at my age when I retire. We will be the bulk of the population, and who is going to pay for our welfare? Because we will be the majority. So who is going to pay for me to retire? No one will be working. (Focus Group 2, professional)

Another woman remarked that she would like to believe in the continued availability of the age pension in the future, but she feared that the government would not be able to afford it. Several women stated that older people have “a right to the pension”.

Women’s financial situation

Several women commented on financial inequities between women and men. While one woman acknowledged that “a lot of women of our generation haven’t thought about being financially independent”, others expressed frustration about the status quo. One woman suggested that she lost out financially because of a ten year gap in her career as a lawyer. She argued that had she stayed in her job, she would now be earning twice as much, and that she had forgone $500,000 because she stayed at home to raise children (Focus Group 6). Another woman shared the following view:

I would like to see women at the same level of education, the same position, responsibility, getting the same amount of money. Those are my minimum standards. ... I'm sick of doing the job that a man's doing and he is getting $10,000 more a year. (Focus Group 3, professional)

Other concerns related to the fact that single women are at greater risk of poverty in older age, and to women’s financial disadvantage in a divorce.
Financial advice and financial planning

Several women expressed concern about the financial advice that is currently available. They pointed to a lack of public education and honest financial advisers who explain fees and commissions in plain English. For example, one woman commented that "if they don't do some public information soon, there will be a lot of people who are totally unprepared [for retirement]". A participant in Focus Group 7 expressed concern about the way in which superannuation is marketed. She felt that undue pressure was applied by sales consultants who visit people at home. She said: “You feel as if you've been conned, you know, you feel like somebody might talk down to you, it might be men, or people who know a lot more than you, talk down to you”.

Several women shared the view that independent and accessible financial planning advice should be provided in schools and workplaces. One woman stated that she wanted advice on realistic goals, such as how much money she would need in retirement for her desired lifestyle. One of the younger women noted that she found it difficult to gauge whether she would have enough money in retirement. She shared the following thought:

Thinking about it from the point of view of being under 40, it's a long time away to think of whether I'll have enough money, you don't know how much money will be enough money, you don't know, have any idea how much debt you'll have paid off. (Focus Group 6)

A woman in Group 5 took a pragmatic approach to financial planning for retirement. She proposed:

Look, it also depends on your lifestyle, but I mean, when you've been allowed so much, and got to budget on that to be able to get by, like food comes first, to pay the bills, and then if there's any money left, you enjoy life with it if there's any left, and if there isn't you can't. (blue-collar)

In the context of financial planning, participants in Focus Groups 5 and 7 commented on politicians and rich people who “rort the system”. For example, it was stated that “the ones with power and money, and greed, like the Alan Bonds
and Christopher Skase, they get away with it. It's so wrong", and “CEOs getting paid millions, it's pathetic, and superannuation”.

Women in Focus Group 6 commented on excessive bank fees. One woman made the following comment:

If you have a bank account that sits on a minimal balance it can actually lose money, and recently we sold my mother's house, she died 12 months ago, and put the money straight into my bank account from the sale of the home. I paid $72 credit duty. And I thought that stank.

One participant suggested that “if you pay your mortgage off, you suddenly get slogged with bank fees and it doesn't make sense”. Another woman believed that “the shoe box sounds pretty good” as an alternative to a bank account. The Goods and Services Tax (GST) was also mentioned as a financial setback.

The Future
Most women had a bleak vision of their future work. One woman suggested “that you have a portfolio rather than a career”. There was concern expressed that older women may not have many options in the future and be left to fill less well paid positions. Women who do physical work were perceived to be in the most disadvantaged position as “at 70 they're going to be too frail to do hard labour”. A woman in Focus Group 2 commented on older women’s opportunities when taking up part-time work and implied the following:

It is not necessarily as much what you’d like to do but what you can do with your skill level for one, and part-time work tends to designate a certain type of work too. I couldn't do my job for example part-time.

A woman in Focus Group 5 suggested that “we've got to embrace computers, because they are here to stay, they are in every possible workforce, so we might as well just embrace them”. While some women expressed concern about the declining number of paid jobs, others pointed out that “there won't be enough young people to fill all those jobs that we've got".
Concern about the future availability of the age pension was expressed in all groups. While some women speculated that “there won’t be any pensions around”, others considered it likely that the age pension would be available at a later age as reflected in the following comment: “I wonder whether we’ll end up with prescriptive policies that say let’s just increase the age to keep working until it’s open-ended or, work until you are 70 until you are entitled for anything” (Focus Group 3, professional). Another participant pointed out that for financial reasons people may have to stay longer in the workforce, but at the same time they would find it more difficult to obtain paid work.

A woman in Focus Group 8 argued that “if you struggle before the pension, once you get the pension it’s very hard”. A woman in Focus Group 1 asserted that “nobody is particularly convinced that the government is going to chip in and look after us in our old age”, and that this situation would bring about social change when older people “can’t get through their retirement”. A woman in Focus Group 3 wondered whether fit and healthy older people may have to support those older people who are less fortunate. Further, some participants questioned whether nursing homes would still be available in the future.

However, several women emphasised positive features of the future. These included spending time with grandchildren, and having increased political power because of the large number of baby boomers. Women in Focus Groups 1 and 7 discussed ideas of future shared housing arrangements, such as cluster housing.

**Policy changes**

Women in all eight focus groups commented on existing policies, identified policy deficiencies and suggested improvements. The policy areas of concern included retirement planning and income with a particular focus on superannuation, employment, equality for women, aged care and caring in general, recognition of unpaid work, education, health, welfare, and professional registration. The women in Focus Groups 5 and 8 commented on politicians and policy makers, suggesting that these are out of touch with the “real people” and that “they need housewives in politics”. A woman in Focus Group 8 (blue-collar) wished that the age pension were available from the age of 55 years.
Retirement planning and income

Women in Focus Group 2 strongly advocated for public education on retirement planning, recommending that this should occur in workplaces. A woman in this group suggested that such public education should have a particular focus on young people and women, as women’s current superannuation savings were insufficient.

Superannuation was discussed in all groups, and many women commented on its complexity. A professional woman in Focus Group 3 made the following comment: “Make it more understandable. I think it’s the most complicated system. I've been in superannuation since I started working. ... And I still don't understand it. I don't understand the scheme I'm in. I get read-outs and I’ve got no idea what it means”. “Impartial” and “honest” education about superannuation was recommended for schools and workplaces.

Women in Focus Group 1, who were Victorian State Government employees, commented on the fact that their superannuation benefits are calculated on the basis of their income during the three years prior to retirement. This arrangement discouraged older workers from reducing their hours in paid work and so reduced choice.

Several women expressed the view that superannuation is modelled on the male work experience and may not be appropriate for women. For example, a woman in Focus Group 1 argued that women who take time out of the workforce or reduce their working hours to care for a partner or relatives should have this caring work recognised in their superannuation.

Another woman in Focus Group 3 suggested that we should completely re-think superannuation as “superannuation is stacked against women particularly”. A participant in Focus Group 4 argued that the tax on superannuation pay-outs should be removed because people worked for this money and “paid tax all though their working lives”.

A woman in Focus Group 4 expressed similar views when she suggested that “the government doesn't help the average person enough, so there's concern
with tax. I mean you work hard all your life and then it just should be yours at the end of it”. Participants in Focus Group 6 observed that superannuation “helps the rich more than the poor. The poor don't have the extra money to put away”. Another comment referred to the fact that superannuation savings can be lost, and that they should be guaranteed (Focus Group 7, blue-collar).

At the time when the focus group interviews were conducted, people in same sex relationships could not – unlike people who were married or in de facto relationships – be nominated in their partner’s superannuation as a beneficiary. One woman commented on this and declared that it should be reviewed\(^\text{12}\). Benefits from government and other organisations or businesses were considered of importance. The Seniors Card\(^\text{13}\), which entitles older Victorians to a range of discounted goods and services, was given as an example.

The women in Focus Group 5 contemplated the fairness of the government age pension. The overall view was that the existing payment is sufficient for home owners. All women in this group held a strong view that society has a moral obligation towards its older members. This is reflected in the following statements: “You know, it should be the conscience of a country to look after elderly people”, and “because a lot of people have worked all their lives, paid taxes, …. and especially the older generation [that] went through the Second World War, Korean War, Vietnam War, … look what they contributed to Australia”. A participant in Focus Group 6 commented that the GST disadvantaged older people on fixed incomes.

A woman in Focus Group 8 questioned the fairness of the age pension from a different angle:

> Now, I would like to see that after you retired, and you worked say for example 20 or 25 years of your life, you get a little bit more privileges than what another

\(^\text{12}\) The Victorian Government has since introduced legislation, the Statute Law Amendment (Relationships) Act 2001, that gives same-sex couples the same rights in relation to superannuation (and other areas) as married couples and heterosexual unmarried couples.

\(^\text{13}\) Any permanent resident of Victoria, who is aged 60 years and over, who is retired or not working more than 35 hours per week is entitled to a Seniors Card. There is no income or assets test. The Seniors Card Program is administered by the Victorian State Government. Other States and Territories in Australia have similar programs.
person would get if they’ve never worked a day in their life. Like, the way the system stands now, that is what I believe, is like people that have worked they get the plain pension, but they even get less because if you got your superannuation funding you’ve got money coming in from the government and you got say a big house or a business you had, you got money invested, then you do not get a full pension. So it’s like okay, you have paid your taxes and you’re penalised because you had this big property or you’ve got money invested. Where is the sense of that? … it looks like people that have never worked a day in their life, they’re getting more off the government than we poor idiots who have worked all our lives, and we get less (blue-collar).

**Employment**

Several women suggested that the workforce has to become more flexible for people of all ages to be able to “accommodate people’s needs and movement in and out of the workforce” as well as part-time work. However, a woman in Focus Group 2 recognised that this may have advantages and disadvantages for women. She expressed the following thought:

... flexibility in terms of part-time work and, although it is a two-edged sword, isn't it, because I think perhaps a lot of people, particularly women, have to work part-time when they don't want to, because the full-time jobs just aren't there to the extent that they used to be. And maybe it's like when you go higher up in the ranks too the part-time work becomes less and less accessible.

Further, another participant indicated that for financial reasons not everybody might be able to reduce their working hours because of “a problem of poverty in the community”. She commented that “people with full-time jobs can barely support a family in these days. For them, that isn't an option” (Focus Group 7, blue-collar). Two participants in Focus Group 7 suggested that the available work should be distributed in a more equitable way, so that more people find employment and “share the jobs, because there is too much unemployment”.

A participant in Group 3 asserted that middle-aged and older people were disadvantaged because of employer insurance contributions for WorkCover. She remarked that in her workplace potential employees were screened for disabilities and asked questions such as “do you ever get a sore neck”. This woman commented that neck problems are very common in middle-age and therefore
such screening discriminates against people of a certain age group. She suggested that the government should remove this barrier.

Affirmative action against ageism in the workplace was suggested by two women in Focus Group 2. One woman proposed that she would like to see “for every 18 employees under the age of 40 you have to have 20 over the age of 40”. However, the issue of competency was also brought up and a woman in Focus Group 3 recommended that tests be introduced for certain occupations to ensure that older workers have the required competencies to carry out their work safely. Another participant noted that older workers’ medical needs have to be taken into account.

A participant in Group 3 wanted union membership to be available to people on contracts. Another woman in this group suggested the introduction of access programs, similar to those “when encouraging women to enter the workforce”. A woman who had been a physiotherapist in a previous career proposed that it should be easier to keep professional registration, which was only available to her if she continued working in that profession for a “minimum number of hours which is more than half time”.

Equality for women

Women in four groups (Focus Groups 2, 3, 6 and 7) commented on the lack of women’s equality regarding employment and income. For example, a woman in Group 2 proposed the following:

I would like to see women at the same level of education, the same position, responsibility getting the same amount of money. Those are my minimum standards. ... I'm sick of doing the job that a man's doing and he is getting $10,000 more a year.

A participant in Focus Group 3 stated that “women have been amazingly disadvantaged from way back”, and another woman suggested that “feminist theory would have a lot to offer” on this topic. It was pointed out that the lowest paid workers are predominantly female. One woman noted that at her workplace were women who “get scum wages, shocking conditions, suffering from earning the money that they can barely meet their living needs, let alone
needs when they're older”. She shared the following view:

And I think there is still underlying that mentality that a woman will get married and will be looked after by the husband. ..., the underlying norm is, society is still structured around the idea of the family, unpaid work of the woman who has a number of children and keeps looking after the family and does a bit of part-time work on the side and gets very low wages. ... the actual structure of that has to change in order to enable ... equity between male and female. That's what I reckon. And if the government is on about policy, there is also a limitation of that, because I think the government has lots of policies and rhetoric around it but where it comes down to the crunch it doesn't really happen. (Focus Group 3, professional)

The participants in Group 3 suggested that women on very low wages such as outworkers were barely in a situation to fulfil their immediate needs, and certainly not in a position to plan and save for their retirement. In Focus Group 6, it was implied that “government policy should compensate for the discrimination of [older] women getting work”. One individual in this group observed that sometimes government policies may appear “very fair and equal and reasonable”, but on closer inspection they “disadvantage women and a number disadvantage single people or low income people ... they're not starting at an equal playing field”.

Aged care, caring, and recognition of unpaid work

The range of aged care issues identified by focus group participants included transport, accommodation, respite care, carer support, nursing home bonds, and the number of nursing home places. The women in Focus Group 5 expressed strong views about the way society treats older people. It was suggested that older people should “not be in a room full of cockroaches, dirty, in a little hostel, you know that's not a quality of life”. Another person in this group expressed the view that an older person is “not someone that they just put away, ... and forget about them”, and “they've done their duties, let's push them under the carpet, we can't see them”. However, apart from removing the bond on nursing home

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14 In Australia, people entering residential aged care facilities may be asked to pay an accommodation bond.
places, there were no concrete policy suggestions regarding residential aged care.

Participants in Focus Groups 1, 2, 5, and 6 commented on inadequate support for people caring for children, partners, or relatives. It was pointed out that people who provide such care save the government money, that caring would become a greater issue in the future, and the current financial support for carers, the carers’ allowance is “absolutely zilch, and also you’re means tested for it”. A woman in Group 6 proposed that child care should be tax deductible or free child care available after a woman returns to work “because it's an expense related to work”.

The women in Group 5 discussed the issue of caring for children in detail and all women in the group shared the view that the current support for women who stay at home to bring up children is insufficient. This view is expressed in the following statements: “It seems to me the women that go out there and prefer to just leave their kids somewhere and go off to work are much more rewarded than the ones that stay at home”, and “the government aren't picking up the pieces of a family that worked hard to be a family. I think the government’s got to realise they’ve got to value women that stay home and look after their children”.

Women in Focus Groups 3, 5, 6, and 7 argued that unpaid work such as bringing up children, caring for a partner or relative, and providing voluntary work in the community should be recognised. Different ways of recognition for unpaid work were suggested, including paying a carer at the same level as a state enrolled nurse, means tested payment, special concessions/discounts on products and services, and a government contribution to the person’s superannuation fund. One woman provided the following rationale for a payment to carers and volunteers:

And if you're healthy and you want to do things, then you want to be valuable. Something will have to change I think in order to get that. Some people say that money is what our society values things with. I mean I have a certificate for the Year of the Volunteer saying, you know, you're a volunteer, but it's hard to say
to yourself about what you do, and get that same some sort of external recognition, something that's valued by society. (Focus Group 7, professional)

A professional woman in Focus Group 6 who took time out from her career to raise children criticised the user-pays philosophy as morally wrong “because it doesn't take any notice of other contributions” such as bringing up children. A woman in Focus Group 7 proposed that the value of older people should be promoted. She suggested that older people could be supported by building up more knowledge about this age group in the community. She felt that younger people in particular often did not know much about the older generation, and that there is a need for more inter-generational communication.

**Education, health and welfare**

Free education and training was suggested in several groups. A participant in Group 6 suggested that many women did not want to work full-time while they were raising their children, “but then once their children are older, they start looking for a career”, and it becomes important “to have free education, free training”.

A person in Group 4 proposed continued funding for Neighbourhood and Community Houses, while a mother of school aged children in Group 5 emphasised the importance of adequate funding for schools. A woman in Group 6 remarked that she felt angry that full-time students could not access “the dole”, and that she believed that people on welfare payments should be able to access education.

Several people in Group 2 expressed a view that older people should have better access to health care, particularly to private health care. For example, free membership to a private health care fund was suggested for people who had made contributions for 40 years. At least, after a lifetime of contributions to a private fund, people over 65 years of age “should get better benefit at that age when they need all the extra bits and pieces, like the new hip and whatever they need at that age”. Further, a policy change was recommended to legalise voluntary euthanasia.
The women in Groups 6, 7, and 8 were critical of government welfare policies. Group 6 discussed the fact that Centrelink would not assist a welfare recipient with their mortgage payments, but provides rent assistance and thus supports people who already own a home in paying off their second or third homes. The women in both groups identified inadequate policies dealing with unemployment. For example, it was noted that a person on a back-to-work program could lose his or her benefits if the program did not work out for that person.

A participant in Group 7 noted that many people were made to apply for jobs although they had little chance of finding work. She felt that “we put too much pressure on people to either work … or else have to pretend that you're going through the charade of trying to get a job when you have got absolutely no chance”. Instead, she suggested that those people “who really want to work and have got a chance of getting a job” be adequately resourced. Another woman in this group reported that people were often matched with jobs that did not reflect their skills, or were expected to spend too much time on commuting to work.

In contrast, women in Focus Group 8 questioned whether the age pension in Australia should remain universally availability and entered into a discussion about deserving and undeserving recipients of social welfare payments. One woman expressed her view in the following way:

All I’m saying is, people that work should be a bit more recognisable with the government, like they should give them free phones, or they should get a discount for their rates. Some little thing, to say ‘hey you’ve worked hard all your life, why should you be in the same category with that person who has never worked a day in their life’. Whether they choose to work, or if it’s a person that’s been disabled all their life and they’re not able to work, I make excuses for them. But those ones that chose not to work for some unknown ungodly reason, why should they all be treated the same? (blue-collar)

**Summary of findings**

The women who participated in the focus group research expressed very diverse views and aspirations. Their view of the future was sometimes bleak, but mostly expressed in a humorous way. However, the women from blue-collar backgrounds in Focus Group 5 and Focus Group 8 expressed fairly strong anger
and resentment targeted at politicians and male Chief Executive Officers in the corporate sector, as well as “downwards envy” (Latham, 1997). The latter was mainly expressed in comments about “deserving” and “undeserving” welfare recipients.

The women considered that the superannuation system was too complex and too difficult to understand, and it was felt that the media and governments provided conflicting messages about the required savings for older age. Very few women envisaged having sufficient savings and/or investments for retirement. The women remarked that the Australian superannuation system was modelled on the male work experience and did not suit women; that it was not fair to women, because women on average receive lower pay during their working lives and therefore make lower superannuation contributions, and because no contributions were made during time out of the workforce. Further, some women noted that bank fees were excessive and that the GST disadvantaged people on fixed incomes, such as self-funded retirees.

The women agreed that ageism in the workplace was common. The experience of corporate downsizing has disempowered women, which has led to feelings of betrayal, less job security, and a lack of flexibility to suit women's needs – but flexibility was expected from workers. Overall, the casualisation of the workforce has had a negative impact on women.

The women reported that they felt time-deprived, rushed, pressured, and stressed. While some women had to work long hours, others could not find work. In particular, it was difficult for them to return to the workforce after having taken time out. Altogether, workplaces were not seen as flexible enough to suit women's needs.

The women gained self-esteem and a feeling of self-worth from their work. Most of the professional women identified with their work, and their work provided personal fulfilment. In contrast, the women employed in low-paid occupations reported that they worked for financial reasons and would have preferred either not to work or to have more interesting work. However, they stressed the positive social aspects of work.
Providing care for ageing parents was a concern. The required support services were seen as in short supply or nonexistent. The women perceived that governments were reducing entitlements and cutting services such as nursing home care and carer support.

Several women commented on declining opportunities to participate in local communities. However, the vast majority of women who participated in this study envisaged doing community/voluntary work in their later years. This may be partly explained by the fact that three of the eight focus groups were conducted at Neighbourhood Houses, and many women involved in Neighbourhood Houses provide community work.

Achieving a balance between work and other aspects of life – such as friends, study, family, time for oneself – was important to the women who participated in the study. Consequently, the women reported that they were only prepared to continue working past the traditional retirement age if a balance between work and other aspects of life could be achieved.

Some women had not thought about retirement planning before being invited to the focus group discussion, others had given it little thought, and very few had detailed retirement plans. The latter were professional women in long-term relationships who had accumulated sufficient assets to retire in comfort. Women from blue collar backgrounds found it particularly difficult to plan ahead. Several women argued that planning for older age is difficult because of a rapidly changing society, a lack of understanding of financial/investment matters, or children who moved back home or needed financial support.

Women expressed a range of aspirations, including early retirement, reducing the number of hours in paid employment, a career change, or continuing on in the paid workforce, while others had no plans at this stage of their lives. With exception of the women from blue-collar backgrounds, the women were open to consider the option of continuing in paid employment beyond the age of 65. However, they insisted that it should be their choice.
The women stressed the need for lifelong learning and free education if people were expected to prolong their working lives. Many women shared their plans to study and/or learn new skills in the years to come.

Desired policy changes regarding the superannuation system included the following:

- financial advice that is independent, honest and easy to understand should be provided;
- superannuation funds should recognise time out of the workforce for family reasons and study;
- superannuation funds should be better regulated;
- superannuation savings should be guaranteed;
- superannuation taxes should be reduced;
- superannuation should be replaced with a system that provides more equity for women;
- superannuation funds should treat same-sex partners like heterosexual couples (this has since been achieved in the State of Victoria);
- where superannuation benefits are based on the salary of the years leading to retirement, this should be changed so that people are not discouraged from working part-time; and
- public education about financial planning and investment products, in particular independent advice on superannuation should be provided in workplaces and schools.

The following policy changes were suggested to improve women’s situation in the workforce:

- incentives for employers to employ older workers, such as changes to WorkCover insurance premiums so that employers are not disadvantaged by employing older people;
- affirmative action against ageism at work;
- access programs to change attitudes and views about older people;
- a role for unions to represent people on work contracts;
- retention of professional registration even if people work in a different field;
- more equality for women – equal pay; and
- more flexibility in regard to part-time work.
The women also commented on required policy changes in regard to support services and benefits, education and training, housing, private health care, transport and assistance with dying. These included the following:

- continued availability of the government age pension;
- recognition of unpaid work, such as carer support, and better respite care arrangements;
- special discounts and benefits for older people;
- free training and education for people of all ages;
- a greater range of housing options for older people, such as cluster housing and serviced apartments;
- more affordable access to private health care for older people;
- better transport for older people; and
- legalisation of voluntary euthanasia.
Chapter 4 – Study 2

Introduction

Study 2 – BabyBoomWomen@Work 2020 – is concerned with current thinking on the research topic – how women of the baby boom generation view work after the age of 65, and the social policy implications of an ageing female workforce – in Australia and overseas. Study 2 addressed both research questions: How do women of the baby boom generation envisage paid work after the age of 65, and what are the policy implications of an ageing female workforce?

Like Study 1, Study 2 used qualitative research methods, and computer-mediated communication (CMC) was employed for this study. Women and men of all ages from Australia and overseas countries were invited to participate in the study.

This latter study involved a website with four scenarios for the year 2020 that described possible future policy environments in which baby boom women over the age of 65 engaged, or did not engage, in paid work. Research participants were asked to comment on the scenarios, in particular to identify probable and preferable elements of the scenarios, policy issues, and possible solutions. In addition to the website, this study also included a policy discussion group with female academics and senior administrators. The findings of the focus group discussions and the data from Study 2 were analysed using thematic analysis. NUD*IST, a qualitative computer software program was used to assist with data management.

The combination of futures methodologies with web-based technologies to explore women’s futures is rare. However, two other studies have used focus group research and CMC. These included the UK study women@2020living (Andrews & Townsend, 2000) which explored women’s housing futures, and an Australian study undertaken at Deakin University, Women Towards 2010 (Mahoney & Townsend, 1999). This study focused on family life, paid work, health, and well-being.
This chapter presents an outline of the relevant literature on scenarios as a methodological tool used in futures studies, as well as literature on the Internet as a research tool. This is followed by a description of the research methodology employed for this study and its findings. The findings are discussed in Chapter 6.

Scenarios

Definition and scope of scenarios

Inayatullah (2002) suggested that the foundational method in futures studies is to employ scenarios. Bloom and Menefee (1994) described a scenario as “a description of a possible or probable future. The scenario defines a set of future events or circumstances that would affect the organization’s performance” (p. 224). Scenarios have also been described as “contrasting pictures that provide a framework for considering a range of alternative futures” (Slaughter, 1996a, p. 101) and “stories of credible, alternative futures” (Ramsey, 2000, p. 55).

Scenario planning has been described as “a disciplined method for imagining possible futures” (Schoemaker, 1995, p. 26), and as “a process of multiple-point forecasting” (Wilson, 1992, p. 19). Tucker (1999) described scenario planning as “creating stories of equally plausible futures and planning as though one could move forward. Key indicators are built in to signal movement of one option over another” (p. 71). The terms “scenario planning” and “scenario building” are sometimes used interchangeably in the literature (e.g., Wood, 1997).

Futures researchers have utilised scenarios in a range of ways for the purposes of planning, change management, policy development, and research. Scenarios are a tool of futures research. Other futures methodologies include forecasting, modelling, scanning, futures web, imaging (Slaughter, 1995), trend extrapolation, cross-impact analysis, and the delphi method (Weingand, 1995).

Wood (1997) proposed that scenario planning should be more appropriately named scenario learning. Similarly, Schwartz ("n.d.") asserted that “scenarios do not lead to a single, clear set of strategies because effective strategies also must adapt to change. Rather, scenarios encourage better thinking and learning,
thereby enabling decision makers to assess and reassess their strategic options, and act with confidence amidst great uncertainty” (p. 1).

Weingand (1995) argued that scenarios represent neither a prediction nor a forecast, but are tools that assist the analyst to deal with events and interactions among events that might otherwise be ignored. “A well-constructed scenario may be a direct extrapolation or may suggest events and conditions not presently being considered from the environment that is being studied” (Scenarios section, para. 1). Bloom and Menefee (1994) described scenarios as descriptions of potential environments.

Morrison and Wilson (“n.d.”) suggested that scenarios can be described as stories of possible futures.

Scenarios are graphic and dynamic, revealing an evolving future. They are holistic, combining social, technological, economic, environmental, and political trends and events, the qualitative as well as the quantitative. They focus our attention on potential contingencies and discontinuities, thereby stimulating us to think more creatively and productively about the future (Scenario-based planning section, para. 1).

Wack (1984), one of the architects of scenario planning, argued that the aim of scenario planning is not “to get it right”, but to have a set of scenarios which illuminate the major forces driving the system, their interrelationships, and the critical uncertainties. The purpose, in short, is to help decisionmakers sharpen their focus on key questions about the environment, and to aid them via additional concepts and a richer language system through which to exchange ideas and new data (p. 43).

**History of scenario planning**

Scenario planning was developed as a military intelligence tool during World War II (Mathews, 1997). It emerged after the war as a planning strategy for business and the public sector. Hermann Kahn of the RAND Corporation, which was set up to research new forms of weapons technology, pioneered the technique of “future-now” thinking, aiming through the use of detailed analysis and imagination
to be able to produce a report as it might be written by people living in the future. He later adopted the term scenario, apparently because he liked the emphasis it gave on creating a story or myth (Ringland, 1998).

During the 1960s, companies like Shell, Corning, IBM, and General Motors started to become interested in this type of thinking. In the early 1970s, corporate planners at Royal Dutch/Shell refined existing scenario planning techniques and were able to predict the ramifications of the oil crisis in 1973 (Robbins, 1995; Wack, 1985). More recently, the New York Stock Exchange managed to be operational again one week after 11 September 2001 by putting into place scenario plans that were originally developed to deal with possible problems arising from Y2K (Pearson, 2002).

Since the 1970s, the use of scenarios has expanded to a range of areas including aerospace, energy, telecommunications, consumer products, banking, education (Bloom & Menefee, 1994), local government (Robbins, 1995), and public policy processes at the community, national, and international levels (Hammond, 1993). Ringland (1998) reported that the oil embargo provided such a deep shock to previously stable views of the future, that by the late 1970s three quarters of the Fortune 1000 companies had adopted scenario planning based on a variety of techniques.

Peter Schwartz, Arie de Geus, and others who had been involved in the pioneering of scenario planning at Shell later established the Global Business Network (GBN), a membership organisation and worldwide network of strategists, business executives, scientists and artists based in California. Established in 1988 and now with a corporate membership of over 100 of the world’s leading companies, GBN specialises in corporate scenario planning and research on the future of the business environment.

**Scenario types and methods of developing scenarios**

Pierre Wack headed the business environment unit of Royal Dutch/Shell’s Group Planning Department from 1971-1981 and was one of the designers of scenario planning. He developed two types of scenarios: first and second generation scenarios. First generation scenarios quantify alternative outcomes of obvious
uncertainties (for example, the price of oil may be $20 or $40 a barrel in a given year). Wack and his team found that these scenarios were not helpful to decision makers as they provided only a set of plausible alternatives, but no reason to assume that one or another would eventuate. They were mere straight-line forecasting based on the past. The team learnt that scenarios have to be relevant to the deepest concerns of the decision makers in the circumstances they are facing.

Second generation scenarios, or decision scenarios, deal with two worlds: the world of facts and the world of perceptions.

Decision-scenarios explore for facts out there, but they aim at perceptions inside the head of critical decisionmakers. Their purpose is to gather and transform information of potential strategic significance into fresh perceptions which then lead to strategic insights that were previously beyond the mind’s reach - those that would not even have been considered (Wack, 1984, pp. 42-43).

Morrison and Mecca (1989) distinguished four types of scenarios: the demonstration scenario, the driving-force scenario, the system-change scenario, and the slice-of-time scenario. Demonstration scenarios were pioneered by Herman Kahn at RAND. They answer two questions: a) How might some hypothetical situation come about, step by step? and b) What alternatives exist at each step for preventing, diverting, or facilitating the process? The driving-force scenario is frequently used in government and business planning. A scenario space is developed by identifying key trends, specifying at least two distinctly different levels of each trend, and developing a matrix that interrelates each trend at each level with each other.

The system-change scenario is designed to explore the interrelationships and implications of a set of trend and event forecasts. It embraces the full range of concerns in the social, technological, economic, and political environments. The slice-of-time scenario jumps to a future period in which a set of conditions comes to fruition, and then describes how stakeholders think, feel, and behave in that environment. The objective is to summarise a perception about the future or to
show that the future may be more or less desirable, fearful, or attainable than is now generally thought.

Usually, a policy analysis follows the development of the scenarios. Morrison and Mecca (1989) proposed that the criteria for scenario evaluation should include clarity, intrinsic credibility, plausibility, policy relevance, urgency, comparative advantage, and technical quality. Subsequently, each scenario is reviewed for explicit or implied threats and opportunities, with the objective to determine policy options that might be taken to avoid threats and capture opportunities. Then, action plans are derived from these policy options. Bloom and Menefee (1994) suggested that scenarios be evaluated by applying the following criteria: usefulness and productiveness, credibility, completeness, realism, probability, and uniqueness.

Inayatullah (2002) observed that scenarios often have four dimensions: the continuation of the status quo, the collapse scenario, the return or steady state (“the good old days”), and the transformation. He (Inayatullah, 2000) suggested that scenarios “are important for a variety of reasons. First, they provide an early warning mechanism for dramatic changes, second, they help clarify alternatives, and third, they contour the unknown and help manage complexity” (p. 371).

The Internet as a research tool

Introduction
Study 2 used the Internet as a tool for data collection. The literature on the Internet as a data gathering tool is scant, in particular regarding qualitative research. As Mann and Stewart (2000) noted, “there has been little systematic analysis of how the Internet might be incorporated into qualitative research practices” (p. 4). While there has been little published research on computer mediated communication (CMC), research methodologies that combine face-to-face (FTF) and CMC research are even less common. Deakin University’s Women Towards 2010 project is such a study. While the project has been completed, a project report has not yet been released.
Published accounts of a methodology identical to that used in Study 2 could not be located. Therefore, this section will review methodologies that have used various forms of CMC.

**The Internet and CMC**

Since its inception some thirty years ago, the Internet has evolved into a worldwide network. The number of computers connected to the Internet has steadily increased, and the use of the Internet and electronic mail (e-mail) has been widely adopted among corporate, academic, and government populations. Early in the 21st century, half of all Americans had access to the Internet, as well as 23% of Europeans and 37% of Asians (Sheehan, 2001). The NUA Internet Survey (2002) in September 2002 found that worldwide a total of 605.6 million people were online. However, access to the Internet is unevenly distributed across the world:

- Africa – 6.31 million;
- Asia/Pacific – 187.24 million;
- Europe – 190.91 million;
- Middle East – 5.12 million;
- Canada & US – 182.67 million; and
- Latin America – 33.35 million.

At the end of the March Quarter 2001, there were 3,968,000 Internet subscribers registered in Australia, supplied by 665 Internet Service Providers (Australian Bureau of Statistics, 2001a). At the 2001 Census, Australia had a population of 18,972,350.

The Internet is a medium that can be experienced in different ways. A computer and keyboard are usually the mediator of people’s Internet experience, and there are different ways in which users can explore the Internet, present themselves, and communicate. CMC has been described as “the process of sending messages – primarily, but not limited to text messages – through the direct use by participants of computers and communication networks … [where] the communication must be done by participants fully aware of their interaction with the computer technology in the process of creating and delivering messages” (Lane Lawley, 1994, para. 5). Two distinct types of computer mediated
communication can be identified: synchronous and asynchronous CMC (Riva, 2001).

A range of different Internet environments have been identified (Riva & Galimberti, 2001):
- the World Wide Web (www);
- electronic mail (e-mail);
- asynchronous discussion fora (newsgroups);
- synchronous chats (Internet Relay Chat, or IRC);
- multi-user dungeons (MUD; i.e., text based virtual environments);
- metaworlds (3D MUDs; i.e., 3 dimensional virtual environments); and
- interactive video.

There is also the Internet Phone, an IRC mode that replaces written text with voice messages. The “Internet Phone is broadly similar to telephonic communication, with the important difference that usually voice communication is also supported by other channels such as text or video communication” (Riva, 2001, p. 8).

The environment created by the Internet is often referred to as Cyberspace,

a universe made up of things that can be seen and heard, but they are neither physical objects nor necessarily a representation of physical objects. They are built of information coming partly from operations of the physical world, but largely from the accumulation and exchange of knowledge arising from human initiatives in the fields of culture, science, and art (Riva & Galimberti, 2001, p. 1).

Riva (2001) argued that Cyberspace is a social and cognitive space. When a computer network connects people or organisations, it is a social network, that is, people or organisations connected by a set of social relations, such as friendship, co-working, or information exchange. Riva (2001) described the Internet experience as “a process by which a group of social actors in a given situation negotiate the meaning of the various situations that arise between them within an electronic environment” (pp. 8-9).
Internet methodologies

The Internet is an excellent medium for quick and inexpensive communication with individuals who are geographically distant. It offers opportunities to reach informants that may otherwise be more difficult and costly to locate. For example, Coomber (1997) used the Internet to conduct research with illicit drug dealers. CMC crosses time and space barriers, and in its asynchronous forms people can choose their own time and place to respond to a research request. It provides a safe environment, in particular for women, older people, and people with disabilities who may otherwise have to travel, to participate in a research project. CMC allows easy handling of data and does not require transcription as the text is already provided.

It has been argued that “whilst the Internet and WWW does offer new and exiting prospects for sociological research, in many aspects the methodological issues which it raises are by and large not new. The key issue that any survey research conducted via the Internet will have to contend with, as with non-Internet based surveys, is that of sampling bias” (Coomber, 1997, para. 1).

There are a range of challenges for researchers who use CMC. These include computer literacy, recruitment of research participants, and finding e-mail addresses, as directories are incomplete. Not everybody feels comfortable with this type of communication and therefore the sample may be unrepresentative. Access and gender as well as access and age are issues, as to date more men than women and more young people than older people use the Internet. However, this may change in the future. While still a minority, older people are already the fastest growing group of people using the Internet (Australian Bureau of Statistics, 2000c; Merkes, 2000).

The methodologies of studies using the Internet as a research tool that are discussed in published articles include e-mail surveys, web-based surveys, and online focus groups. Compared to paper-based surveys, there are advantages and disadvantages in using CMC. For example, the cost of an e-mail survey is estimated to be between 5% and 20% of a paper survey (Sheehan, 2001). The costs of e-mail and web-based surveys decrease significantly as the sample size increases.
An advantage of a web-based survey is that it appears identical to all participants. Unlike e-mail, it can be given an attractive appearance utilising text formatting, colours, and graphics. However, graphics increase the download time. Web-based surveys are “easy for respondents to complete, typically by selecting responses from predefined lists or entering text in boxes and then simply clicking a ‘Submit’ button when finished” (Mann & Stewart, 2000, p. 70).

The advantages of e-mail surveys have been reported to include cost reduction, a quick turn-around time, facilitative interaction between survey authors and respondents, collapsed geographic boundaries, and user-convenience (Smith, 1997). Sheehan (2001) reported that in studies where both mail and e-mail were used to deliver surveys, mail surveys took 11.8 days to return and e-mail surveys were returned in 7.6 days. In addition, “people tend to provide longer open-ended responses to e-mail than to other types of surveys, and responses to e-mail surveys tend to be more candid than responses to mail or phone surveys” (Sheehan, 2001, Literature review section, para. 3).

Punathambekar and Fraley (2000) conducted an online synchronous focus group and found that its advantages include the ability to bring together a group with very diverse backgrounds and geographic locations, convenience for the researcher and the respondents, potential savings of time and cost to all involved, and the availability of an immediate and accurate transcript. They observed that people express their views more openly than in a face-to-face situation. For example, participants expressed views considered not politically correct that they would not express in a FTF situation. The researchers concluded that the anonymous nature of online interaction is an advantage that will help gather opinions on topics and issues that traditional focus groups may have difficulty addressing.

Using the Internet as a tool for survey research offers exciting new possibilities to the researcher. However, the limitations of this methodology need to be understood. For example, it is not possible to access samples representative of the general population because Internet access and use vary for different populations.
Riva (2001) argued that people who participate in online research are self-selected and by no means randomly representative of the general population. In particular, they are usually skewed toward the high end of the socioeconomic and educational spectrum. Similarly, Smith (1997) pointed out the practical impossibility of probability sampling in Internet research. She noted that “one can only tentatively generalise to a very specific population, if at all” (Discussion section, para 1).

Sheehan (2001) pointed to the difficulty of obtaining a sample frame in which every subject in the population has a known chance of being selected for participation. As users may change their Internet Service Provider and their e-mail address, a web-based survey may be a more useful methodology, since this type of survey can offer any person with Internet access the opportunity to respond to the survey.

Both researcher and respondents must have a certain degree of computer literacy to implement a web-based survey. Technical knowledge such as expertise in HTML\textsuperscript{15} or web development software is required to set up a web-based survey. In addition, the survey has to be promoted and the website registered with search engines. The target population must be technologically competent enough to use the Internet and be able to have access to computers and the Internet.

Another issue is that it is difficult to determine the authenticity of respondents to web-based surveys as Internet users can participate in a survey anonymously. However, the same is true for paper-based surveys unless the researcher can observe their completion.

Disadvantages of e-mail surveys include their lack of cosmetic features, such as precise layout and font styles, and difficulties in including monetary or other tangible incentives. Further, Smith (1997) commented that there is “still a rather broad and unpredictable range of technological ability and extent of use in

\textsuperscript{15} Hypertext Markup Language.
otherwise fairly homogenous populations” (E-mail compared to "snail" mail section, para. 2).

Punathambekar and Fraley (2000) found that, in contrast to face-to-face focus groups, online focus groups experienced less social pressure. For example, there were instances where participants did not pay attention to the discussion or left the discussion early.

Determining the response rate of online surveys can be difficult. Smith (1997) argued that

The primary problem with web-administered surveys is there is no precise and reliable means of determining response rate. One could install a ‘hit’ counter which tracks the number of times a page is called from the server, but these counters do not distinguish repeat from unique visitors, nor do they reflect whether a page is allowed to fully load in the browser. (Discussion section, para. 2).

**Ethical considerations**

The World Wide Web provides a rich source of easily accessible data for social researchers. However, there are ethical considerations, for example how researchers collect data, treat their informants, and publish their findings. Online research takes place in an environment with largely customary, as opposed to legally enshrined, laws. Consequently, self-regulation and responsibility become issues of concern for the online researcher (Mann & Stewart, 2000).

Internet researchers come from different backgrounds and disciplines and bring with them a range of different codes of ethics which do not necessarily adapt well to this medium. Some of the questions raised by Internet researchers (e.g., Frankel & Siang, 1999; Jones, 1994) include the following:

- Are issues of privacy and dignity in virtual communities significantly different from those in non-virtual communities?
- Under what circumstances can one ethically analyse postings to a mailing list or newsgroup?
• Is it necessary to ask permission of list members first, or of those that the researcher would like to quote?
• Is it necessary to ask permission of the list administrator or moderator?
• Does it matter whether the list or newsgroup is publicly archived? Is “private” information private if it is freely available online?
• Does it matter whether the subject matter of the list is sensitive, or whether its members can be considered vulnerable?
• Does purely statistical analysis have to meet different ethical standards than content-based analysis?
• Are the issues different for chat rooms?
• What constitutes informed consent?
• Should people have access to the data collected about themselves?
• Who owns messages posted to newsgroups or e-mail lists? Are there copyright issues?
• Should ethical standards be universally applicable - irrespective of culture, nation, and race?

To date, there is no universal agreement on the ethics of research that involves CMC. For example, the Association of Internet Researchers’ Ethics Working Group outlined the following on the A(o)IR website (http://www.cddc.vt.edu/aoir/ethics/):

The Internet’s novelty as a research terrain, combined with the many forms it takes and ways in which it blurs the conventional boundaries of public/private and mass/interpersonal communication (among other blurred boundaries), have made the issue of ethics for Internet research particularly unclear. Indeed, there is not even agreement on the extent to which much of this work involves human subjects, as ‘human subjects’ is traditionally understood. At one extreme is the argument that all analysis of online interaction involves human subjects, and therefore Internet researchers should gain consent for all data gleaned online. At the other extreme is the argument that anything posted in a publicly accessible online space is essentially dissociated from the humans who wrote it, and can therefore be used as research data without informing the participants or seeking consent.
Online research is further complicated by issues of anonymity and pseudonymity (Jacobson, 1999). The following two contributions to air-l, the e-mail list of the Association of Internet researchers, illustrates this.

Nancy Baym, an academic from the University of Kansas wrote on 2 September 2001:

This raises for me an interesting aspect to the ethics struggle, which is that if something is copyrighted, we OWE it to the author to give full credit, which comes up against research ethic traditions of hiding identities of subjects when studying online discussion. I struggled with this with some of the more creative posts I quoted in my work and erred on the side of anonymity over credit. Nancy.

In response to her e-mail, Christian Nelson from the University of Massachusetts-Amherst wrote on the same day:

Along these same lines, one of the things that has been noted about the Internet is that it allows people to hide their true identities and take on new ones—even other peoples’ real identities. How can we breach someone's anonymity by simply citing their name when anyone can sign any name to an E-mail with complete impunity—i.e., when someone can deny they were a researcher's subject by simply claiming that the researcher quoted an E-mail by someone who illegitimately used the name in question?

While CMC gives researchers access to information about users without their knowledge and consent, the tension between individual rights and social benefit is an ethical problem for face-to-face research also. In the absence of agreed protocols, Allen (1996) provided the following advice for Internet researchers:

In conclusion, research ethics for cyberspace are like research ethics for any other site. They should be situated, dialogic agreements that develop over time between researchers and the participants of the research study. It is unlikely that such research ethics can be abstractly codified, because there will often be differences between research sites, the situations of participants, and researcher goals. Researchers can, however, develop ethical wisdom that comes from experience with many configurations of research in cyberspace,
and report on the conditions that grounded their ethical choices, and the results that emerged from their work in the site. These results will often be improved by feedback from participants about their experiences with the fieldwork and the effects of publication (Conclusion section, para. 3).

Kuntze, Stoermer, Mueller-Spahn, and Bullinger (2002) referred to the ethical principles proclaimed by the American Psychological Association. These include competence, integrity, professional and scientific responsibility, respect for people’s rights and dignity, concern for others’ welfare, and social responsibility. The authors suggested that a set of measurement tools around ethical codes and values in a virtual world be developed by the virtual environment community.

The BabyBoomWomen@Work2020 website included a consent form which provided full disclosure about the research project. The research respondents were advised that their comments and name – if provided – might be publicly displayed unless they indicated to the researcher that they did not wish this to occur. The La Trobe University Human Ethics Committee approved this research project.

Response rates to online studies

It has been suggested that over the last decade response rates for all types of surveys have declined. The growth in the amount of survey research being undertaken has resulted in an increase in the number of requests to individuals to complete surveys. This may lower response rates, since individuals’ overall attitudes toward the survey industry may be unfavorable, and the aura of ‘uniqueness’ to the participation in the survey process diminishes. Low response rates are a concern for researchers, since answers from survey respondents may differ substantially from those of nonrespondents, resulting in a biased estimate of the characteristics of the population (Sheehan, 2001, Literature review section, para. 5).

This observation refers to the US, but anecdotal evidence suggests that the situation in Australia may be similar. A declining response rate since the 1950s to
all field methods, including FTF interviews, has also been noted by Cook, Heath, and Thompson (2000).

Sheehan (2001) reviewed studies that used both postal mail and e-mail and found that response rates to e-mail had not persistently outperformed postal mail. Between 1986 and 2000, 31 e-mail surveys were reviewed and Sheehan found that the response rate decreased over the years. On average, the 31 studies reported a mean response rate of 36.83%, with a mean response rate of 61.5% in 1986 compared with 24.0% in 2000. The mean number of questions asked in the surveys was 42.3, ranging from a low of five questions to a high of 94 questions. Fewer than 20% reported that a pre-notification message was sent, and almost two-thirds of the surveys reported that at least one follow-up message was used.

One surprising overall finding that has not yet been discussed is that few e-mail surveys have been undertaken during this intensive growth period of the Internet. This study attempted to identify as many e-mail surveys done for academic purposes as possible, and only 31 surveys could be identified that contained sufficient data to perform this analysis (Discussion section, para. 1).

Witmer, Colman, and Katzman (1999) noted that the lack of research on response rates in electronic surveys is not surprising, “given the inconclusive and inconsistent studies that define acceptable response rates or report methods to increase them in traditional paper-and-pencil methods” (p. 147). They considered a 50% response rate minimally adequate for traditional survey research, suggested that response rates around 20% were not uncommon for unsolicited surveys, and found response rates to online surveys to be 10% or lower.

Cook, Heath, and Thompson (2000) undertook a meta-analysis of 49 studies using electronic surveys. They found that the number of contacts, personalised contacts, and pre-contacts were the factors most associated with higher response rates. The mean response rate for the 68 surveys reported in the 49 studies was 39.6% (SD=19.6). While follow-up reminders were found to increase the response rate, larger numbers of reminder notices were found to have the opposite effect. This may be due to individuals reaching a saturation point in
reading their e-mails, or they may regard more than one reminder as “spam”. Interestingly, the use of incentives in web surveys appeared to be associated with more homogenous and lower response rates. This may have occurred because researchers with particularly long or tedious surveys may have recognised the necessity of providing substantial rewards for survey completions.

Sheehan (2001) reported that the longer the survey, the more likely it is that the response rate will be low. Smith (1997) also noted that length is an issue for e-mail questionnaires. Conversely, a meta-analysis of response rates in web-based surveys found that survey length was not associated with response rates (Cook et al., 2000). Similarly, Witmer, Coleman and Katzman (1999) found that response rates for online surveys may not be particularly sensitive to questionnaire length.

Sheehan (2001) noted that other elements like respondent contacts and topic salience may also have an influence on response rates, while Cook, Heath, and Thompson (2000) found that when the topic of web-based surveys is less salient, response rates tend to be both slightly lower and also more highly variable. “Salience of an issue to the sampled population has been found to have a strong positive correlation with response rate for postal, e-mail and WWW-based surveys” (Sheehan, 2001, Issue salience section, para. 1).

Conflicting evidence was found regarding pre-notification. Sheehan (2001) remarked that some researchers argue that it is unacceptable to send unsolicited e-mail surveys, as they may be regarded as spam. However, post-notification, or follow-up contact, has been found to have positive effects on response rates to both postal mail and e-mail (Sheehan, 2001).

A comparison by Smith (1997) of response rates between electronically administered surveys and the more traditional surveys sent through postal mail (“snail mail”) was inconclusive. Her own study had a response rate of 2.3%, taking into account the number of people targeted via e-mail and subscribers to e-mail lists on which a call for participation in the research was listed. Further, Smith noted that she found an aura of suspicion in stranger-to-stranger communication.

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16 Unsolicited, usually commercial e-mail which is sent to a large number of addresses.
communication in Cyberspace, even when the declared topic is of mutual interest. “Many of my respondents indicated that they did indeed verify my identity and credentials before participating in either the polls or the survey” (Smith, 1997, Discussion section, para. 4). She arrived at the conclusion that while e-mail is a wonderful tool for impromptu polling on timely issues, and an extremely useful tool for building a potential sample, its utility for anything more is increasingly questionable in the age of ‘infoglut’ and pervasive e-mail spamming by unscrupulous marketers (Discussion section, para. 4).

A British team of researchers (Nicholas, Huntington, Williams, & Blackburn, 2001) undertook an online questionnaire survey on the consumer health website SurgeryDoor. The survey sought to discover why the site was consulted and whether the information from it had any health outcome. Of the 21,118 unique IP addresses that were recorded as visiting the site in November 2000, 5% answered the questionnaire.

Schonlau, Fricker and Elliott (2001) argued that “Internet surveys are here to stay and will become even more commonplace, with Web surveys continuing to dominate over e-mail surveys” (p. 73). However, the major challenge for researchers would be “how to distinguish themselves and their surveys from the plethora of commercial and entertainment surveys on the Web” (p. 73). The authors concluded that “it is likely to become increasingly difficult to achieve superior response rates when using this medium for research” (p. 73).

The literature on scenarios and the Internet as a research tool was taken into account when the BabyBoomWomen@Work2020 website was developed.

**Methodology of Study 2**

**The scenarios**

Four scenarios for the year 2020 were developed for this study. The year 2020 was chosen because those born in 1955, the mid-baby boomers, will reach the age of 65 years in 2020. At that age, Australians become eligible for the government age pension – however, this may change in the future. The scenarios
describe possible future policy environments in which baby boom women engage, or do not engage, in paid and unpaid work.

It has been pointed out earlier that the development of scenarios is a lengthy process involving considerable resources. Scenarios are rarely developed by a single individual. They are usually a team effort. For this reason, I chose an existing set of scenarios and developed it further, focusing on women of the baby boom generation. The scenarios, developed in 1995 by a group of 400 Australians as part of the Global Scenarios Project (Economic Planning Advisory Commission, 1996), were considered to be well-suited for this purpose.

The Global Scenarios Project was launched in May 1994 by author Bryce Courtenay and Napier Collyns from the Global Business Network to develop possible scenarios for Australia in a changing world. The Economic Planning Advisory Commission (EPAC) sponsored the Global Scenarios Workshop held on 4-5 October 1995, which was part of a program at the Macquarie Graduate School of Management. The workshop had approximately 400 participants, including young people and leaders from the arts, business, education, media, politics, religion, and science (Economic Planning Advisory Commission, 1996). EPAC had responsibility for publishing studies on medium-term issues, coordinating budget submissions, and undertaking task-force work, and reported to the Prime Minister of Australia.

The workshop began with an analysis of the critical dilemmas facing Australia. Four scenario frameworks were then developed, placing values within the frameworks according to their importance and uncertainty (Economic Planning Advisory Commission, 1996). The dilemmas were plotted on a graph to distinguish those that were considered more important and more uncertain. These included the following:
Next, the participants of this workshop identified what they regarded as the two most critical and uncertain dilemmas to describe different scenarios for Australia. These were the issues of:

- Australia’s successful participation in the global economy, global politics, and social responsibilities, or failure to be a global participant and the insularity as a result of this; and
- the development and growth of community and spirituality, or a society which celebrates and rewards only individualism and materialism.

The scenarios that were subsequently developed describe four different worlds that could result from the response of governments, the business sector, and society to the challenges of change over the next ten to twenty years (Economic Planning Advisory Commission, 1996, see Figure 5). This type of scenarios has been described as driving-force scenarios (Morrison & Mecca, 1989).
Oztopia - a world where Australia is a leading global nation, actively participating in a global system, assuming rights and taking responsibilities; Australia prospers and its society operates confidently as a cohesive, yet pluralistic multicultural society where the individuals' belief systems define their behaviour at work and in their leisure time.

Bladerunner - the key characteristic of this world is polarisation between those people who are most able to succeed in the global, technological age and those people who for reasons of age, income, location outside of the urban centres, and education become the ‘have nots’, separated in terms of wealth and knowledge from access to power and the ability to be represented in the political and economic decisions concerning their lives and their future. For the wealthy educated elite, this is a prosperous scenario marred by the increasing visibility of
an underclass of long term unemployed and homeless people and by escalating
crime and violence.

*Australia on a bad day* - in this world Australia has failed to compete and
participate in the global communities. It is a world which looks somewhat like
Australia today - government dedication to a free market economy, rapid change,
and industry restructure resulting in social upheaval and loss of employment for
many. In this scenario however, we have failed to get it right from here on, and
we have failed to provide the social and community safety nets for those who
have lost out in the change process. For the majority of Australians, this is a
gloomy future. Large companies have moved offshore, small enterprises struggle
to survive, lacking capital and access to world markets, and governments move
to shore up the damage by reintroducing strong national industry and economic
policies.

*The island nation* - this world isolates an Australia with strong shared community
values, a weak economy, poor participation globally, and a return to nationalism.
It is an island in the sun, a great tourist destination and a place to get away from it
all, and without tourism the balance of payments would be a disaster.

Complementarity was a recurring theme at the workshop. This was expressed in
the following way:

There is a strong sense of the need to shift from the old win/lose dilemmas
approach of economics or environment, individual or community, national or
global, material or spiritual to a more complementary approach. The new
complementarity we seek is a synthesis of economics and environment,
individual and community, national and global, material and spiritual. We want
futures that find new third option solutions (Economic Planning Advisory
Commission, 1996, p. 3).

Further steps of the Global Scenarios Project included workshops for leaders
representing multicultural and other diverse interests of Australia and
engagement with the wider community, in particular young people. The Global
Scenarios Project started under the Keating (Labor) Government\textsuperscript{17} but did not receive the same support under the subsequent Howard (Liberal/National) Government\textsuperscript{18}.

The four scenarios described above provided the starting point for the scenarios used in the study BabyBoomWomen\textsuperscript{2020}, which I developed and created. At the time of writing the scenarios, the first three face-to-face focus group discussions with women who were born between 1946 and 1964 had been completed. In developing the scenarios, I considered the issues raised in these focus groups and in relevant literature. Further, I intended to ensure that Australia’s diverse community was represented in the scenarios and chose protagonists from different cultural and linguistic backgrounds as well as a woman with a disability. Apart from these considerations, the stories emerged from my imagination.

The scenarios describe four future environments in which women of the baby boom generation have – or lack – the opportunities and choices to engage in paid and unpaid work. Each scenario starts with a description of the general political and social environment, followed by a description of the living and working circumstances of four baby boom women.

The four scenarios that were developed for this study are displayed below\textsuperscript{19}.

**Oztopia**

It is the year 2020, and Australia is a technically advanced country which is part of the Asia Pacific Monetary Union (APMU). During the last ten years, Australia has gained a reputation as a world leader in ecological waste management and the production of energy from renewable sources. Sustainable technologies have become Australia’s main export industry, followed by international tourism. Australia’s industry is mostly automated. Electronic devices in the manufacturing industry and homes can hear, speak, see and feel, transforming

\textsuperscript{17} Paul Keating held office as Australia’s Prime Minister from 20 December 1991 to 11 March 1996.

\textsuperscript{18} John Howard, Australia’s current Prime Minister, has been in office since 11 March 1996.

\textsuperscript{19} The four scenarios are reproduced here as they appeared on the World Wide Web. They have not been edited to agree with the APA style guide.
the role of human workers to the production of news, education, design, knowledge and scientific data.

Australia has two levels of government: regional committees and the Australia Council. Regional committees take responsibility for most decisions. The role of the Australia Council is largely limited to coordination and representation on global organisations. Political decision making is by direct electronic vote, after issues have been discussed at the local community level.

Australia has a good quality and affordable health and social service system, including home telecare for people who are ill, frail or have a disability. Home telecare for frail people is the norm. This includes monitoring devices, emergency alarm systems, and monitoring of selected physiological parameters (e.g., temperature, respiration, electrocardiogram, and skin blood flow).

In 2010 Australia introduced a minimum income (OzIncome) for all residents which replaced the previous government benefits. In addition, Australians receive free or discounted services and products for community work. Community work is broadly defined and includes, for example, elder care, the arts and self education. People aged 65 years and older make up 19% of the population.

Local information and service exchanges (LISE) are popular, in particular with people who perform paid work for less than 30 hours per week. LISE are bartering systems operated at both the local and the national level.

Australians are spiritual people. As a multicultural community, they value and respect cultural diversity. Aboriginal people are fully participating members of the community and leading in areas such as story telling and ecological tourism.

Story telling has become the main feature of marketing. It is no longer enough to produce a useful product: A story that embodies customers' values must be associated with it. Consequently, companies in Ozttopia have to demonstrate ethical employment and environmentally sustainable practices to sell their products and shares. However, business managers have known for decades that ethical and sustainable practices are profitable in the long run.
Anna (aged 69), Amy (60), Angela (65) and Alice (71) live in a block of 20 apartments in inner-urban Melbourne. It is a joint public housing – private sector initiative. Five apartments are designated for frail people. They have electronic monitoring devices and emergency alarms connected to the local community nursing service. Residents in the remaining apartments are rostered for low level monitoring of the frail people. They also provide companionship and help out with shopping and errands. In return, their rent is discounted. The apartment block has shared facilities such as a garden, a swimming pool, a gym and a meditation hall. Each apartment and the shared facilities are fitted with an interactive multimedia unit (IMU), which is used for entertainment, communication, education and political decision making.

Anna was born in Italy in 1951 and came to Australia with her parents when she was five years old. Until ten years ago, Anna worked full-time as a nurse in a public hospital and later as a nurse educator. Since then, she has been employed by a local community nursing service. Over the last ten years she has gradually reduced her working hours and works now two days per week. She monitors frail older people in their homes and communicates regularly with them via their IMU. Anna has also a health promotion and injury prevention role.

Anna lives with her husband Greg (aged 65) who used to be a builder. For the last 12 years he has been running a business providing consultancy on energy efficient building. Greg’s mother (aged 91) lives in the same apartment block in one of the five units designated for frail residents. Anna visits her daily and assists with household chores and shopping. Anna and Greg have one son who lives with his two children in rural Victoria.

Anna does not pay tax on her income. This is because she is older than 65 years, still in paid employment, and her income does not exceed 200% of OzIncome. Should her income rise above this limit, she will pay a minimal tax. As the principal carer of Greg’s mother, she receives free public transport, free dental services and a Carers Card which entitles her to substantial discounts on a range of products and services (e.g., gas, electricity, and water). Anna is part of an Italian speaking drama group of local people.
Amy is a Koori\textsuperscript{20} woman and part of a cooperative of people who teach Aboriginal cultural history. The cooperative’s clients are schools and international tourists. They also provide online consultancy services on cultural issues.

Amy shares her flat with her daughter Pat and her grandchild Kylie. The health status of Aboriginal people has much improved over the last two decades, and Kylie has the same life expectancy as other Australian children. Amy is enrolled in one of Australia’s five online universities and studies Internet commerce.

Angela was born in 1955. She has previously been a teacher and a massage therapist. She is now employed by a regional committee as its Principal Knowledge Officer for Health and Wellbeing. It is her role to research and process health and lifestyle information, as well as providing the content for the committee’s Wellbeing Interactive Website. Angela has never married and has no children. In 2013, Angela completed a course as a fitness instructor and has since run exercise classes for her co-tenants. Angela and Amy share a passion for bushwalking.

Alice has brought up three children as a single parent. She shares her apartment with her friend Sue. Alice has been in and out of the workforce due to her family commitments. In the past, she has worked as a receptionist, a cleaner and a shop assistant. However, she has not been in paid employment since 2004 when she was 55 years old.

Alice is part of a LISE cooperative where she contributes home made bread and cakes. She spends much time in her apartment block’s community garden, growing vegetables and flowers. Alice receives OzIncome, which together with her LISE and gardening activities is sufficient for a comfortable lifestyle. Her two grandchildren visit regularly. Alice, Sue and Amy are involved in a local arts project.

\textsuperscript{20} Some Indigenous languages of south-east Australia (parts of New South Wales and Victoria) had a word – *coorie*, *kory*, *kuri*, *kooli*, *koole* – which meant ‘person’ or ‘people’. In the 1960s, in the form *koori*, it came to be used by Aborigines of these areas to mean ‘Aboriginal people’ or ‘Aboriginal person’.
Bladerunner

It is the year 2020 and Australia is a technically advanced as well as a socially divided country. Neo-liberal governments have been in power for over two decades. During that time, social inequalities within and among countries have increased.

Globalisation has been advantageous for the rich and well-educated, and devastating for the poor who can’t afford an education.

Ten years ago, the Federal Government had outsourced the last public services. The public health system is now run by pharmaceutical companies and private health insurers. Medicare, Australia’s universal health system, has been abandoned a long time ago. The public health system is under-resourced and provides only emergency care and basic primary care for the poor. Public health facilities are also used for medical education and to test new drugs. Good quality and high-tech health care is available in the private system.

The age pension is still available, and its qualifying age is 70 years. Many argue that the age pension is below the poverty line, and there is a rigorous asset and income test. Further, relatives in direct line are legally required to provide financial assistance to each other. Australia spends 3% of GDP on the age pension. Home owners who wish to access the age pension have to agree to a reverse mortgage or the sale of their home. The care of older frail people is mainly provided by family members or privately paid carers. A compulsory old age insurance was introduced in 2011, too late to benefit the baby boom generation.

Most older people live in poverty. Their superannuation pay-outs did not last long enough to support them through older age. In particular, single or divorced women who do not own their own homes are impoverished. Many are isolated, lonely, depressed, and have a high use of prescribed medicines. However, a minority of older people have significant economic power through their investments, and they are represented on the boards of major companies. Professional women who have been in long-term relationships, own their own home, and a share portfolio are comfortable. Their financial planning in earlier life has paid off.
Affluent people live in fenced off and security guarded areas. There is a high incidence of burglaries and violent crimes. Illicit drug use is rampant. Consequently, many people do not leave their homes after dark. Few public places are perceived to be safe. People who do not work or study spend a great proportion of their time watching one of the numerous multimedia stations. Most channels are still free to the consumer as they are financed through advertising.

Megan (aged 58) and Miriam (61) work for PharHealth Care, a pharmaceutical and health care transnational company. Maree (69) used to work for PharHealth Care, and Mai-Ly (68) provides paid care for Miriam’s mother.

Megan trained as a physiotherapist, but decided 15 years ago to study computer science. She now manages PharHealth Care’s consumer education and communication program. Interactive health programming on the Internet is one of her responsibilities. She works closely with Miriam who is a general medical practitioner. Requests for a primary health care consultation are received via e-mail. The consumer is first advised to consult the company’s interactive website for information on his or her condition. Pharmacies provide free access to this website. Then, Miriam decides whether a face-to-face consultation is required or whether an online consultation is sufficient. Depending on the consumer’s financial situation, he or she will then be referred to one of PharHealth Care’s public or private clinics. Most doctors use web-based tools for decision making, and many functions are performed online, such as prescriptions, reminders, and information. Electronic systems have replaced receptionists and administrative staff. The data collected by this system are also very useful for PharHealth Care’s pharmaceutical research.

Miriam and her partner Michael live in one of the fashionable secure housing complexes near the beach. The bay is too polluted for swimming, but AquaLife includes a sea water swimming pool and a large aquarium with many sea animals that used to live in the bay – even a couple of sharks. There are also restaurants and entertainment and sports facilities. Most of Miriam and Michael’s friends live in the same complex. The couple spend most of their time at work, at AquaLife, or in Italy where they share a property in the mountains with Michael’s sister and her partner.

Five years ago, Megan and four of her friends purchased a small motel that went out of business. They renovated the building in view of their future needs
as older single women: it includes private and communal facilities for the five women, as well as space for housekeeping and nursing staff, and an excellent security system. So far, Megan and her friends are in good health. They employ a live-in housekeeper and have two guard dogs. They plan to keep working full-time until their early to mid-sixties, and then reduce their working hours. Their plans for the future include travel, arts and crafts, and study.

Maree has not been in paid employment for over ten years. Her last employment was with PharHealth Care as a receptionist. Her position was made redundant when reception work was replaced by electronic systems. Because of ageism in the workplace, she has not been able to find paid work again. Maree rents a small unit in the outer suburbs of Melbourne. She finds public transport unreliable, expensive and unsafe. So she spends most of her day watching one of the shows on her multimedia unit. She is sometimes joined by her friend Olga who lives close by. Her only outings are to functions organised by her local church. Years ago Maree would have liked to study, but she could not afford the fees, even those of the online universities.

Maree worries a lot about her son David who has schizophrenia. David lives with her, but frequently disappears for weeks at a time. He uses illicit drugs and has been in jail for property offences. Maree is worried about his future. She has not been feeling well lately, but she has no private health insurance and can’t afford a proper health check. Who will care for her if she becomes ill? She is considering to become a drug test volunteer. This would entitle her to health check-ups.

Mai-Ly came to Australia from Vietnam during the late 1980s as a political refugee. She has worked in the manufacturing and the hospitality industries. The manufacturing industry is now fully automated and does not employ unskilled labour. Mai-Ly did a course in elder care and has worked during the last 12 years as a carer for frail people. She provides personal care and functional assistance five hours every day to Felicity, Miriam’s mother. In the evenings, she helps out in her cousin’s restaurant.

Mai-Ly’s extended family lives above the restaurant in cramped conditions. Most people who live in her suburb are of Asian origin. Mai-Ly has little social contact with people outside her family. Her family had financially supported her when she enrolled in a course over a decade ago. Now, she makes financial
contributions to education and training of the younger family members. Mai-Ly plans to work as long as possible. She is confident that her family will support her should she need it.

**Australia on a bad day**

It is the year 2020 and Australia has failed to compete and participate in the global economy. Large companies have moved offshore, and small enterprises struggle to survive because they lack capital and access to world markets. After an economically prosperous and socially harmonious period during the first decade of the new millennium, the realisation that world oil resources are fast running out has brought economic and social upheaval. Although experts had predicted this situation for decades, alternative energy technologies have not been developed. Continuous industry restructuring has resulted in the loss of employment for many Australians.

The federal government of the day is still dedicated to a free market economy to which it takes a strong regulatory approach. Local governments have little political power. The social welfare system has been tightened, and the concept of "mutual obligation" applies to all people on government benefits. Australia spends 3% of GDP on the age pension. The qualifying age for the age pension is 70 years. Older people in receipt of a government pension are expected to do voluntary work. Usually, they provide functional assistance to people who are frail, ill or have a disability.

The private health insurance sector collapsed after the stock market crash when many multinational companies left Australia. The universal health system which had been gradually dismantled between 2010-2015 was re-introduced last year together with a tax levy for hospital funding. However, the system provides only basic care and can't afford any new technologies. The rich travel overseas for hospital treatment. Consequently, the health disparity between the rich and the poor is significant.

Australians feel a high level of uncertainty and insecurity, and the use of tranquillisers and anti-depressants is as high as never before. The suicide rate is high, in particular amongst young and older people. This coincides with a call for more and more government regulation and a strong law and order approach. Australia has a culture that encourages and rewards conformity. Three years
ago, Australians decided in a referendum that no further foreigners be allowed to settle in Australia. There is widespread discrimination at all levels of society against non-white Australians and those from different cultures who are not prepared to assimilate. Equal pay for women has not yet been achieved, and ageism in the workplace is still common.

Superannuation pay-outs have not lasted to support women through their older age. Few women over the age of 60 are still in paid employment. For financial reasons, many would prefer to work. However, high unemployment, ageism, and caring responsibilities for older and younger family members make it very difficult for older women to find work that matches their skills and experience. Most of those who start a small business go bankrupt within the first two years.

Sally (aged 58) is an employee relations consultant with KPPG, a multinational company. The company has been doing well because of the economically unstable situation and frequent restructures in industry and government. However, Sally is the oldest person in her office and unsure how much longer she will be able to keep her position. Sally’s husband John used to be a successful stockbroker and is now retired. The couple’s investments over the last 30 years provide sufficient income for a comfortable retirement. But Sally feels she is still too young to retire. She would like to work part-time and study medieval history, but she fears that reducing her working hours would be interpreted as a diminishing commitment to her work and the company, and she may lose her job altogether.

So she decided to continue working full-time as long as she is healthy and enjoys it. At least John is a good cook and looks after the household. Although they have a cleaner, Salimah. Both Sally and John have adult children from previous marriages. They are disappointed that they have no grandchildren, but can understand that their children have decided that these are uncertain times to bring up children. Not many well educated people have children in these days.

Salimah (aged 61) counts herself lucky to have an employer who pays a decent wage and is not racist. She came to Australia as a political refugee when this was still possible - a long time ago. Although trained as a lawyer in her country of origin, in Australia she has only been able to find unskilled work.
Apart from her part-time work at Sally and John’s house, Salimah does not do much. Her ethnic community is not as active as it used to be. Nobody seems to have much initiative in these days. She watches television and reads, but does not go out much. Occasionally, she goes for a walk with friends.

Sue (aged 65) used to be a nurse in the public health system. When Salimah had minor surgery, the two women met. In her twenties and early thirties Sue had travelled extensively. At one stage, she worked for six months in Salimah’s country of origin where she developed an interest in the language and culture. The two women have been friends since. However, she keeps her association with Salimah quiet, because her friends and neighbours would not understand.

Sue worked as a nurse until the age of 55, when she developed a back problem and found her work became too physically demanding. Since leaving the hospital, Sue was not able to find work. Although she used to be on a good salary, she did not save much. Her superannuation pay-out lasted for five years. She used to own her home. But as a home owner she is not eligible for a government benefit, so she agreed to a reverse mortgage arrangement. In ten years time, her house will again be owned by the bank. She will then be eligible for the age pension – if it still exists. Sue prefers not to think about the future.

Sarah (aged 66) and Sue went together to primary school. After Sarah had brought up her two children, she trained to become a social worker and worked for ten years in drug and alcohol rehabilitation. When she felt too burnt out to continue, she started a business as a florist. She enjoyed being her own boss and being surrounded by flowers all day, and her business grew. But people stopped buying flowers when the impact of the oil crisis hit Australia, and Sarah went bankrupt. She does not want to go back to social work. Anyway, the role of social workers has changed. In the alcohol and drug field, they are now called Normalisation and Integration Consultants (NIC). NICs provide financial, vocational, and other practical advice over a short-term period, not counselling. Sarah does not want to work as a NIC because she does not believe in this model of rehabilitation. And at her age, there are few other options.

After the business went bust, Sarah sold the family home and bought a small unit in a less attractive area. She has been living off the money she made from the sale of her house and a small superannuation pay-out that she received last year. Sarah would love to travel, but only the rich can afford to go overseas.
She will be financially okay for another two years. But how is she going to manage then?

**The island nation**

It is the year 2020 and Australia is a popular destination for international tourists. Australians have missed the boat in terms of global participation and new technologies, but theirs is an island of sun and leisure, of strong social and ecological values, and of economical self-sufficiency. Most multinational companies have left Australia. Instead, small businesses proliferate. The vast majority of adults work for payment only three days a week. That leaves sufficient time for other pursuits, such as study, recreation, spirituality, and growing fruit and vegetables.

A federal government still exists, but its role is limited to coordination and representing Australian interests overseas. Local communities are self-organising through community webs - groups of people with a common interest, families, and tribes. Community webs are fluid and flexible. They are financed through contributions (taxes) from their members.

Every adult is expected to work if they are physically and mentally capable to do so, including older people. Australia has a high proportion of older people (20%) who are valued for their experience and wisdom. Most people live in extended families. Shared housing cooperatives are popular. Local communities and extended families take care of disadvantaged individuals, making most social welfare services superfluous. However, community webs provide a basic living allowance to people in need. This has replaced all previous government benefits. The superannuation funds of the past have gone bankrupt, and many people lost their savings.

The health system takes a holistic approach: biomedical and what used to be referred to as complementary medicine are integrated, and people’s spiritual needs are acknowledged and addressed. Australia can’t afford high-tech medical interventions, but overall the health status of the population is better than that of Americans or people in some European countries. The government’s investment in health promotion over the last two decades has paid off: tobacco smoking has been eradicated, and people are physically very active. Australia’s dire economic situation has contributed to this also. Tobacco,
cars, and petrol are barely affordable. Therefore, people walk, ride bicycles and tricycles, or use public transport.

Australia has become a self-sufficient country where many families grow their own food and recycle as much as possible. Australia has also become a very uniform society: amongst its citizens there are no great differences in income, in health status, or in the level of education. Australians have little individual freedom or personal space left, but most are happy that way. Recent years have seen a return to nationalism and religion, in particular Christian churches and Buddhism.

Emily (aged 66), Eileen (57), Ella (70) and Effie (72) are members of the Melbourne Women’s Choir.

Emily is a yoga teacher. She used to work as a senior manager in the car manufacturing industry. When the company moved offshore, she was not too distressed: she was looking forward to a slower and more spiritual lifestyle. She sold her shares – luckily she did not have all her savings tied up in a superannuation fund - and bought a warehouse where she established a yoga school. She had been practicing yoga for over twenty years, and had attended many yoga courses in India when airfares were still affordable.

The yoga school has been going well now for some ten years, and Emily employs three staff. Unlike her friends, she lives by herself – with three cats – in a small space above the yoga school. In her spare time she studies Ayurveda or goes surfing with her nephews and nieces. There is also the choir who meets every Monday afternoon at the yoga school.

Eileen has been in a wheelchair since a car accident in 2002. After the accident, she trained as a computer programmer. But then computers went out of fashion because Australians couldn’t afford to import hardware and software from overseas, and there was no viable computer industry in Australia. Eileen went back to university and completed a degree in psychology. She works now at a secondary school as a spiritual counsellor. Lately she has been worried about the resurgence of fundamental Christian churches and their influence on her students. She fears for the tolerance towards indigenous people and ethnic minorities which took so long to develop.
The school where Eileen works offers primary health care services for students and their families. Most larger schools and workplaces offer health services which are run by local government. Eileen’s position is part of the school health service. The medical service is very basic compared to similar services in the technically more developed countries. But it seems to be adequate for the needs of the school population.

Eileen shares a large house with two cousins, her mother, her uncle, and a niece. Their house combines two former terrace houses. Apart from a large vegetable garden they keep a few sheep for the wool. Eileen enjoys spinning the wool, knitting jumpers, and weaving rugs for family and friends.

Ella’s family runs a vegie bar – they used to be called milkbar, but milk has gone out of fashion since mad cow disease came to Australia. Most Australians are now vegetarians or vegans. The shop sells fruit and vegetables, bread and other basic food items. The family lives next door to the shop.

Ella’s youngest daughter lives in Singapore. She went there on a scholarship and studied engineering. She is unlikely to come back to Australia – Singapore offers much better job opportunities and a higher standard of living. Apart from missing her daughter, Ella is very content with her life in Australia.

Effie’s family runs a business in the hospitality industry. Effie, her sister Voula, and their partners started the business fifteen years ago after extending and converting their adjacent houses into a bed and breakfast service. Since then, bicycle tours to wineries around Melbourne and guided bushwalks have been added, and other family members have joined the team.

Effie used to work in the travel industry. She is a very outgoing person, and enjoys the contact with the tourists who stay with the family. Most come from Japan, Singapore and Malaysia. They enjoy the sense of space in Australia, as well as the relaxed lifestyle, the family values, the safety of public spaces, and the clean air. The family business keeps Effie very busy, but she has still time to pursue her hobbies: singing and dancing.
The website

Website content

The design of this study involved an interactive website which was available on the World Wide Web between 8 March 2001 and 8 March 2002. The website was hosted by La Trobe University, School of Public Health. Originally, the website was meant to stay online for six months. However, this period was extended because of technical difficulties associated with the server, for example a six week period during which the website was not available or not fully functional, a change of server due to a security breach resulting in a different URL, and a low response rate.

The website included:

- four scenarios for the year 2020;
- a list of questions and an invitation for readers to respond directly via e-mail to the researcher, participate in a discussion board on the website, or respond to the questions online (this option was added in June 2001);
- references;
- a consent form;
- a “What’s New” page;
- hyperlinks to relevant organisations and publications;
- information about Study 2 and Study 3, including preliminary findings from the focus group discussions;
- information about the researcher; and
- a response rate survey (added in May 2001), which sought feedback from those readers who had visited the website but did not participate in the research.

See attached CD-ROM (Appendix 9) for a copy of the website.

Since completion of the study, the four scenarios and other information about the study have been displayed on my personal website at http://member.melbpc.org.au/~monika.

The questions about the four scenarios included the following:
- How likely are the scenarios?
• What aspects are likely?
• What aspects are less likely?
• What are the factors that make them more or less likely?
• Which scenario(s) do you prefer?
• What (if any) other elements would you include in your preferred scenario(s)?
• What factors will contribute to achieving your preferred scenario(s)?
• What will be the major challenges to achieving your preferred scenario(s)?
• What factors could prevent your preferred scenario(s) from becoming a reality?
• What overall strategies should be adopted to achieve your preferred scenario(s)?
• What action has to be taken now or in the near future to achieve your preferred scenario(s) or elements of your preferred scenario(s)?
  (for example, in the areas of taxation, finance/savings, health, support services, education, training, housing, transport, retirement policy, and pension policy).

Readers were asked to read the consent form including a statement that participation in the research implies consent. Next, they were encouraged to read the four scenarios and the questions listed above. The list of questions was headed by the following text: “Please comment on any of the questions. You are not expected to comment on all questions. Any comment is welcome. Alternatively, feel free to comment on other aspects of the scenarios, the research, or this website”. Three alternative ways of responding were offered: e-mail to the researcher, an online discussion board, and an option to respond to the questions online, which involved the use of text boxes and a “Submit Form” button.

The postings to the website and e-mails in response to the website comprise the data for this study. The website was available at http://www-sph.health.latrobe.edu.au/bbww from 8 March to 8 July 2001, and at http://HS053287.health.latrobe.edu.au/bbww/ from 16 July 2001 to March 2002. The reasons for the change of URL are outlined below in the section “Technical challenges”.

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**Target audience**

The target audience for the website included women and men of all ages with an interest in the topic. The rationale for choosing such a broad audience – rather than limiting it to female baby boomers – was twofold: Firstly, it is difficult if not impossible to verify age, sex, or other characteristics of people who make postings to a website. Further, it was considered unlikely that a website would attract women from a wide range of different socioeconomic and cultural backgrounds. However, Study 1 sought to achieve this through face-to-face focus group discussions.

Secondly, the study BabyBoomWomen@Work2020 endeavoured to collect ideas and suggestions for the development of policies concerned with paid and unpaid work and retirement options for women of the baby boom generation. While this topic is arguably of most interest to women, men’s experience and views, as well as those of people who are older or younger than the baby boomers, are also relevant and of interest. Policies for the future of female baby boomers have to be inclusive and consider the interests of men and women of all ages.

**Promotion of the website**

I registered the website with a range of search engines using the following key words: qualitative research, futures studies, policy, public health, women, baby boom generation, work, and retirement. These key words were also included in the homepage’s meta tag\(^ {21}\). Because these key words are very common, a search on any of the key words did not result in presenting the BBW@W2020 website on the first few results pages. Therefore, I did not rely on search engines for the promotion of the website.

The website was also promoted through postings to e-mail lists with a focus on policy, research, women, health, media studies, Internet research, and futures studies (n= 15); personalised e-mails to individuals and organisations that might have an interest in the topic (approximately n=260); newsgroups (n=5); and

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\(^{21}\) A meta tag is a coding statement in the Hypertext Markup Language (HTML) that describes some aspect of the contents of a web page. Meta tags are areas of text that are hidden from the viewer of a web page but accessible to browsers and robots for search engine indexing. There are several kinds of meta tags, but the most important are the keywords meta tag and the description meta tag. These are used by some search engines to provide a description of the web page for the search result.
registration with other websites for the purpose of providing a hyperlink to the study’s website (a minimum of 28 links). See Appendix 10 for further details.

I am a regular writer for PC Update, the magazine of the Melbourne PC User Group, which has a membership of approximately 11,000. The URL of the website was displayed with all my articles in this magazine, which appears in hard copy and online. The URL was also added in the signature of my e-mails.

Over the period March 2001 to March 2002, the website received 3,181 visits (hits). This included my own daily visits. The hit counter was not functional between 15 March and 20 March 2001, and between 8 July and 17 August 2001. The largest number of hits on any single day was 53. The average number of hits per day was 10. However, on eleven days I was the only visitor to the site. These days were predominantly Saturdays, Sundays, or public holidays.

**Technical challenges**

The website was developed using FrontPage 2000. After purchasing FrontPage 2000, I familiarised myself with this software with the help of a tutorial downloaded from the Internet and occasional assistance from fellow members of the Melbourne PC User Group via the melbpc.computing.misc newsgroup. On completion of the website, I asked five individuals with varying degrees of IT skills to test it for useability. Subsequently, suggestions for improvement were incorporated. A minimum of graphic images was used to ensure fast loading of the website. I edited and maintained the website through a modem connection from my home.

On 8 July 2001, the website disappeared from the server for reasons out of my control. On 16 July 2001 the BBW@W2020 website was reinstalled on a different server and with a different URL. However, the webpages that contained the contributions to the discussion board were lost as back-up copies of the website had not been kept. As I had copies of the text of these pages, the data were saved but the discussion board could not be reconstructed with the same “look”.

Meanwhile, support for FrontPage 2000 had been discontinued. Consequently, FrontPage 2000 extensions such as the hit counter, the shared border, and all
interactive features such as the online discussion board, no longer functioned. It took some six weeks until the interactive features could be restored to working condition. In the process, I learned Hypertext Markup Language (HTML), which enabled me to edit webpages with an HTML editor. For this purpose, I used the freeware\(^{22}\) Page 2000.

**Policy discussion group**

To complement the data obtained through the website, a focus group discussion was held. The participants were academics and senior administrators who were members of a women’s network. Recruitment occurred through the network’s convenor (a flier is included in Appendix 11). Six women expressed interest in attending, and five attended the discussion.

The women had been asked to read the four scenarios prior to the discussion. The same questions as those displayed on the BBW@W2020 website were used to guide the discussion. The group discussion was audiotaped and lasted approximately 60 minutes. It was held at the women’s place of employment. The women did not receive a payment for participation in the discussion.

**The definition of data**

The responses to the website and the contributions by the women who participated in the policy discussion group comprised the data for the study BabyBoomWomen@Work2020. The responses to the website included postings to the website’s discussion board, e-mails, attachments to e-mails, and postings in response to the online survey and the response rate survey. As several research participants were friends, acquaintances, or work colleagues, some e-mails in response to the website included information that was not related to the study’s objectives.

Further, I entered into an exchange of e-mails with several research participants. Not every single e-mail in such an exchange included a new comment or thought. For example, some people asked questions about the research without commenting on it. To make a clear distinction between contributions that were considered as data for the purposes of the study and communications with

\(^{22}\) Free software.
research participants that were unrelated to the study, the following criteria were formulated for inclusion as data:

- comments that addressed the questions displayed on the website;
- comments on the scenarios;
- comments on the topic, including those written for different purposes but sent to me for information, and including documents written by the research participants (but not contributions written by other authors);
- comments regarding the website;
- comments regarding the methodology of the study;
- requests for public speaking related to the topic (e.g., for a radio interview and a panel discussion); and
- responses to an e-mail sent to air-l, the e-mail list of the Association of Internet Researchers, asking for feedback on the methodology of the study.

Of the attached writings, the following sections were considered: issues and policy challenges raised, and conclusions as they applied to the topic.

Not considered as data for the purposes of the study were:
- second and subsequent e-mails/postings from a person unless these contained new information relevant to the study;
- newspaper clippings on the topic that were mailed to me; and
- test messages to the web discussion board.

All contributions in response to the website were “appropriate” comments, that is, they commented on the topic of the study and/or the methodology and were friendly in tone. However, I do not know how many of the spam e-mails I received came in response to the website.

There was a total of 67 responses to the website. These were:
- 41 e-mails (one of these came from a couple who both provided comments);
- 6 e-mails received in response to a request to air-l;
- 14 postings to the discussion board;
- 2 completed web surveys; and
- 4 completed response rate surveys.
Twelve individuals sent more than one response: nine people sent two responses, two people sent three responses, and one person sent five responses. The total number of participants was 50. Of these, 33 were women, 11 were men, and for 6 individuals this could not be identified as they did not provide details such as their first name.

Of the 50 research participants, 11 were known to me in person prior to the research. These were friends, acquaintances, work colleagues, or fellow students. During the data collection period, I met four research participants previously unknown to me. Thirty-five contributors to the research were not personally known to me. As far as the country of origin could be identified, the research participants were from Australia, Canada, Sweden, Switzerland, the UK, and the US. The country of origin was identified through the participants’ e-mail address, or by the information provided in the text of the message (e.g., “here in Canada”), or the e-mail signature. The research participants known to me were of different cultural and linguistic backgrounds, including French, German, Italian, Chinese, Irish, and British.

Six research participants attached a total of seven documents to their e-mail. These attachments included one conference paper, one article which had been submitted for publication to a professional journal in the US, one report written for the participant’s employer, one letter to the editor of the Melbourne newspaper The Age, a draft of an unpublished article, a poem (“Ode to the Mature Woman”), and information about a book written by the participant.

The software program NUD*IST was used for data management. This program has been described in the previous chapter.

**Findings of Study 2**

The comments that were provided by the research participants were divided into three categories: responses to the four scenarios, comments on the topic that did not make reference to the scenarios, and comments regarding the methodology of the study. A list of sub-categories is provided in Appendix 12.
Responses to the four scenarios

A set of eleven questions accompanied the scenarios on the website. Readers were encouraged to comment on any or all of the questions, and/or on other aspects of the scenarios, the research, or the website. Subsequently, only three individuals answered all of the questions (two through the online survey, and one in an e-mail). Responses are summarised and grouped below by question.

Question 1: How likely are the scenarios?

Five comments were made on the likelihood of the scenarios. Oztopia was considered “not very likely” by one individual. Another participant “list[ed] the scenarios in the following order of decreasing likelihood – Bad Day, Blade Runner, Island, Oztopia”. One person wrote the following:

Although I hope Australia in 20 years would be more like the first scenario, I fear it may turn out more like the 2nd. From my perspective, the 3rd and 4th scenarios are neutral---being neither as desirable as 1st or as negative as the 2nd.

Another individual considered Australia on a bad day as a very likely scenario. “A result of ‘head in the sand’ leadership by Federal and state governments about the world economy and how Australia can survive it as a whole, as a community”.

The island nation scenario was considered by one participant “as likely after a nuclear war - ie something that so changes the global status quo”.

Question 2: What aspects are likely?

Aspects that were considered as likely included “the fearful, isolationist aspect” and “discrimination and a growing gulf between rich and poor” of the Blade Runner scenario. One participant expressed this in the following way:

There is much evidence that Australians are tolerating greater inequality. This is a tendency encouraged by conservative governments, for example the funding of private schools while the state system is deteriorating. Technological progress requires long-term commitment to education and to R&D. The recent
ridiculing of Labor's Knowledge Nation seems to indicate that neither of these issues has a high priority here. In my own research high tech companies often mourn the lack of well-qualified scientists and engineers. Graduate level recruits are available, but doctoral and post-doctoral candidates overwhelmingly go overseas.

The increasingly important role of small communities, increasing nationalism, and holistic health services as depicted in the Island nation scenario were also regarded as likely.

**Question 3: What aspects are less likely?**

The aspects of the scenarios that were considered unlikely included fewer levels of government, increased uniformity, “independence from the rest of the world”, and a broad increase in spirituality.

**Question 4: What are the factors that make them more or less likely?**

Two comments were provided in answer to this question. One participant questioned voters’ preoccupation with tax reduction, which “spells ill for universal education and healthcare”. Another person shared the following thoughts on the future of work:

> Increasing the value of work among older women will be made more likely as the workforce diminishes and we become more necessary, just to get the work done. Accomodations for alternative work places and times and value for work done by women will be possible. It will be less likely to see Australia on a bad day as we have such a ready access to information - we should be able to head off decisions that lead us down that road.

**Question 5: Which scenario(s) do you prefer?**

Four participants indicated their preference: three favoured Oztopia, and one person found The island nation most appealing after initially preferring Oztopia. This person wrote the following:

> I liked the references to a greater spirituality [in Oztopia], to equality, ethics and "story-telling" as community values. But it would also be a very highly structured, controlled, slightly creepy place (eg all that dependance on technology to monitor your health).
Another participant wrote that she preferred “Oztopia because I believe that sustainable technologies are viable in this country and would be a valuable export to both the developed and developing world. Giving indigenous people a valued role is also highly attractive to me”.

Question 6: What (if any) other elements would you include in your preferred scenario(s)?

One research participant questioned the range of career options available to women in Oztopia. She wrote:

I would like to think that the jobs of women would be less stereotypical than in Oztopia. There is nothing in this scenario which would challenge the perceptions that women’s career options in 2020 are similar to those our mothers faced in the 1930s and 40s.

Question 7: What factors will contribute to achieving your preferred scenario(s)?

This question received two responses. “Demographic change and increased education and expectations about the quality of life among the babyboom women” were considered to be contributing factors in achieving the preferred scenario. Another participant suggested that universal education, a vision of equity, and visionary political leadership were required.

Question 8: What will be the major challenges to achieving your preferred scenario(s)?

The main challenges suggested by the research participants referred to anticipated changes in the work environment: mass retirement of the baby boom cohort, the demand for greater flexibility by those still in the workforce, and the need for more women to participate in work fields traditionally dominated by men. Further future challenges included women experiencing greater levels of stress due to economic problems, and greater expectations on women’s time from
partners, children, and older relatives. Staying healthy was also mentioned as a challenge.

**Question 9: What factors could prevent your preferred scenario(s) from becoming a reality?**

Marriage breakdown and divorce were seen as barriers for some women to realise an adequate retirement income:

Finally, the retirement income of individuals who are married or in other longterm relationships will be affected by the sharing of resources and assets within the family. Some individuals may choose to save for retirement through contributions to shared assets (such as the family home) and/or supporting a partner’s career and, thus, the family's future income. However, such options are prone to the risks associated with marriage breakdown and, thus, retirement incomes are also affected by laws relating to the division of assets, including superannuation in the event of divorce.

Governments’ preoccupation with short-term solutions, a lack of vision for broader change, and more generally a lack of inspirational political and business leaders were regarded as barriers to the preferred future. Further, poor health was mentioned and “A more introverted and bellicose world, which may reduce economic growth before strategies for equitable distribution of wealth are in place”.

**Question 10: What overall strategies should be adopted to achieve your preferred scenario(s)?**

The suggestions in response to this question touched on the areas of work, education, health, incomes, housing, and community values. A work-life balance, flexible work practices, and a reflection of Australia’s growing cultural diversity in the workplace were seen as essential.

“Affordable public education at all levels of the system” was recommended, as well as encouraging older people to train the younger generation. One participant commented that we should promote lifelong learning to stay active and “not expecting to stop life as we know it at 65”. The promotion of holistic health and “environmentally sustainable agriculture and development” was also suggested.
While one person wanted to see “policy initiatives and projects that target women throughout their working lives on strategies to support them in saving for and/or being financially independent in retirement”, another research participant proposed to change the current focus on superannuation. She wrote the following:

There is, however, a need to broaden the current debate over retirement incomes away from a narrow focus on superannuation. Many women with a weak attachment to the workforce will remain heavily dependent on the government age pension in retirement. There is a danger that the current policy shift in favour of compulsory savings in private superannuation schemes will see a magnification of current retirement income inequities and a retreat by government from its obligations to all retirees.

One participant suggested an economic system that comprises a minimum and maximum income. He illustrated this system as follows:

Narrowly interpreted and as originally conceived over thirty years ago, Socioeconomic Democracy (SeD) is a theoretical model socioeconomic subsystem wherein there exist both some form of Universal Guaranteed Personal Income (UGI) and some form of Maximum Allowable Personal Wealth (MAW), with both the lower bound on personal material poverty and the upper bound on personal material wealth set and adjusted democratically by all participants of society.

Residential developments for people of all ages were suggested for the future. Two people recommended a decentralisation of decision making and increased community debate about the future. Further suggestions included the “empowerment of women”, “support for community-building organisations eg churches”, and the “elimination of states”. One participant pleaded for a change in our values with the following words:

Policies for today need to be reoriented towards harmony with people - all people, rather than the favour towards the rich-- richer. But then our values need to change in order to influence policies and the political machinery. In order to change values what has to happen?
**Question 11: What action has to be taken now or in the near future to achieve your preferred scenario(s) or elements of your preferred scenario(s)?**

Most suggestions related to changes to the workplace and the superannuation system, followed by thoughts about a healthy lifestyle and Australia’s treatment of asylum seekers. Recommended changes to the workplace included the following:

- attraction and retention of older workers;
- increase in job-share and other flexible work arrangements to meet the needs of older workers who are in semi-retirement;
- “upskilling and reskilling” older employees to participate in the workforce longer;
- succession development planning;
- financial planning and assistance with departure from work;
- leadership development;
- purchased leave;
- flexitime;
- compressed weeks;
- part-time and job-share;
- working from home; and
- “society attitudes on what constitutes age in the workforce need to change and a healthy respect by society for the wisdom of an active older age would be heartening”.

Four changes to the superannuation system were proposed. These included:

- legislation for a higher rate of compulsory contribution;
- removal of the 15% government tax on compulsory contributions by employers;
- removal of the $450 threshold level; and
- a government guarantee for superannuation savings “so that we don't have a scenario in 10 years time that a big company like HIH goes bust overnight”.

One participant wanted to see “proactive wellness programs” that are affordable and available for mature people, while another individual recommended “easy access to exercise and health food, … More on women's health, on community
health, on healthy workplaces”. A third participant linked Australia’s treatment of asylum seekers with inequality in the community. This person wrote the following:

Reverse our discriminatory treatment of asylum seekers, not only because it is making this country an international pariah, but also because it reinforces in people's minds the visions of inequality and centralisation of power which must be overcome to achieve Oztopia.

General comments on the four scenarios
Some research participants commented on their feelings of being overwhelmed or confused when reading the scenarios. This is reflected in the following two comments:

I have just finished reading Oztopia - and then started to read blade runner, but I couldn't bring myself to finish - I think it is about wanting to believe that all the positives that were outlined in Oztopia like a great health system, full and equal participation by Aboriginals etc, will really happen in my lifetime!

When I read such different views by brain and emotions go into a spin of confusion, with a lifetime of ideas, prejudices, and experiences. I would like to not have to think about finances or rather money as such.

Other comments referred to the similarities in the scenarios. For example, one person wrote that “the 4 scenarios seem to in the end converge into commonality -- maybe it is my mind set at the moment!”, while another individual observed that “A lot of the aspects in the scenarios, I mean you can see all of it happening to a different degree”.

Additional issues
Other participants added issues that were not covered in the scenarios, such as workforce planning, “boomer bashing” in the media, women having children late in life, “grey power” as a significant economic force, the impact of global warming, lesbian retirement and ageing, and class differences in the choices regarding the timing of retirement.

24 An insurance company.
One participant described the influences that will shape how workplaces are constructed and how organisations will attract and retain both paid and unpaid workers in the future. She listed the following:

- increasing changes in the cultural make-up of the Australian society;
- increasing globalisation of the workplace and markets;
- increasing sophistication in Information Technology and Communication;
- exiting of baby boomers from the work force/ageing population;
- predominance of Generation X\(^{25}\) in the workforce;
- entering of Generation Y\(^{26}\) to the workforce;
- decreasing population growth rate in Australia coupled with static immigration;
- greater participation of women in the workforce;
- a shift from a manufacturing/production economy to a knowledge economy;
- relative poverty levels in Australia; and
- increased levels in volunteerism.

An Australian woman expressed her anger at “boomer bashing” in the following way:

This is my story, but I have many friends in similar situations. I am reaching the stage where I'm thinking of starting a movement to ban 'boomer bashing'. Younger generations have always been in a hurry to have those above them move on, but the trend in recent years to blame 'boomers' for everything and anything and to characterise them in negative ways is becoming disturbing. It is illegal to discriminate on the grounds of age, but I am beginning to feel angry at the negative labelling and reporting in the media. I take responsibility for my life choices and have few regrets but I do resent being stereotyped and then treated differently. This is the same process as racism and sexism. We don't tolerate these any more and I hope we are not replacing them with another form of discrimination.

The increasing economic power of baby boomers was seen as both positive and negative. One participant commented that “baby boomers will bring a whole new meaning to the term 'grey power' being that they will be a significant economic

\(^{25}\) Generation X is the generation following the baby boomers, born approximately between 1965-1977.
force as much as anything else”, while another participant saw this trend as problematic. He wrote the following:

For me, my comment is that the scenarii do not take into account that old schnooks vote, and try to separate a old schnook and his/her money! Furthermore they are bound to gain more and more power, supporting cuts in Welfare for others, cuts in Education, cuts in R&D (except for old age illnesses!) and more and more cool cash for "Senior Citizens who had worked hard all their life" and please don't laugh: it's what is happening in France!

One research participant pondered the impact of global warming. She speculated that if water became a scarce resource, “then it's always possible that the rich will be able to ensure an adequate supply while the poor die of thirst”. Another woman wrote that she was involved in a longitudinal study on lesbian retirement and ageing in the US. She wanted to know whether my study included sexual orientation measures. An Australian participant pointed to the disparities between professional and blue-collar workers. He wrote the following:

Women, just as is the case among men, who are 'blue-collar workers' are 'forced' into retirement directly or indirectly whilst other prestigious professionals such as Drs. (physicians), lawyers, politicians etc. have the privilege to chose when to retire, if at all. They can practice as long as they like unless there are clear signs of incompetence or senility.

**General comments on the topic**

Many participants complimented me on the website and the research, and expressed their interest in the topic. Others commented that they enjoyed reading the scenarios or expressed their intention to participate in the research at a later stage. A few participants pointed me to relevant literature and articles in Australian newspapers.

**Additional issues raised**

The participants in Study 2 raised a range of issues, including superannuation and other financial matters, older workers, early retirement, volunteer work, globalisation, carers, and housing.

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26 Generation Y followed Generation X. Born between the late 1970s and mid-90s.
Superannuation

A conference paper that was e-mailed to me described the situation of superannuation and Australian women with the following words:

Superannuation is the Commonwealth Government's preferred system for the provision of income in retirement. Generous taxation concessions together with legislated employer compulsory contributions underpin recent growth in the coverage of superannuation. By definition, occupational superannuation benefits those with a strong attachment to the workforce. Employment in a part-time capacity and, or, a lowpaid, low status occupation places a significant constraint on the capacity of individuals to accumulate retirement savings. The policy shift towards this form of retirement income system thus has particular adverse consequences for women.

Several women commented on their own lack of sufficient superannuation savings for retirement. For example, one woman wrote “Well I don't generally think much about the future, maybe that's why I have got so many problems... I certainly don't have any superannuation”. Another woman shared the following experience:

When my marriage failed and I returned to Australia, at 36, I started all over again, in terms of property, material goods, superannuation, employment etc. I now own a two bedroom house, a car and belong to a super fund but my net worth is pitiful and I worry about my future. I have no family here for support of any kind and am constantly being told that my provision for my old age is inadequate and that somehow I am also inadequate, selfish, profligate and a potential drain on society. I have few savings largely because, after paying the mortgage and other bills, there has been little left over. Nor do I have a partner I can pool resources with.

A woman from the UK made the following comments about her financial situation:

glad to have found this -- it's reassuring to see these issues discussed. i'm a baby-boomer (1956)and share a lot of the concerns discussed here. what hasn't been raised is the issue of work culture. work practices have been transformed in the uk (americanised) and to my baby-boomer eye, are now little short of insane. human-resources-psycho-babble and mind-fudging stress are
not my idea of a rewarding career. having no pension, i will be obliged to work
till i keel over -- but career planning now seems to boil down to finding the least
objectionable and psychologically intrusive way of earning a crust. or is it just
me . . . ?

It was also noted that women born in non-English speaking countries and
Indigenous women earn on average less than other Australian women, and that
these “wage gaps will have a proportionately depressing effect on lifetime
earnings and superannuation accumulation”. Further, it was pointed out that there
is no legal requirement for Australian employers to make superannuation
contributions for employees earning less than $450 in a calendar month, and that
this mainly affects women.

One woman wrote, “The combination of greater rates of part-time work in lower
paid fields along with under utilisation in the Australian workplace and less
opportunity for promotion leaves women at an economic disadvantage”. Further,
“With one in two Australian marriages ending in divorce and women still being
overwhelmingly made the custodial parent they are then in the most
comparatively poor cohort”. The disadvantage suffered by women with uneven
earning patterns was highlighted in the following comment:

The Assoc of Super Funds of Aust (ASFA) has a report, Women and Super
which shows that women with uneven earning patterns suffer a double
disadvantage in terms of the super surcharge and making extra super
contributions. Even if someone like me tries to make up for lost time, they can't
and actually end up worse off! Official Treasury projections say that average
super payouts in 2020 will be $100K for women and $160K for men. The report
says it will be even less for women! This sort of stuff makes my blood boil! The
system wouldn't let me have a personal, portable super scheme when I was
younger, I'm penalised now for having an interrupted work life and I'll be well
and truly victimised when I'm old for not making better provision for myself. No
wonder people don't want to think about it.

Another participant expressed a preference for an insurance based retirement
income system, similar to those found in some European countries. A participant
in the policy discussion group commented that superannuation savings should be
guaranteed by the government. Another participant in this group noted that women who are not in paid employment and who provide volunteer work “save the governments billions of dollars a year, they will miss out on superannuation”. Another woman pointed out that this is also occurring in the health sector where “they are encouraging hospital in the home, in the main it's women who are the carers, do the palliative care and that sort of thing, it's the women who miss out, especially if they interrupt their career, have children”.

**Older workers**

The research participants shared their own life experiences and views about older workers. The issues raised included ageism in the workplace, the prevailing myth that older workers are less able to learn and adapt than younger people, work beyond the age of 65 as an opportunity and a risk, and a changing work culture.

One female accountant aged 41 years suggested that her “office career” would most likely be over in 10 to 15 years “when I am shoved out to make way for younger folk”. Several other women also surmised that their careers would be over soon due to ageism and/or inflexibility in the corporate world. One woman shared the following plans for a career change:

> I am a 1953 baby boomer, currently doing a full-time PhD, as an alternative to the corporate world. This refelects my belief that I will not be employable for as long as I want to work in the inflexible corporate world. My desire to keep working is based in part on financial considerations (I have only 10 years' real superannuation, having worked in my own and others' small businesses for most of the early part of my career) and in part on a desire to maintain a high level of intellectual stimulation. A career in academia will also offer me the chance to share some of my career learnings with others.

However, not only corporate but also public sector employment opportunities for older workers were questioned. One woman who worked in a Victorian Government department reported that at an International Women's Day event at her workplace, where a female government minister spoke about the need to recruit more women under the age of 30 years. This woman wrote that the
minister “just stopped short of saying that there are too many women aged 40 plus in DHS27”.

An Australian research participant commented that “whilst we have an Equal Opportunity Act (1984) that prevents discrimination on a number of criteria, ageism is still overriding merit”, and that many HR managers believed that older workers were less productive than their younger counterparts, a belief “not based on any qualitative or quantitative data”.

One woman wrote that “With the abolition of the compulsory retirement age some baby boomers will work past the traditional retirement age especially where they have not had the opportunity or have elected not to contribute to superannuation”. Another participant pointed to the risks involved in older women staying on in the workforce. She wrote the following:

I am particularly interested in your apparent interest in women working longer than 65. I am unsure to what extent this would be either supported by or even of benefit to women given all the other constraints and issues they face throughout their working lives as the primary carers. Having already reared families many are just starting to take on responsibility for caring for their parents at the age when they might consider working longer. I also wonder to what extent working longer will enable them to finance and/or enjoy a better retirement. The benefits of higher salaries in early years coupled with compound interest returns seem to me to be crucial factors much earlier in women’s working lives.

Early retirement

Two participants commented on early retirement. One woman wrote that while many of the people she knows would like to scale down work commitments prior to retirement, this “seriously affects final payments on Super, especially those on pension schemes”. Another woman described her dilemma with the following words:

I will suffer for my past career mobility. This won’t be so problematic in the future, with compulsory, portable super but it is huge for baby boomers when

27 Victorian Government Department of Human Services.
there will be so many of us. Having grown up with insufficient desks and books at school, intense competition for scarce uni places, etc it now seems we will also be struggling for support in old age. I've worked all my adult life but the system has not been helpful in terms of future planning and I haven't got much time left to accumulate millions! Nor do I want to have to work furiously until 65 or later. I'm currently choosing something halfway. What are others doing?

*Volunteer work and caring work*

Several research participants pointed out that "women are more likely to volunteer than men … especially where children are involved" and that women also predominantly accept responsibility for elder care. A policy discussion group participant speculated that in 2020 there would not be a sufficient number of carers available because all women would be in the workforce. Further, she contemplated that the family and community values in some ethnic groups may change and become more similar to those of other Australians, thus further limiting the number of available carers.

The issue of limited opportunities for volunteering after early retirement was raised in the following way:

The other issue about early retirement has been around being able to volunteer in areas of skill expertise. I have only anecdotal information on this but I have heard a number of stories where people have taken early retirement and then found their options for volunteerism limited. It seems that unless it is volunteering in roles traditionally taken by "pensioners" eg meals on wheels etc they cant get involved. Some of the views shared about why mirror the issues faced by older Australians seeking paid employment. Most of them feel the reason that they are not accepted to volunteer in certain areas is that they are seen as past it and it is not worth providing the necessary training. I think your comment about volunteerism of the future will be more values based is still true and I think this will happen as we start to see large numbers of baby boomers retiring and their level of self confidence and expected self determination will open more avenues of varied voluntary participation.
Globalisation

The issue of globalisation and how it will impact on Australian society was raised in the policy discussion group and in two e-mails. A woman in the policy discussion group observed that

... one of the reasons people go offshore is because of the cost involved, it's much cheaper to go offshore than manufacture here, and how you can change that. It would be very difficult. To take that, we'd have to bring salaries back in line, which we just couldn't do. And so Australia is becoming more a service country and less a manufacturing country. So again it means where are those people going that are not being employable or who were employed in the manufacturing industry?

One participant commented that “globalisation, improved information technology and a shift from a manufacturing/production based (old) economy to a knowledge-based economy will influence how work places are constructed”. Another woman wondered about the wealth disparities in a global world. She wrote the following:

I would like there to be a pension and unemployment benefits in the future but as part of an overpopulated world, I also think of other people in other countries... and will the rich get richer and the poor get poorer, and are we so insular that we only take care of our own?

Housing

The women in the policy discussion group commented on housing issues. Some women were wondering whether the housing of the future would be more “community type living” as Australians who were born overseas might be less used to home ownership than the current generation of older Australians. Another participant suggested that a couple and an older person in a unit might be a model for future housing arrangements. However, another woman questioned this. She suggested that in a household where two people are working “what's the point, if you got an elderly sick person in your home, if you're not there during the day, they would be better off and looked after”.

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Comments on the methodology of the study

The respondents commented not only on the research topic, but also on the methodology of the study. Such comments were provided through the response rate survey, e-mails and postings to the discussion board.

Response rate survey

Nine months into the project, a webpage was added which sought to explore reasons for the low response rate. This page contained the following text:

The number of people who posted to the discussion group on this website or emailed me directly is very low. Would you like to tell me why? If you did not participate in this research, what prevented you?

Select any of the following options that apply:

- [ ] I never respond to web surveys
- [ ] There is too much text to read
- [ ] There is no incentive to participate in this project
- [ ] I don't have the time to do this
- [ ] I find the pages difficult to navigate
- [ ] Why should I help someone with their research
- [ ] This is boring stuff
- [ ] I'd rather discuss it face-to-face
- [ ] I'd prefer a tick box, don't like open questions
- [ ] Other (please specify in text box below).

The webpage enabled the reader to tick one or several boxes, type a comment in the text box provided, and then click the “submit” button. Four individuals chose this way to provide feedback.

Three individuals commented on the amount of time required to participate in the research (“too much text to read” and “I don’t have the time to do this”). One person suggested that there was no incentive to participate. However, there was no suggestion as to what type of incentive may be required. Two people would have preferred to discuss this topic face-to-face rather than online. The comments provided in the text box also referred to the time required to participate in this project. In summary, the feedback provided in the response rate survey...
suggests that the material provided on the website was too lengthy and complex, and participation in the research required more time than readers were prepared to devote to this task.

Several other comments received via e-mail supported the findings of the response rate survey. For example, one woman wrote the following:

I can understand that your response rate is low because it DOES take a genuine interest, and fortitude to read all the scenarios, think about them, and respond. Actually, it is my feeling that your website alone would be an excellent forum for teaching the issues of economics and the aging of women, which should be a universal concern.

Another participant wrote that she found the scenarios challenging, and that she suspected “many may choose not to participate because the questions are too hard to answer when one is isolated and the on-line discussion has not really taken off”. Another woman referred to the demands on the time of working women. She wrote:

I understand the need for an academic approach but as we working women are busy trying to make money to get us thru the present let alone the future as well as run a house (I'm single) I'm reluctant to give too much of my time.

One woman shared a rather gloomy view when she wrote that “the discussion response to the scenarios confirms my pessimistic attitude to life if that people are by nature apathetic unless they can see they get something out of it, or it is fun”.

**Website design**

A number of people commented on the website design and its ease of use. They provided broad comments on website design and specific recommendations on how to improve the BBW@W2020 website. The comments on web design overall included the suggestions to “(a) put important stuff up top and (b) be explicit about what one needs”, to avoid academic writing and use “the journalist's inverted triangle”, and “avoid page designs that make people scroll to see important stuff”. One person pointed out that a low response rate is common for
this type of online research unless it is undertaken by a large commercial company.

Other suggestions included examining the traffic pattern for each page of the website, providing more specific terms in the meta tag, being explicit on the first page about what is expected of the reader, a briefer introduction and consent form, and “trigger points about each scenario at the top of the page of questions would be helpful”.

Further, it was argued that not all visitors to the page had experience with threaded discussion boards, and “they might not want to do something ‘wrong’ and look silly”. Another participant observed that the website was “casting a very large net” and this made him feel like “a small fish in the sea compared to your intended audience”.

Three visitors wrote that they were not baby boomers and therefore would not participate in the study. These individuals obviously did not notice the invitation to women and men of all ages that was included in the home page of the website. Another person commented that the addition of a site map was “a good idea”.

**Technical problems**

Four individuals reported that they had problems accessing the BBW@W20 website or that it was too slow. For example, one male participant noted that “LaTrobe Web is slow as slugs - many 'outside' people may lose patience/interest when it takes ages to load. It is the same or even worse than it was in my day at uni - totally choked/underpowered”. Further, two people experienced difficulties with sending me an e-mail.

**Summary of findings**

The research participants did not believe that the scenario features they liked would become a reality in the future. The preferred future was not considered probable. Oztopia with its inclusive, spiritual, and community-minded society was the preferred scenario. However, one person wrote that the highly developed application of technology also would make it a “slightly creepy place”. In contrast, some features of Australia on a bad day and Bladerunner were considered to be already in existence and would continue and become worse. These included
increasing inequality, a lack of vision and leadership, fear, and decreasing government support for education and research.

The research participants provided a wide range of suggestions for policy change. Many of these were identical to those made in the focus groups and touched on the areas of work, education, health, incomes, housing, and community values. A work-life balance, flexible work practices, and a reflection of Australia's growing cultural diversity in the work place were considered as essential. The following suggestions for policy change were offered:

- more flexible workplaces, such as flexi-time, purchased leave, compressed weeks, and working from home;
- attraction, retention, and appreciation of older workers;
- affordable or free education and training for people of all ages;
- promotion of holistic health, exercise and healthy food;
- environmentally sustainable agriculture and development;
- increased assistance with saving for retirement for women;
- broadening of the debate on retirement incomes;
- introduction of a minimum and maximum income;
- changes to the superannuation system, such as increased compulsory contribution, decrease of taxes on superannuation savings, removal of the $450 threshold level, and a government guarantee for superannuation savings;
- introduction of an insurance based retirement savings system;
- broadening of community living options;
- a value shift towards a more inclusive community; and
- more compassion for asylum seekers.

Feedback on the methodology of Study 2 indicated that there was too much material on the website and that the material was too complex. Some readers found some of the material too depressing to continue reading and participating in the research, while other people were not prepared to commit the amount of time required to participate.
Chapter 5 – Study 3

Introduction

Study 3 adds a quantitative element to this thesis. The combination of qualitative and quantitative data sources is referred to as triangulation, which provides “cross checks of observations and interpretations” (Polgar & Thomas, 1992, p. 106). It has been noted that collecting data through different methods and from multiple sources enhances the credibility of a study (Raphael et al., 1999). By examining data from the Healthy Retirement Project (Wells, Petralia, de Vaus, & Kendig, 2003), Study 3 provides the opportunity to explore and compare the views of a large group of women with the findings of Study 1, and to consider aspects of the Healthy Retirement Project (HRP) that are relevant to one of the research questions for this thesis, that is, how do women of the baby boom generation envisage paid and unpaid work after the age of 65?

In the focus group discussions, women described their current work situations and what their work means to them. This included paid work as well as unpaid caring and community work. Further, they shared their retirement plans and aspirations, and their financial worries. Professional women held different views about their work and retirement plans than women from blue-collar backgrounds. Research in Australia and overseas found that women of the baby boom generation have many plans for their retirement, plan to retire later, have a career change late in life, worry about their future financial situation, and plan to provide unpaid community work in retirement (e.g., Dychtwald, 1999; Mackay, 1997; Roper Starch Worldwide Inc and AARP, 1999; Tice & Perkins, 1998; Wilkinson & Bittman, 2002).

Data from the HRP provide the opportunity to explore the following questions:

- Are the findings from the focus group discussions regarding work and retirement consistent with the views of a much larger group of women of the same age? Can similar differences be observed between women from white- and blue-collar backgrounds?
- Do women of the baby boom generation differ from women of the preceding generation? For example, researchers in Australia and overseas (e.g., Mackay, 1997; Tice & Perkins, 1998; Wilkinson & Bittman, 2002) observed
that baby boom women are more likely than women of the preceding generation to have many plans for their retirement, retire later, have a career change late in life, worry about their financial situation in retirement, and plan to provide unpaid community work in retirement.

In this chapter, I describe the methodology of the HRP and use data from this study to examine the views and attitudes of women of the baby boom generation regarding work and retirement. Many of the issues noted in the focus group discussions and identified in the relevant literature were also covered in the HRP. Data from the HRP are analysed to:

1. describe the baby boom women in the HRP (demographics; views and attitudes regarding paid and unpaid work and a career change; and views and attitudes regarding retirement, e.g., plans, timing, and finances);

2. compare the views and attitudes of blue-collar and white-collar baby boom women in the HRP to find out whether differences between those groups identified in the focus group discussions are supported by the HRP data; and

3. compare the views and attitudes of women in the baby boom generation with older women. The design of the focus group research methodology did not include a comparison of baby boom women with older women. However, the HRP allows such a comparison. Because differences between the baby boom women and the preceding cohort of women are noted in the literature (e.g., Mackay, 1997), this section compares female participants in the HRP that were born between 1946 and 1964 with the older women in the HRP sample.

Finally, the results from the HRP are contrasted with findings from Study 1 (i.e., the focus group discussions).

**Methodology of the Healthy Retirement Project**

**Design**

The Healthy Retirement Project is a longitudinal study of mature-age workers' expectations as they approach retirement and their adjustment as they retire. The
study was funded by the Victorian Health Promotion Foundation (VicHealth), and undertaken by the Lincoln Gerontology Centre for Education and Research, Faculty of Health Sciences, La Trobe University. Its chief investigators are Associate Professor David de Vaus and Professor Hal Kendig (now at the University of Sydney). The HRP was designed and carried out in collaboration with the Council on the Ageing (Victoria), a consumer organisation for older Australians. Permission was granted to use HRP data for this thesis.

Sample

The HRP consists of two components: a cross-sectional survey of more than 7,000 workers aged 50 years and over, and a longitudinal study of over 500 retirees. The analyses reported in this chapter are based on the first component.

The 7,027 older workers were recruited through employers, unions, superannuation funds, and the media. The survey was administered through employers and by mail between May 1998 and March 1999. The survey questionnaire is attached in Appendix 13. Overall, 25% of the organisations that were contacted agreed to participate in the study and distribute questionnaires to workers aged 50 years and over. The participating employers distributed 34,011 questionnaires to employees. Of these, approximately 34% (n=6,595) were returned. Additional completed surveys were received in response to recruitment through the media, unions, and superannuation funds (n=432).

While recruitment through employers targeted people aged 50 and older, recruitment through the media, unions, and superannuation funds targeted people who were 50 years or older and intended to retire within the next 12 months. Thus, the eligibility criteria for participating in the survey were not the same for the entire sample: in addition to being aged 50 years or older, 6.1% of the sample were eligible to participate in the survey because of their retirement intentions.

Of the 7,027 respondents to the survey, 1,359 were women born between 1946 and 1964. This constitutes 19.4% of the sample. The responses of this subgroup were considered for Study 3 and compared with those of older women who participated in the same study. At the time of the survey, the baby boom
generation women in the sample were between 45\textsuperscript{28} and 52 years of age, while the older women were aged between 53 and 76 years.

**Procedure**

The sampling strategy has been described as a non probability multistage cluster sample with quotas (Wells et al., 2003). This included a range of diverse sampling points, clustering of sample elements to facilitate the distribution of questionnaires, and the capacity to fill minimum quotas for categories including men and women, workers in both high-status and low-status occupations, and employees in both the public and private sectors.

While the sample is not random or representative, it is sufficiently large to represent a diverse range of people. It includes individuals from a range of occupational categories in government, semi-government, and the private sector; nearly equal numbers of men and women; and both blue- and white-collar workers.

The statistical analysis employed chi-square and logistic regression, as categorical variables – not continuous variables – were examined.

**Instruments**

The survey included measures of retirement hopes and fears that were used in a US longitudinal study on retirement (Gustman & Steinmeier, 2000). The retirement hopes scales included aspects of life or activities to which respondents might look forward in retirement, while the retirement fears scale captured aspects of retirement that might cause anxiety.

The survey included 96 items. For the purposes of Study 3, only the items relevant to the research questions of this research project were considered (see Table 7).

\textsuperscript{28} While the study targeted women aged 50 and older, a small number of women in their 40s responded. These women were included in the sample.
Table 7  
Healthy Retirement Study – Survey items used for Study 3

<table>
<thead>
<tr>
<th>Item No.</th>
<th>Question</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>My job involves a lot of stress</td>
<td>very true; fairly true; not very true; not at all true</td>
</tr>
<tr>
<td>24</td>
<td>I like my job</td>
<td>very true; fairly true; not very true; not at all true</td>
</tr>
<tr>
<td>25</td>
<td>I enjoy the people I work with</td>
<td>very true; fairly true; not very true; not at all true</td>
</tr>
<tr>
<td>29</td>
<td>In the place where I work: Older workers are valued</td>
<td>very true; fairly true; not very true; not at all true</td>
</tr>
<tr>
<td>33</td>
<td>In the place where I work: There seems to be no future for me in this company</td>
<td>very true; fairly true; not very true; not at all true</td>
</tr>
<tr>
<td>34</td>
<td>Would you prefer to:</td>
<td>work more hours; work the same hours; work fewer hours</td>
</tr>
<tr>
<td>49</td>
<td>Do you do any voluntary work or unpaid community work on a regular basis?</td>
<td>yes; no</td>
</tr>
<tr>
<td>50</td>
<td>Thinking about your money situation, would you say:</td>
<td>I don’t have enough money to make ends meet; I have just enough money; I am comfortably off</td>
</tr>
<tr>
<td>51</td>
<td>How much have you thought about retirement?</td>
<td>hardly at all; a little; some; a lot</td>
</tr>
<tr>
<td>52/53/54</td>
<td>How do you think your hours of paid work will change in 1/5/10 years time?</td>
<td>work more hours; work the same hours; work fewer hours; not work at all; don’t know</td>
</tr>
<tr>
<td>55/56/57</td>
<td>Do you plan to change the kind of paid work you do in 1/5/10 years time?</td>
<td>same kind of work; slightly different kind of work; very different kind of work; not work at all; don’t know</td>
</tr>
<tr>
<td>58/59/60</td>
<td>How well would you be able to make ends meet if you retired in 1/5/10 years time?</td>
<td>not enough to make ends meet; just enough; enough to live comfortably; don’t know</td>
</tr>
<tr>
<td>61/62/63</td>
<td>How likely is it that you would retire if you lost your job in 1/5/10 years time?</td>
<td>very likely to retire; fairly likely to retire; don’t know; fairly unlikely to retire; very unlikely to retire</td>
</tr>
<tr>
<td>64</td>
<td>If you had a choice, at what age would you like to retire?</td>
<td>I would like to keep working and never retire: I would like to retire when I am 50-54 years old; I would like to retire when I am 55-59 years old; I would like to retire when I am 60-64 years old; I would like to retire when I am 65-69 years old; I would like to retire when I am 70 or more years old</td>
</tr>
<tr>
<td>65a</td>
<td>Do you expect to ever retire?</td>
<td>yes; no; don’t know</td>
</tr>
<tr>
<td>65b</td>
<td>At what age do you expect to retire?</td>
<td>I would like to keep working and never retire: I would like to retire when I am 50-54 years old; I would like to retire when I am 55-59 years old; I would like to retire when I am 60-64 years old; I would like to retire when I am 65-69 years old; I would like to retire when I am 70 or more years old</td>
</tr>
<tr>
<td>65d</td>
<td>When you retire, are you likely to move house, or stay where you are?</td>
<td>move; stay; don’t know</td>
</tr>
<tr>
<td>68</td>
<td>I look forward to retirement as a pleasant time of life.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>69</td>
<td>My life after retirement will be very similar to my life now.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>70</td>
<td>Retirement will be a time to relax.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>Item No.</td>
<td>Question</td>
<td>Response</td>
</tr>
<tr>
<td>---------</td>
<td>--------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>71</td>
<td>Retirement will be the welcome beginning of a new stage of my life.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>72</td>
<td>Nothing will be able to replace work in my life.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>73</td>
<td>Retirement will free me from the demands of other people.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>74</td>
<td>Retirement will be a time to do what I want.</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>75</td>
<td>Most people are happy in retirement</td>
<td>strongly agree; agree; neutral; disagree; strongly disagree</td>
</tr>
<tr>
<td>76</td>
<td>Please indicate which of the following you look forward to in retirement:</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td></td>
<td>Less pressure</td>
<td></td>
</tr>
<tr>
<td>77</td>
<td>Taking it easy</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>78</td>
<td>Having more time with my spouse/partner</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>79</td>
<td>More time with children/grandchildren</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>80</td>
<td>Spending more time on hobbies or sport</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>81</td>
<td>Having more time for volunteer work</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>82</td>
<td>Having the chance to travel</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>83</td>
<td>Being my own boss</td>
<td>a lot; quite a lot; a little; not at all; not applicable</td>
</tr>
<tr>
<td>84</td>
<td>Please indicate which of the following you worry about in retirement:</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td></td>
<td>Being bored, having too much time on my hands</td>
<td></td>
</tr>
<tr>
<td>85</td>
<td>Not doing anything productive or useful</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td>86</td>
<td>Missing people I work with</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td>87</td>
<td>Becoming ill or disabled</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td>88</td>
<td>Not having enough income to get by</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td>89</td>
<td>Inflation and the cost of living</td>
<td>a lot; somewhat; a little; not at all</td>
</tr>
<tr>
<td>92</td>
<td>Which of the following statements is most true for you?</td>
<td>I don't have enough spare time; I have just about the right amount of spare time; I have too much spare time</td>
</tr>
</tbody>
</table>

**Results**

**Baby boom women in the Healthy Retirement Project**

*Demographic background*

The percentages in this section are based on the whole subgroup of ‘baby boom women’. Because some of these women did not respond to all of the questions, in some tables below the percentages do not add up to a total of 100%.
The subgroup included 1,359 women. Most of these were aged between 50 and 52 years. Only 6.5% were 49 years old or younger (see Table 8). The majority of women were married (66.2%; see Table 9).

Table 8
Baby boom women in the Healthy Retirement Project – Distribution of age

<table>
<thead>
<tr>
<th>Age</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>45</td>
<td>1</td>
<td>.1</td>
</tr>
<tr>
<td>48</td>
<td>5</td>
<td>.4</td>
</tr>
<tr>
<td>49</td>
<td>82</td>
<td>6.0</td>
</tr>
<tr>
<td>50</td>
<td>453</td>
<td>33.3</td>
</tr>
<tr>
<td>51</td>
<td>434</td>
<td>31.9</td>
</tr>
<tr>
<td>52</td>
<td>384</td>
<td>28.3</td>
</tr>
<tr>
<td>Total</td>
<td>1359</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 9
Baby boom women in the Healthy Retirement Project – Marital status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>899</td>
<td>66.2</td>
</tr>
<tr>
<td>De facto</td>
<td>71</td>
<td>5.2</td>
</tr>
<tr>
<td>Widowed</td>
<td>51</td>
<td>3.8</td>
</tr>
<tr>
<td>Divorced/separated</td>
<td>242</td>
<td>17.8</td>
</tr>
<tr>
<td>Never married</td>
<td>77</td>
<td>5.7</td>
</tr>
<tr>
<td>Total</td>
<td>1340</td>
<td>98.6</td>
</tr>
</tbody>
</table>

The majority of the baby boom women in the sample were clerks and sales persons (61.8%). Just over 10% of the subgroup were machine operators and labourers. A similar proportion were para-professionals and trades persons. Managers, administrators, and professionals made up 16.5% of this sample (see Table 10). Most of the women were employed in retail, government, or the service industry (see Table 11).
Table 10
Baby boom women in the Healthy Retirement Project – Occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers and administrators</td>
<td>51</td>
<td>3.8</td>
</tr>
<tr>
<td>Professionals</td>
<td>173</td>
<td>12.7</td>
</tr>
<tr>
<td>Para-professionals</td>
<td>134</td>
<td>9.9</td>
</tr>
<tr>
<td>Trades persons</td>
<td>10</td>
<td>0.7</td>
</tr>
<tr>
<td>Clerks</td>
<td>330</td>
<td>24.3</td>
</tr>
<tr>
<td>Salespersons</td>
<td>510</td>
<td>37.5</td>
</tr>
<tr>
<td>Machine operators</td>
<td>7</td>
<td>0.5</td>
</tr>
<tr>
<td>Labourers</td>
<td>138</td>
<td>10.2</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>Total</td>
<td>1354</td>
<td>99.6</td>
</tr>
</tbody>
</table>

Table 11
Baby boom women in the Healthy Retirement Project – Recruitment source

<table>
<thead>
<tr>
<th>Recruitment source</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>408</td>
<td>30.0</td>
</tr>
<tr>
<td>Service</td>
<td>348</td>
<td>25.6</td>
</tr>
<tr>
<td>Government</td>
<td>289</td>
<td>21.3</td>
</tr>
<tr>
<td>Hospitals</td>
<td>149</td>
<td>11.0</td>
</tr>
<tr>
<td>Councils</td>
<td>100</td>
<td>7.3</td>
</tr>
<tr>
<td>Aged care</td>
<td>28</td>
<td>2.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>14</td>
<td>1.0</td>
</tr>
<tr>
<td>Research</td>
<td>5</td>
<td>0.4</td>
</tr>
<tr>
<td>Unions</td>
<td>5</td>
<td>0.4</td>
</tr>
<tr>
<td>Super funds</td>
<td>1</td>
<td>0.1</td>
</tr>
<tr>
<td>Other</td>
<td>12</td>
<td>0.9</td>
</tr>
<tr>
<td>Total</td>
<td>1,359</td>
<td>100.00</td>
</tr>
</tbody>
</table>

Approximately 29% of the women in this sample were born overseas, and slightly less than 5% spoke a language other than English at home. Less than half of the women had attained an education level above Year 10 (42.1%), while approximately one in five had a diploma, degree, or post-graduate degree (see Table 12).

Table 12
Baby boom women in the Healthy Retirement Project – Highest level of education

<table>
<thead>
<tr>
<th>Highest level of education</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to year 10</td>
<td>528</td>
<td>38.9</td>
</tr>
<tr>
<td>Year 11 or 12</td>
<td>252</td>
<td>18.5</td>
</tr>
<tr>
<td>Trade certificate or diploma</td>
<td>390</td>
<td>28.7</td>
</tr>
<tr>
<td>Tertiary</td>
<td>182</td>
<td>13.4</td>
</tr>
<tr>
<td>Total</td>
<td>1,352</td>
<td>99.5</td>
</tr>
</tbody>
</table>
Work

This section contains women’s statements, perceptions, and expectations about their work. This includes also caring responsibilities and the women’s financial situation.

Seven in ten women in this group (69.8%) indicated that they worked 30 or more hours per week, and nearly three in ten (28.0%) worked 40 or more hours. Half the group said they were satisfied with the hours they worked, while one in three expressed a wish to work fewer hours, and one in ten implied that they would like to increase the number of hours they worked. In general, these women wanted to work less in the future. Further, only 15.4% expected that they would still do the same kind of work in ten years time (see Figure 6).

Figure 6
Women in the Healthy Retirement Project – Expected change in type of work in the future

The vast majority of these women stated that they liked their work (90.1%) and that they enjoyed the people they worked with (94.3%). However, many women also said that their jobs involved a lot of stress (71.5%). For only 4.6% was this “not at all true”.

A majority of the women stated that they did not have enough spare time (see Table 13). However, 17.2% of the women in this group found the time to do voluntary work or unpaid community work on a regular basis. Further, 13% of these women indicated that they had the main responsibility in caring for someone with a long-term illness, disability, or other problem.
Two in five women said that at their place of work older workers were not valued (40.8%), while only 16.9% strongly agreed that older workers were valued. Approximately 40% of the women expressed the belief that they had no future at their current place of work, while 23.0% felt that this was “not at all true”. No significant association was found between a woman’s level of education ($\chi^2$=4.63, df=9, $p=.865$) and her likelihood to say that older workers were not valued and that she could see no future at her current place of work ($\chi^2$=7.184, df=9, $p=.618$).

Asked about their financial situation, 23.0% of the women said that they were “comfortably off”, 64.2% said that they had just enough money, and 11.8% responded that they did not have enough money.

In summary, seven in ten women worked 30 or more hours per week, and more than one in four women worked more than 40 hours per week. Most women were satisfied with the number of hours they worked at present, and most women wanted to work less in the future. The more educated a woman, the more likely she was to want to work at all in ten years time (see Table 14).

**Table 13**  
Baby boom women in the Healthy Retirement Project – Availability of spare time

<table>
<thead>
<tr>
<th></th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I don’t have enough spare time</td>
<td>916</td>
<td>67.4</td>
</tr>
<tr>
<td>I have just about the right amount of spare time</td>
<td>417</td>
<td>30.7</td>
</tr>
<tr>
<td>I have too much spare time</td>
<td>16</td>
<td>1.2</td>
</tr>
<tr>
<td>Total</td>
<td>1349</td>
<td>99.3</td>
</tr>
</tbody>
</table>

Two in five women said that at their place of work older workers were not valued (40.8%), while only 16.9% strongly agreed that older workers were valued. Approximately 40% of the women expressed the belief that they had no future at their current place of work, while 23.0% felt that this was “not at all true”. No significant association was found between a woman’s level of education ($\chi^2$=4.63, df=9, $p=.865$) and her likelihood to say that older workers were not valued and that she could see no future at her current place of work ($\chi^2$=7.184, df=9, $p=.618$).

Asked about their financial situation, 23.0% of the women said that they were “comfortably off”, 64.2% said that they had just enough money, and 11.8% responded that they did not have enough money.

In summary, seven in ten women worked 30 or more hours per week, and more than one in four women worked more than 40 hours per week. Most women were satisfied with the number of hours they worked at present, and most women wanted to work less in the future. The more educated a woman, the more likely she was to want to work at all in ten years time (see Table 14).

**Table 14**  
Baby boom women in the Healthy Retirement Project – Intention to work in ten years time and education

<table>
<thead>
<tr>
<th>Education</th>
<th>Hours work in 10 years</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Work more</td>
</tr>
<tr>
<td></td>
<td>(n)</td>
</tr>
<tr>
<td>Up to year 10</td>
<td>12</td>
</tr>
<tr>
<td>Year 11 or 12</td>
<td>5</td>
</tr>
<tr>
<td>Trade certificate or diploma</td>
<td>4</td>
</tr>
<tr>
<td>Tertiary</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
</tr>
</tbody>
</table>

$\chi^2$=54.96, df=12, $p<.001$
The vast majority of women liked their work ("very true": 44.3%), but many felt very stressed ("very true": 30.6%). Two in three women said that they did not have enough spare time.

Retirement

Most women in the baby boom subgroup reported that they had thought little about retirement. Only a quarter of these women said they had thought “a lot” about retirement. The degree to which the women had thought about retirement was related to their financial security ($\chi^2=29.91, df=6, p<.001$). Women who said that they had not “enough money to make ends meet” were three times more likely to have hardly thought about retirement than those who said that they were “comfortably off” (23.3% and 8.6% respectively). However, those who said that they did not have enough money and those who were financially comfortable were equally represented amongst those who said that they had thought “a lot” about retirement (27.7% and 29.7% respectively). Marital status did not influence how much a woman had thought about retirement. However, the lower a woman’s expected retirement age, the more likely she was to have thought a lot about retirement (expected retirement age: 50-54: 52.0%, 65-69: 12.0%; $\chi^2=134.23, df=12, p<.001$).

Most women said that they looked forward to retirement (86.3%). Close to three in four women viewed retirement as a time to relax, while 81.1% saw retirement as a welcome beginning, and 80.4% believed that retirement would give them time to do what they wanted. However, nearly every second respondent (46.5%) felt that retirement would not free her from the demands of other people.

More women in this group disagreed than agreed with the statement “My life after retirement will be very similar to my life now” (46.4% and 36.8% respectively). Only a small number of women agreed with the statement “Nothing will be able to replace work in my life” (6.8%), compared to 40.1% who disagreed.

Approximately half the sample agreed with the statement “Most people are happy in retirement”, while 12.8% disagreed, and 35.1% neither agreed nor disagreed.
The respondents stated that in retirement they were looking forward to (“a lot" and “quite a lot") less pressure (64.9%), taking it easy (58.7%), and being their own boss (57.7%). Further, they looked forward to spending more time with:

- hobbies (74.8%);
- chance to travel (68.1%);
- children/grandchildren (65.5%);
- spouse/partner (56.8%); and
- volunteer work (33.3%).

Study1 (i.e., the focus group research) found that many women anticipated providing voluntary or community work during their retirement years. Therefore, the HRP data were analysed to find what factors contributed to looking forward to volunteering in retirement among the baby boom women in the HRP.

A series of bivariate analyses suggested that the more highly educated women were more likely to be looking forward to volunteering ($\chi^2=10.3$, $df=3$, $p=.017$). Of the women with tertiary education, 40.3% were looking forward to volunteering in retirement, compared with 29.4% of the women with Year 10 and between 36%-38% of women with intermediate levels of education. Other personal and social resources, such as financial security and job status, had little impact on anticipations of volunteering in retirement.

Among the current volunteers, 53.3% looked forward to volunteering in retirement, compared with 30.7% of those who were not current volunteers ($\chi^2=41.9$, $df=1$, $p = .000$). The baby boom women were also more likely to be looking forward to retirement volunteering if their health was very good or excellent ($\chi^2=12.7$, $df=3$, $p= .001$) and if they frequently felt happy ($\chi^2=11.0$, $df=3$, $p= .012$).

Multivariate analysis (using logistic regression with backward deletion of variables) was undertaken to assess the relative likelihood of looking forward to volunteering in retirement when other factors were taken into account. The variables that were initially specified in the model and removed as not significant included “born in Australia”, “first language English”, “any dependent children”, “education”, “happiness, “work ethic”, and “work satisfaction”. The criterion for removal was $p<.10$.
Odds ratios may be interpreted as the relative probability of the outcome for different levels of the independent variable. An odds ratio of greater than 1.0 indicates that the category of interest is more likely than the reference category to be associated with the outcome, and the size of the ratio indicates the extent of the difference.

Table 15 shows that current volunteers were about two-and-a-half times as likely as non-volunteers to be looking forward to more time to volunteer in retirement, taking health into account.

**Table 15**

**Women in the Healthy Retirement Project – Baby boom women looking forward to volunteering in retirement (multivariate prediction, final model)**

<table>
<thead>
<tr>
<th>Independent Variable (reference group)</th>
<th>Wald statistic</th>
<th>Odds ratio</th>
<th>Confidence intervals (95%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volunteers now</td>
<td>37.52 (1) ***</td>
<td>2.53***</td>
<td>1.88</td>
</tr>
<tr>
<td>Health</td>
<td>12.06 (3) **</td>
<td>1.00</td>
<td>0.64</td>
</tr>
<tr>
<td>Fair/poor</td>
<td>1.00</td>
<td></td>
<td>0.64</td>
</tr>
<tr>
<td>Good</td>
<td>1.04</td>
<td>0.64</td>
<td>1.69</td>
</tr>
<tr>
<td>Very good</td>
<td>1.25</td>
<td>0.78</td>
<td>1.99</td>
</tr>
<tr>
<td>Excellent</td>
<td>1.78*</td>
<td>1.09</td>
<td>2.89</td>
</tr>
</tbody>
</table>

* * p < .05, ** p < .01, *** p < .001

In summary, the results of this analysis indicate that the baby boom women were more likely to look forward to volunteering in retirement if they were already volunteers and were in excellent health.

The survey also sought information about issues of concern. The main issues that women worried about were ill health and financial problems. The women in this group expressed the following worries (“a lot” and “somewhat”):

- “Inflation and the cost of living” (68.8%);
- “Not having enough income to get by” (65.0%);
- “Becoming ill or disabled” (52.2%);
- “Missing people I work with” (38.2%);
- “Not doing anything productive or useful” (24.8%); and
- “Being bored, having too much time on my hands” (24.1%).
For nearly half of the women in this group, the preferred retirement age was 55-59 years (47.4%). Only 8.9% said that they wanted to work beyond the age of 64 years. Overall, the expected retirement age was slightly higher than the preferred retirement age (see Figure 7). Further, there was a linear association between the level of education and the expected retirement age, (i.e., the higher a woman’s education, the more likely she was to expect a later retirement age; see Table 16).

Figure 7
Baby boom women in the Healthy Retirement Project – Preferred and expected age of retirement

Table 16
Baby boom women in the Healthy Retirement Project – Education and expected age of retirement

<table>
<thead>
<tr>
<th>Education</th>
<th>50-54 (n)</th>
<th>55-59 (n %)</th>
<th>60-64 (n %)</th>
<th>65-69 (n %)</th>
<th>70 or over (n %)</th>
<th>Total (n %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to year 10</td>
<td>71</td>
<td>15.1</td>
<td>252</td>
<td>53.6</td>
<td>117</td>
<td>24.9</td>
</tr>
<tr>
<td>Year 11 or 12</td>
<td>24</td>
<td>10.8</td>
<td>114</td>
<td>51.4</td>
<td>60</td>
<td>27.0</td>
</tr>
<tr>
<td>Trade certificate or diploma</td>
<td>43</td>
<td>13.0</td>
<td>149</td>
<td>45.0</td>
<td>99</td>
<td>29.9</td>
</tr>
<tr>
<td>Tertiary</td>
<td>12</td>
<td>7.5</td>
<td>61</td>
<td>38.1</td>
<td>61</td>
<td>38.1</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>12.7</td>
<td>576</td>
<td>48.7</td>
<td>337</td>
<td>28.5</td>
</tr>
</tbody>
</table>

$\chi^2 = 39.64, df=12, p<.001$

The survey participants were asked whether they would retire if they lost their job in one, five, or ten years. The women's responses indicated that the further away the redundancy, the more likely it was that this would be taken as the beginning of retirement (see Table 17).
Table 17
Baby boom in the Healthy Retirement Project – Likelihood of retirement after job loss in 1, 5, or 10 years time

<table>
<thead>
<tr>
<th>Education</th>
<th>Would retire if lost job in 1 year (n)</th>
<th>Would retire if lost job in 5 years (%)</th>
<th>Would retire if lost job in 10 years (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very likely</td>
<td>178</td>
<td>319</td>
<td>665</td>
</tr>
<tr>
<td>Fairly likely</td>
<td>131</td>
<td>213</td>
<td>204</td>
</tr>
<tr>
<td>Don’t know</td>
<td>161</td>
<td>182</td>
<td>239</td>
</tr>
<tr>
<td>Fairly unlikely</td>
<td>313</td>
<td>257</td>
<td>79</td>
</tr>
<tr>
<td>Very unlikely</td>
<td>550</td>
<td>351</td>
<td>129</td>
</tr>
<tr>
<td>Total</td>
<td>1333</td>
<td>1322</td>
<td>1316</td>
</tr>
</tbody>
</table>

One in three women indicated that they were unsure about their financial future, and nine in ten did not feel confident about their financial future in retirement. In particular, women who were divorced or separated said that they worried a lot about not having enough income to get by (59.1%), while women who were married or had never married were the least likely to worry a lot about this issue (33.7% and 32.0% respectively; \( \chi^2 = 63.18, df = 12, p < .001 \)).

The survey participants were asked how well they would be able to make ends meet if they retired in one, five, or ten years time. Not surprisingly, the women perceived a greater number of years until retirement as contributing to greater financial security during the retirement years. However, only a quarter of women believed they would be financially comfortable if they retired in ten years time (see Table 18).

Table 18
Baby boom in the Healthy Retirement Project – Financial situation if retired in 1, 5, or 10 years

<table>
<thead>
<tr>
<th>Financial situation</th>
<th>In one year (%)</th>
<th>In five years (%)</th>
<th>In ten years (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not enough</td>
<td>800</td>
<td>434</td>
<td>197</td>
</tr>
<tr>
<td>Just enough</td>
<td>292</td>
<td>399</td>
<td>320</td>
</tr>
<tr>
<td>Comfortable</td>
<td>126</td>
<td>241</td>
<td>350</td>
</tr>
<tr>
<td>Don’t know</td>
<td>112</td>
<td>253</td>
<td>438</td>
</tr>
<tr>
<td>Total</td>
<td>1330</td>
<td>1327</td>
<td>1305</td>
</tr>
</tbody>
</table>

199
Baby boom women in the Healthy Retirement Project - Comparison between women from blue-collar and white-collar backgrounds

In the focus group discussions, professional women expressed different views about their work and retirement plans than women from blue-collar backgrounds. This section explores whether this was also true for the HRP sample of baby boom women.

Individuals’ occupations were classified based on the Australian Bureau of Statistics (1990) classifications and divided into four groups. The first group (labelled high white-collar) comprised managers and professionals, the second group (low white-collar) para-professionals, the third group (high blue-collar) included trades persons, sales persons, and people in clerical occupations. The fourth group (low blue-collar) comprised machine operators, drivers, and labourers.

Work

A significant and linear relationship was found between occupational status and hours worked per week. Women in the high white-collar group were most likely to have long working weeks. In this group, 42.6% of the women worked 41 or more hours per week compared to 2.8% in the low blue-collar group (see Table 19).

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>&lt;15 (%)</th>
<th>15-29 (%)</th>
<th>30-39 (%)</th>
<th>40 (%)</th>
<th>41 or more (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High white-collar</td>
<td>2.7</td>
<td>5.8</td>
<td>22.4</td>
<td>26.5</td>
<td>42.6</td>
</tr>
<tr>
<td>Low white-collar</td>
<td>3.0</td>
<td>24.8</td>
<td>45.1</td>
<td>15.8</td>
<td>11.3</td>
</tr>
<tr>
<td>High blue-collar</td>
<td>5.1</td>
<td>25.4</td>
<td>50.3</td>
<td>9.5</td>
<td>9.7</td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>21.4</td>
<td>37.2</td>
<td>24.1</td>
<td>14.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Total</td>
<td>6.3</td>
<td>23.4</td>
<td>42.3</td>
<td>13.5</td>
<td>14.6</td>
</tr>
</tbody>
</table>

$\chi^2=336.67$, $df=12$, $p=.000$

Not surprisingly, women in the high white-collar group were the most likely to have a preference for fewer hours work (54.8%). In comparison, women in the low blue-collar group were the most likely to want to work more hours per week (28.7%). The differences between the four groups were statistically significant and the association was linear (see Table 20).
Table 20
Baby boom women in the Healthy Retirement Project – Preference for more or less work and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>Women want to work …</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>More hours (%)</td>
<td>Same hours (%)</td>
<td>Fewer hours (%)</td>
<td></td>
</tr>
<tr>
<td>High white-collar</td>
<td>3.2</td>
<td>42.1</td>
<td>54.8</td>
<td></td>
</tr>
<tr>
<td>Low white-collar</td>
<td>4.5</td>
<td>51.1</td>
<td>44.4</td>
<td></td>
</tr>
<tr>
<td>High blue-collar</td>
<td>12.4</td>
<td>53.0</td>
<td>34.5</td>
<td></td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>28.7</td>
<td>56.6</td>
<td>14.7</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>11.8</td>
<td>51.4</td>
<td>36.8</td>
<td></td>
</tr>
</tbody>
</table>

χ²=101.04, df=6, p<.001

Most women commented on their lack of spare time. However, the higher a woman’s occupational status, the more likely she was to experience a lack of spare time. This finding is not surprising as women in the white-collar groups worked more hours per week than the women from blue-collar backgrounds (see Table 21).

Table 21
Baby boom women in the Healthy Retirement Project – Availability of spare time and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>Availability of spare time</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not enough spare time (%)</td>
<td>Enough or too much spare time (%)</td>
<td></td>
</tr>
<tr>
<td>High white-collar</td>
<td>75.8</td>
<td>24.2</td>
<td></td>
</tr>
<tr>
<td>Low white-collar</td>
<td>71.6</td>
<td>28.4</td>
<td></td>
</tr>
<tr>
<td>High blue-collar</td>
<td>67.0</td>
<td>33.0</td>
<td></td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>58.0</td>
<td>42.0</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>68.0</td>
<td>32.0</td>
<td></td>
</tr>
</tbody>
</table>

χ²=13.91, df=3, p=.003

No significant differences were found by occupational status when the women were asked whether they liked their job (χ²=12.49, df=9, p=.187). The differences between the groups in regard to work motivation were significant and the association was linear. Very few women in the white-collar groups agreed with the statement “Work is just a way of making money” (less than 5% strongly agreed). However, some 18% of the women in the blue-collar groups strongly agreed with this statement (see Table 22). In contrast, no significant differences
between the groups were found regarding their satisfaction with their current income ($\chi^2 = 13.18$, $df=9$, $p=.155$).

Table 22
Baby boom women in the Healthy Retirement Project – Money as a motivation to work and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>“Work is just a way of making money”</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Strongly agree (%)</td>
</tr>
<tr>
<td>High white-collar</td>
<td>4.1</td>
</tr>
<tr>
<td>Low white-collar</td>
<td>4.6</td>
</tr>
<tr>
<td>High blue-collar</td>
<td>18.8</td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>18.3</td>
</tr>
<tr>
<td>Total</td>
<td>14.9</td>
</tr>
</tbody>
</table>

$\chi^2=88.629$, $df=9$, $p<.001$

In summary, the analysis by occupational status found statistically significant differences between the four groups of women. The higher a woman’s occupational status, the more likely she was to work longer hours, have a preference to work less, and have not enough spare time, and the less likely she was to regard her income as the primary motivation to work. However, the women were equally likely to like their jobs.

Retirement

The four groups differed in their preference of retirement age. However, there was no linear association. Women in the high white-collar and low blue-collar groups were equally likely to want to retire above the age of 64 or never (16.7% and 16.8% respectively). However, women in the blue-collar groups were more likely than women in the other groups to want to retire between the ages of 50 and 54 (see Table 23).
Table 23
Baby boom women in the Healthy Retirement Project – Preferred retirement age and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>50-54 (%)</th>
<th>55-59 (%)</th>
<th>60-64 (%)</th>
<th>65+ or never (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High white-collar</td>
<td>15.3</td>
<td>42.6</td>
<td>25.5</td>
<td>16.7</td>
</tr>
<tr>
<td>Low white-collar</td>
<td>13.6</td>
<td>49.2</td>
<td>21.2</td>
<td>15.9</td>
</tr>
<tr>
<td>High blue-collar</td>
<td>20.2</td>
<td>51.3</td>
<td>19.5</td>
<td>9.0</td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>21.7</td>
<td>37.1</td>
<td>24.5</td>
<td>16.8</td>
</tr>
<tr>
<td>Total</td>
<td>18.9</td>
<td>48.2</td>
<td>21.2</td>
<td>11.8</td>
</tr>
</tbody>
</table>

χ² = 30.08, df = 9, p = .000

The groups also differed regarding their current financial situation. The higher a woman’s occupational status, the more likely she was to be in a comfortable financial situation. However, more than half of all women said that they had just enough money (see Table 24).

Table 24
Baby boom women in the Healthy Retirement Project – Current financial situation and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>Not enough money (%)</th>
<th>Just enough money (%)</th>
<th>Comfortably off (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>High white-collar</td>
<td>4.5</td>
<td>56.3</td>
<td>39.2</td>
</tr>
<tr>
<td>Low white-collar</td>
<td>6.8</td>
<td>63.2</td>
<td>30.1</td>
</tr>
<tr>
<td>High blue-collar</td>
<td>12.9</td>
<td>67.1</td>
<td>20.0</td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>21.1</td>
<td>67.6</td>
<td>11.3</td>
</tr>
<tr>
<td>Total</td>
<td>11.8</td>
<td>65.0</td>
<td>23.2</td>
</tr>
</tbody>
</table>

χ² = 67.32, df = 6, p < .001

Consequently, it is not surprising that many women were worried about their financial situation in retirement. Again, the higher a woman’s occupational status, the less likely she was to be worried about her future financial situation. More than two in five women in the blue-collar group worried “a lot” about not having enough money in retirement compared to approximately one third of the women in the white-collar groups (see Table 25).
Table 25
Baby boom women in the Healthy Retirement Project – Worry about financial situation in retirement and occupational status

<table>
<thead>
<tr>
<th>Occupational status</th>
<th>Worry about “not having enough income to get by”</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A lot (%)</td>
</tr>
<tr>
<td>High white-collar</td>
<td>31.4</td>
</tr>
<tr>
<td>Low white-collar</td>
<td>35.6</td>
</tr>
<tr>
<td>High blue-collar</td>
<td>41.1</td>
</tr>
<tr>
<td>Low blue-collar</td>
<td>43.4</td>
</tr>
<tr>
<td>Total</td>
<td>39.2</td>
</tr>
</tbody>
</table>

χ²=21.51, df=9, p=.011

Comparison between baby boom women and older women in the Healthy Retirement Project

In this section, comparisons are made between the subgroups ‘baby boom women’ (n=1,359) and ‘older women’ (n=1,706), that is, those women who participated in the HRP and were born before 1946.

The percentages in the above section are based on 100% of the subgroup ‘baby boom women’ (n=1,359). This includes missing values (i.e., survey items/questions that were not completed). However, the percentages in the cross-tabulations in this section are based on the actual number of valid responses, thus excluding missing values. This explains any small differences in the percentages presented in this section compared with those in the above sections when considering the responses to the same questions.

Demographics of the two groups

The two groups were similar regarding their post-secondary level of education. While the two groups were different regarding the level of schooling achieved, there was no linear relationship. The proportion of women who had achieved year 9 or below, year 11, and year 12 was similar, but a larger proportion of baby boom women had achieved year 10 (χ²=14.62, df=3, p=.002).

There were statistically significant differences between the two groups in marital status (χ²=40.57, df=4, p<.001). More older women were widowed (8.6% vs. 3.8%) and divorced (21.1% vs. 18.1%). Conversely, more baby boom women were married (67.1% vs. 61.2%). Baby boom women were twice as likely to have
financially dependent children (31.0% vs. 15.1%; \( \chi^2=95.41, df=1, p<.001 \)). Consequently, older women were more likely to live alone (22.7% vs. 14.4%) or with a spouse only (41.9% vs. 34.6%; \( \chi^2=108.87, df=4, p<.001 \)). They were also more likely to be the only income earner (14.9% vs. 8.6%) or main income earner (16.3% vs. 13.4%; \( \chi^2=31.93, df=4, p<.001 \)). Baby boom women were more likely to be born overseas than older women (29.0% vs. 25.2%; \( \chi^2=5.52, df=1, p=.019 \)).

The two groups did not differ significantly regarding their caring responsibilities. The likelihood of having the main responsibility in caring for someone with a long-term illness or disability was similar for the women in both groups (see Table 26). While older women were more likely to care for a partner (\( \chi^2=4.79, df=1, p=.029 \)), the likelihood of caring for a son or daughter (\( \chi^2=0.2, df=1, p=.893 \)), a grandchild (\( \chi^2=.15, df=1, p=.697 \)), or a friend (\( \chi^2=.04, df=1, p=.852 \)) was similar for both groups.

<table>
<thead>
<tr>
<th>Main responsibility in caring for someone who has a long-term illness, disability or other problem</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>14.9</td>
</tr>
<tr>
<td>Baby boom women</td>
<td>13.3</td>
</tr>
<tr>
<td>Total</td>
<td>14.2</td>
</tr>
</tbody>
</table>
\[ \chi^2=1.66, df=1, p=.198 \]

**Table 26**

Women in the Healthy Retirement Project – Caring responsibility

**Work**

The baby boom women included more blue-collar workers (73.2% vs. 67.5%), and fewer white-collar workers (26.4% vs. 31.9%) than the older women (\( \chi^2=12.15, df=2, p=.002 \)). The older group included more managers, professionals, and para-professionals, and fewer trades, clerks, sales and low skilled workers than the baby boomers (see Table 27). Baby boom women were more likely to be employed on a permanent basis than older women (76.9% vs. 70.8%; \( \chi^2=9.45, df=3, p=.025 \)).
Table 27
Women in the Healthy Retirement Project – Occupational status

<table>
<thead>
<tr>
<th></th>
<th>Managers and professionals (%)</th>
<th>Para-professionals (%)</th>
<th>Trades and clerks (%)</th>
<th>Sales (%)</th>
<th>Low skilled (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>20.6</td>
<td>11.6</td>
<td>23.5</td>
<td>35.2</td>
<td>9.1</td>
</tr>
<tr>
<td>Baby Boom women</td>
<td>16.6</td>
<td>9.9</td>
<td>25.1</td>
<td>37.7</td>
<td>10.7</td>
</tr>
<tr>
<td>Total</td>
<td>18.8</td>
<td>10.9</td>
<td>24.2</td>
<td>36.3</td>
<td>9.8</td>
</tr>
</tbody>
</table>

$\chi^2=15.18$, df=5, $p=.010$

The groups also differed regarding the hours they worked in a week and time spent out of the workforce. The older women were more likely to have had periods of time (five years or more altogether) outside of the paid labour force ($\chi^2=9.87$, df=1, $p=.002$). They also tended to work fewer hours per week than the baby boom women (see Table 28).

Table 28
Women in the Healthy Retirement Project – Hours worked in an average week

<table>
<thead>
<tr>
<th></th>
<th>&lt;15 (%)</th>
<th>15-29 (%)</th>
<th>30-39 (%)</th>
<th>40 (%)</th>
<th>41+ (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>10.6</td>
<td>25.8</td>
<td>36.9</td>
<td>14.1</td>
<td>12.7</td>
</tr>
<tr>
<td>Baby boom women</td>
<td>6.2</td>
<td>23.3</td>
<td>42.3</td>
<td>13.6</td>
<td>14.6</td>
</tr>
<tr>
<td>Total</td>
<td>8.7</td>
<td>24.6</td>
<td>39.3</td>
<td>13.9</td>
<td>13.5</td>
</tr>
</tbody>
</table>

$\chi^2=26.12$, df=4, $p<.001$

Older women were more likely than baby boom women to strongly agree with the statement “The work I do is one of the most satisfying parts of my life” (19.8% vs. 17.9%; $\chi^2=8.94$, df=3, $p=.030$). The women’s responses to the following statements were similar in both groups:

- “Work should be the most important part of a person’s life” ($\chi^2=5.94$, df=3, $p=.115$).
- “I can’t think well of myself unless I have a job” ($\chi^2=.84$, df=3, $p=.839$).
- “I like to work” ($\chi^2=7.21$, df=3, $p=.065$).
- “My job involves a lot of stress” ($\chi^2=4.11$, df=3, $p=.250$).
- “There seems to be no future for me in this company” ($\chi^2=7.20$, df=3, $p=.066$).
A similar proportion of women in both groups said that they liked to work, but older women were more likely to like their current jobs (52.2% vs. 45.1% responded with “very true” to the statement “I like my job”; $\chi^2=16.6, df=3, p=.001$). Older women also responded more positively to the statement “I enjoy the people I work with” (“very true”: 60.2% vs. 53.2%; $\chi^2=16.39, df=3, p=.001$) and said that they would miss workmates a lot in retirement (17.1% vs. 13.3%; $\chi^2=10.53, df=3, p=.015$). Further, they perceived more strongly that “older workers are valued” (“strongly agree”: 22.3% vs. 17.2%; $\chi^2=17.62, df=3, p=.001$).

While baby boom women agreed more strongly with the statement “work is just a way to make money” (“strongly agree”: 15.0% vs. 12.2%; $\chi^2=30.33, df=3, p<.001$), older women asserted more firmly that “some of my main interests and pleasures in life are connected with my work” (“strongly agree”: 9.6% vs. 7.8%; $\chi^2=26.64, df=3, p<.001$). The two groups provided similar responses when asked how much they enjoyed the time they spend at home (“a lot”: ow 85.8% vs. bbw 87.0%; $\chi^2=1.55, df=2, p=.462$) and how important they rated recreation (“extremely important”: ow 65.1% vs. bbw 67.2%; $\chi^2=2.24, df=2, p=.326$).

Older women were more satisfied with their current working hours than baby boom women (“prefer same hours”: 59.9% vs. 51.3%). Of the latter, larger proportions wanted to work less (36.7% vs. 32.5%) and more (11.9% vs. 7.6%; $\chi^2=28.02, df=2, p<.001$). Not surprisingly, more individuals in the group of older women had plans to work less in the future ($\chi^2=120.81, df=4, p<.001$). This increased with the number of years that they looked ahead (see Figure 8).
When comparing work satisfaction and work ethic between the two groups, older women were found to have higher work satisfaction than younger women. However, the work ethic scores between the two groups were similar (see Table 29). Was younger women’s work satisfaction lower because they were more likely to be employed in lower status occupations? A regression analysis found that women in lower status occupations generally had lower job satisfaction, but that this did not explain the difference between the two groups. The younger women still had lower job satisfaction when occupational status was controlled (see Table 30).

Table 29
Women in Healthy Retirement Project – Work satisfaction and work ethic

<table>
<thead>
<tr>
<th></th>
<th>Older women</th>
<th>Baby boom women</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work satisfaction</td>
<td>3.14 .52</td>
<td>3.07 .51</td>
<td>4.00</td>
<td>.000</td>
</tr>
<tr>
<td>Work ethic</td>
<td>3.00 .47</td>
<td>2.98 .47</td>
<td>4.01</td>
<td>.000</td>
</tr>
</tbody>
</table>

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<td>.000</td>
</tr>
<tr>
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<td>4.01</td>
<td>.000</td>
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<th>t</th>
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</tr>
</thead>
<tbody>
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<td>4.00</td>
<td>.000</td>
</tr>
<tr>
<td>Work ethic</td>
<td>3.00 .47</td>
<td>2.98 .47</td>
<td>4.01</td>
<td>.000</td>
</tr>
</tbody>
</table>

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Women in Healthy Retirement Project – Work satisfaction and work ethic

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<th>Older women</th>
<th>Baby boom women</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work satisfaction</td>
<td>3.14 .52</td>
<td>3.07 .51</td>
<td>4.00</td>
<td>.000</td>
</tr>
<tr>
<td>Work ethic</td>
<td>3.00 .47</td>
<td>2.98 .47</td>
<td>4.01</td>
<td>.000</td>
</tr>
</tbody>
</table>
Table 30
Women in Healthy Retirement Project – Regression analysis of work satisfaction by age groups and occupational status

<table>
<thead>
<tr>
<th>Model</th>
<th>Variables</th>
<th>B</th>
<th>SE B</th>
<th>Beta</th>
<th>t</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age group ^1</td>
<td>-0.08</td>
<td>0.02</td>
<td>-0.07</td>
<td>-4.01</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Intercept</td>
<td>3.14</td>
<td>0.13</td>
<td>0.02</td>
<td>250.41</td>
<td>.000</td>
</tr>
<tr>
<td>2</td>
<td>Age group ^1</td>
<td>-0.06</td>
<td>0.92</td>
<td>-0.07</td>
<td>-3.69</td>
<td>.000</td>
</tr>
<tr>
<td></td>
<td>Low white collar (dummy)</td>
<td>0.09</td>
<td>0.04</td>
<td>0.06</td>
<td>2.56</td>
<td>.011</td>
</tr>
<tr>
<td></td>
<td>High blue-collar (dummy)</td>
<td>-0.08</td>
<td>0.03</td>
<td>-0.08</td>
<td>-3.39</td>
<td>.001</td>
</tr>
<tr>
<td></td>
<td>Low blue-collar (dummy)</td>
<td>-0.08</td>
<td>0.04</td>
<td>-0.05</td>
<td>-2.22</td>
<td>.027</td>
</tr>
<tr>
<td></td>
<td>Intercept</td>
<td>3.12</td>
<td>0.23</td>
<td></td>
<td>140.49</td>
<td>.000</td>
</tr>
</tbody>
</table>

^1 Baby boom women coded 1, older women coded 0

The above table also indicates that, when age group was controlled, the group with the highest job satisfaction were women in low white-collar jobs. This group included para-professionals such as nurses. The women in high white-collar status occupations included managers and professionals, such as teachers, lawyers, and social workers.

More older women than baby boom women reported that they performed voluntary or unpaid community work on a regular basis (21.0% vs. 17.5%; $\chi^2=5.68$, df=1, $p=.017$). Was this because the younger women were working longer hours than the older women? When hours of work were controlled in a multivariate analysis (logistic regression), there was no difference in current volunteering between the two groups (see Table 31).
Table 31
Baby boom women in the Healthy Retirement Project – Multivariate prediction of whether women in the baby boom generation are currently involved in volunteer work

<table>
<thead>
<tr>
<th>Independent Variable (reference group)</th>
<th>Wald statistic (df)</th>
<th>Odds ratio</th>
<th>Confidence intervals (95%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Block 1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baby boom women (older women)</td>
<td>5.68 (1)</td>
<td>0.80*</td>
<td>0.67 0.96</td>
</tr>
<tr>
<td>Block 2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baby boom women (older women)</td>
<td>3.08 (1)</td>
<td>0.85</td>
<td>0.70 1.02</td>
</tr>
<tr>
<td>Hours of work (&lt; 15)</td>
<td>48.18 (4)</td>
<td>1.00</td>
<td>0.49 0.92</td>
</tr>
<tr>
<td>15 - 29</td>
<td></td>
<td>0.67*</td>
<td>0.49 0.92</td>
</tr>
<tr>
<td>30 - 39</td>
<td></td>
<td>0.39***</td>
<td>0.29 0.53</td>
</tr>
<tr>
<td>40</td>
<td></td>
<td>0.54**</td>
<td>0.38 0.77</td>
</tr>
<tr>
<td>41 +</td>
<td></td>
<td>0.42***</td>
<td>0.29 0.62</td>
</tr>
</tbody>
</table>

* p < .05, ** p < .01, *** p < .001

There were significant differences between the two age groups regarding their plans to change the kind of their work in the future. Baby boom women were more likely to plan doing the same kind of work in the future than older women. However, the proportion of women in both groups who were unsure about this issue increased considerably with the number of years they looked ahead in the future. The proportion of older women who anticipated not working at all increased over the projected time and was significantly higher than that of the baby boom women (see Table 32). Further, baby boom women were more likely to say that they did not have enough spare time than older women (67.9% vs. 61.3%; $\chi^2=14.76$, df=2, $p=.001$).
In summary, the group of older women was found to have higher work satisfaction, but the groups were similar in regard to work ethic. The proportion of women with lower occupational status was greater in the baby boom group. However, when occupational status was taken into account, the baby boomers’ job satisfaction was still lower than that of the group of older women.

Overall, the older women were more likely to perform voluntary work. However, when current hours of paid work were controlled there was no difference in current volunteering between the groups. Further, both groups were equally likely to look forward to volunteering in retirement. While baby boom women were more likely to plan doing the same kind of work in the future, the proportion of women in both groups who were unsure about this issue increased considerably with the number of years they looked ahead in the future.

**Retirement**

The proportion of women who expected to retire at some stage differed between the two groups (older women 91.3%, baby boom women 88.4%; $\chi^2=7.10$, $df=2$, $p=.029$). Baby boom women were more likely to look forward to retirement, while older women expressed more neutral responses (see Table 33).
Table 33
Women in the Healthy Retirement Project – Looking forward to retirement

<table>
<thead>
<tr>
<th>“I look forward to retirement as a pleasant time of life”</th>
<th>Strongly agree (%)</th>
<th>Agree (%)</th>
<th>Neutral (%)</th>
<th>Disagree (%)</th>
<th>Strongly disagree (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>44.3</td>
<td>40.4</td>
<td>12.3</td>
<td>1.9</td>
<td>1.0</td>
</tr>
<tr>
<td>Baby boom women</td>
<td>48.5</td>
<td>40.1</td>
<td>9.4</td>
<td>1.4</td>
<td>0.5</td>
</tr>
<tr>
<td>Total</td>
<td>46.2</td>
<td>40.3</td>
<td>11.0</td>
<td>1.7</td>
<td>0.8</td>
</tr>
</tbody>
</table>

$\chi^2=11.56, df=4, p=.021$

As expected, older women had thought more about retirement than the baby boom women. Of the older women, 35.7% had thought “a lot” about retirement, compared to 26.2% of the baby boom women ($\chi^2=43.55, df=3, p<.001$). There were also very significant differences between the groups regarding the preferred age of retirement: older women wanted to retire later (see Table 34). This might be due to selective attrition (i.e., those women in this age group who chose to retire early were more likely to be already retired and therefore not part of the sample).

Table 34
Women in the Healthy Retirement Project – Women’s preferred age of retirement

<table>
<thead>
<tr>
<th></th>
<th>Never (%)</th>
<th>50-54 (%)</th>
<th>55-59 (%)</th>
<th>60-64 (%)</th>
<th>65-69 (%)</th>
<th>70 or over (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>2.8</td>
<td>3.7</td>
<td>33.8</td>
<td>39.2</td>
<td>15.0</td>
<td>5.4</td>
</tr>
<tr>
<td>Baby boom</td>
<td>2.7</td>
<td>19.0</td>
<td>48.1</td>
<td>21.2</td>
<td>6.6</td>
<td>2.5</td>
</tr>
<tr>
<td>women</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2.8</td>
<td>10.4</td>
<td>40.2</td>
<td>31.2</td>
<td>11.3</td>
<td>4.1</td>
</tr>
</tbody>
</table>

$\chi^2=340.71, df=4, p<.001$

Accordingly, older women expected to retire later ($\chi^2=311.79 df=4, p<.001$). Older women were also much more likely to say they would retire if they lost their job in one, five, or ten years time. The proportions of women who said they were “very likely” to retire if they lost their job increased substantially between the one and ten year timeframes (see Table 35).
Table 35
Women in the Healthy Retirement Project – Intention to retire following loss of job

<table>
<thead>
<tr>
<th>Would retire if lost job</th>
<th>Very likely (%)</th>
<th>Fairly likely (%)</th>
<th>Don’t know (%)</th>
<th>Fairly unlikely (%)</th>
<th>Very unlikely (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>38.8</td>
<td>13.2</td>
<td>13.4</td>
<td>15.4</td>
<td>19.3</td>
</tr>
<tr>
<td>in 5 years</td>
<td>48.8</td>
<td>16.7</td>
<td>13.5</td>
<td>9.7</td>
<td>11.2</td>
</tr>
<tr>
<td>in 10 years</td>
<td>69.4</td>
<td>9.7</td>
<td>12.8</td>
<td>2.6</td>
<td>5.4</td>
</tr>
<tr>
<td>Baby boom women</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>13.4</td>
<td>9.8</td>
<td>12.1</td>
<td>23.5</td>
<td>41.3</td>
</tr>
<tr>
<td>in 5 years</td>
<td>24.1</td>
<td>16.1</td>
<td>13.8</td>
<td>19.4</td>
<td>26.6</td>
</tr>
<tr>
<td>in 10 years</td>
<td>50.5</td>
<td>15.5</td>
<td>18.2</td>
<td>6.0</td>
<td>9.8</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>27.5</td>
<td>11.7</td>
<td>12.8</td>
<td>19.0</td>
<td>29.0</td>
</tr>
<tr>
<td>in 5 years</td>
<td>37.6</td>
<td>16.4</td>
<td>13.6</td>
<td>14.2</td>
<td>18.2</td>
</tr>
<tr>
<td>in 10 years</td>
<td>60.8</td>
<td>12.4</td>
<td>15.3</td>
<td>4.1</td>
<td>7.4</td>
</tr>
</tbody>
</table>

in 1 year: $\chi^2=332.05$, $df=4$, $p<.001$

in 5 years: $\chi^2=257.73$, $df=4$, $p<.001$

in 10 years: $\chi^2=112.96$, $df=4$, $p<.001$

When comparing the proportions of women who expected to retire earlier than preferred and later than preferred, significant differences were found between the two groups. Baby boom women were less likely than older women to expect to retire prior to their preferred age of retirement, but they were more likely to expect to retire later than they wished (see Table 36).

Table 36
Women in the Healthy Retirement Project – Timeliness of expected retirement

<table>
<thead>
<tr>
<th>Expect to retire earlier than preferred (%)</th>
<th>Expect to retire at preferred age (%)</th>
<th>Expect to retire later than preferred (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td>5.3</td>
<td>79.8</td>
</tr>
<tr>
<td>Baby boom women</td>
<td>3.9</td>
<td>76.3</td>
</tr>
<tr>
<td>Total</td>
<td>4.7</td>
<td>78.3</td>
</tr>
</tbody>
</table>

$\chi^2=13.96$, $df=2$, $p=.001$

Why were baby boom women more likely than the older women to expect that they had to work longer than they wanted? Was this because the groups differed regarding their financial and occupational status? Controlling for financial status and occupational status did not influence the relationship between age and expectation of delayed retirement. Baby boom women were still approximately 40% more likely than the older women to expect a delayed retirement (see Table 37).
Table 37
Women in the Healthy Retirement Project – Logistic regression analysis of expectation of delayed retirement by age group, financial status, and occupational status

<table>
<thead>
<tr>
<th>Step</th>
<th>Independent variable (reference group)</th>
<th>Wald statistic (df)</th>
<th>P</th>
<th>Odds ratio</th>
<th>Confidence intervals (95%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age group (older women)</td>
<td>11.89 (1)</td>
<td>.001</td>
<td>1.42</td>
<td>1.16 to 1.73</td>
</tr>
<tr>
<td>2</td>
<td>Age group (older women)</td>
<td>9.49 (1)</td>
<td>.002</td>
<td>1.38</td>
<td>1.12 to 1.69</td>
</tr>
<tr>
<td></td>
<td>Financial status (not enough)</td>
<td>57.34 (2)</td>
<td>.000</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Just enough</td>
<td></td>
<td></td>
<td>0.48</td>
<td>0.36 to 0.64</td>
</tr>
<tr>
<td></td>
<td>Comfortably off</td>
<td></td>
<td></td>
<td>0.24</td>
<td>0.16 to 0.34</td>
</tr>
<tr>
<td></td>
<td>Job status (high white-collar)</td>
<td>0.10 (3)</td>
<td>.992</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Low white-collar</td>
<td>0.02</td>
<td>.889</td>
<td>1.03</td>
<td>0.70 to 1.52</td>
</tr>
<tr>
<td></td>
<td>High blue-collar</td>
<td>0.01</td>
<td>.924</td>
<td>0.99</td>
<td>0.75 to 1.30</td>
</tr>
<tr>
<td></td>
<td>Low blue-collar</td>
<td>0.03</td>
<td>.857</td>
<td>0.96</td>
<td>0.64 to 1.45</td>
</tr>
</tbody>
</table>

Asked about their financial situation if they retired in one, five, or ten years time, older women were more confident than baby boom women to be able “to make ends meet”. However, in both groups the proportion of those who responded with “don’t know” increased over the projected timeframe (see Table 38).

Table 38
Women in the Healthy Retirement Project – Financial situation if retired in 1, 5, or 10 years

<table>
<thead>
<tr>
<th>Financial situation if retired</th>
<th>Not enough (%)</th>
<th>Just enough (%)</th>
<th>Comfortable (%)</th>
<th>Don't know (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older women</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>38.5</td>
<td>35.5</td>
<td>14.9</td>
<td>11.0</td>
</tr>
<tr>
<td>in 5 years</td>
<td>20.3</td>
<td>36.8</td>
<td>20.0</td>
<td>22.8</td>
</tr>
<tr>
<td>in 10 years</td>
<td>11.7</td>
<td>26.6</td>
<td>23.8</td>
<td>37.9</td>
</tr>
<tr>
<td>Baby boom women</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>60.2</td>
<td>22.0</td>
<td>9.5</td>
<td>8.4</td>
</tr>
<tr>
<td>in 5 years</td>
<td>32.7</td>
<td>30.1</td>
<td>18.2</td>
<td>19.1</td>
</tr>
<tr>
<td>in 10 years</td>
<td>15.1</td>
<td>24.5</td>
<td>26.8</td>
<td>33.6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>in 1 year</td>
<td>48.1</td>
<td>29.5</td>
<td>12.5</td>
<td>9.9</td>
</tr>
<tr>
<td>in 5 years</td>
<td>13.2</td>
<td>25.6</td>
<td>25.2</td>
<td>36.0</td>
</tr>
<tr>
<td>in 10 years</td>
<td>25.9</td>
<td>33.8</td>
<td>19.2</td>
<td>21.1</td>
</tr>
</tbody>
</table>

in 1 year: \( \chi^2 = 140.88, \ df = 3, \ p < .001 \)
in 5 years: \( \chi^2 = 58.99, \ df = 3, \ p < .001 \)
in 10 years: \( \chi^2 = 13.90, \ df = 3, \ p = .003 \)
A dichotomous variable called “being worried about finances” was constructed. Women who said that they worried “a lot” about income in retirement were compared with those who worried “somewhat”, “a little”, or “not at all”. When financial security and occupational status were controlled (using logistic regression), the responses of the two groups were similar. Because the baby boom women in the HRP sample were more likely to struggle financially than the older women, they were more worried about their financial situation in retirement (see Table 39).

Table 39
Women in the Healthy Retirement Project – Logistic regression analysis of feeling worried about not having enough income in retirement by age group, financial status, and occupational status

<table>
<thead>
<tr>
<th>Step</th>
<th>Independent variable (reference group)</th>
<th>Wald statistic (df)</th>
<th>P</th>
<th>Odds ratio (95%)</th>
<th>Confidence intervals (95%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Age group (older women)</td>
<td>5.29 (1)</td>
<td>.021</td>
<td>1.19</td>
<td>1.03-1.34</td>
</tr>
<tr>
<td>2</td>
<td>Age group (older women)</td>
<td>3.05 (1)</td>
<td>.081</td>
<td>1.15</td>
<td>0.98-1.35</td>
</tr>
<tr>
<td></td>
<td>Financial status (not enough)</td>
<td>259.99 (2)</td>
<td>.000</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Just enough</td>
<td></td>
<td></td>
<td>0.25</td>
<td>0.19-0.33</td>
</tr>
<tr>
<td></td>
<td>Comfortably off</td>
<td></td>
<td></td>
<td>0.06</td>
<td>0.04-0.09</td>
</tr>
<tr>
<td></td>
<td>Job status (high white-collar)</td>
<td>5.58 (3)</td>
<td>.134</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Low white-collar</td>
<td>3.60</td>
<td>.058</td>
<td>1.35</td>
<td>0.99-1.84</td>
</tr>
<tr>
<td></td>
<td>High blue-collar</td>
<td>4.53</td>
<td>.003</td>
<td>1.27</td>
<td>1.02-1.59</td>
</tr>
<tr>
<td></td>
<td>Low blue-collar</td>
<td>0.64</td>
<td>.425</td>
<td>1.14</td>
<td>0.83-1.57</td>
</tr>
</tbody>
</table>

The responses of the two groups were similar in relation to the following statements:

- “My life after retirement will be very similar to my life now” ($\chi^2=5.54$, $df=4$, $p=.236$).
- “Retirement will be a time to relax” ($\chi^2=1.60$, $df=4$, $p=.810$).
- “Retirement will be a welcome beginning of a new stage of my life” ($\chi^2=9.11$, $df=4$, $p=.058$).
- “Retirement will free me from the demands of other people” ($\chi^2=5.32$, $df=4$, $p=256.)$.
- “Retirement will be a time to do what I want” ($\chi^2=9.16$, $df=4$, $p=.057$).
- “Most people are happy in retirement” ($\chi^2=3.62$, $df=4$, $p=.461$).

Further, there was no difference between the older women and the younger women on looking forward to volunteering in retirement ($\chi^2=7.99$, $df=4$, $p=.092$).
The survey provided a list of retirement activities and circumstances and asked participants whether they were looking forward to these. The responses of both groups were similar regarding the following:

- “Less pressure” ($\chi^2=4.19$, $df=4$, $p=.380$).
- “Spending more time with my children or grandchildren” ($\chi^2=9.37$, $df=4$, $p=.052$).
- Having more time for volunteer work” ($\chi^2=7.99$, $df=4$, $p=.092$).

However, baby boom women looked forward more strongly to the following activities:

- “Having more time with my spouse/partner” (“a lot”: 32.0% vs. 27.0%; $\chi^2=27.44$, $df=4$, $p<.001$).
- “Being my own boss” (“a lot”: 34.2% vs. 30.7%; $\chi^2=17.00$, $df=4$, $p=.002$).
- “Spending more time on hobbies or sports” (“a lot”: 42.1% vs. 34.1%; $\chi^2=3314$, $df=4$, $p<.001$).
- “Having the chance to travel” (“a lot”: 40.8% vs. 33.8%; $\chi^2=22.76$, $df=4$, $p<.001$).
- “Taking it easy” (“a lot”: 27.2% vs. 23.3%; $\chi^2=12.18$, $df=4$, $p=.016$).

There were no significant differences between the two groups regarding the following worries in relation to retirement:

- “Being bored, having too much time on my hands” ($\chi^2=6.40$, $df=3$, $p=.094$).
- “Not doing anything productive or useful” ($\chi^2=.81$, $df=3$, $p=.848$).
- “Becoming ill or disabled” ($\chi^2=3.33$, $df=3$, $p=.343$).
- “Not having enough income to get by” ($\chi^2=6.54$, $df=3$, $p=.088$).
- “Inflation and the cost of living” ($\chi^2=1.90$, $df=3$, $p=.593$).

However, the older women were more likely to say that “nothing will replace work” (“strongly agree” and “agree”: 9.6% vs. 7.0%; $\chi^2=13.03$, $df=4$, $p=.011$) and fear that they may miss work mates after retiring (“a lot”: 17.1% vs. 13.3%; $\chi^2=10.53$, $df=3$, $p=.015$).
Significant differences were found regarding the women’s current financial situation. While a similar proportion of women in both groups noted that they were “comfortably off” (older women 23.1%, baby boom women 23.3%), more baby boomers than older women reported that they had not enough money to make ends meet (11.9% vs. 8.5%) and they were more likely to say that they had “just enough money” (68.4% vs. 64.8%; $\chi^2=9.86, df=2, p=.007$).

**Summary of findings**

Very few women had thought much about their retirement. However, most looked forward to this time of their life. The women had many plans for their retirement, including hobbies, voluntary work, travel, and spending time with family members.

The preferred retirement age for nearly half of all baby boom women was between 55-59 years, although nearly one in ten wanted to work beyond the age of 64. The higher a woman’s education level, the more likely she was to expect a later retirement.

Nine in ten women were not confident about their financial future, in particular women who were divorced or separated. Only one in four women expected to be in a comfortable financial situation if she retired in ten years time.

Those women who were already providing voluntary work were more likely to look forward to do this in retirement than those who were not volunteers. They were also more likely to look forward to volunteering in retirement if they were in very good or excellent health and if they frequently felt happy. Looking forward to volunteering in retirement was not predicted by birthplace (Australia or other), language spoken at home (English or other), marital status, occupational status (blue-or white-collar), financial security, or whether or not participants had dependent children. Rather surprisingly, retirement volunteering was not associated with having a strong work ethic.

Occupational status determined a range of views regarding retirement. The higher a woman’s occupational status, the more likely she was to be in a financially comfortable situation and the less likely she was to worry about her future financial situation. There were statistically significant differences between
the groups regarding their preferred retirement age, but the association was not linear. For example, women in the high white-collar and low blue-collar groups were equally likely to want to retire above the age of 64 or never.

The older women in the HRP reported overall more satisfaction with their financial and work situation than baby boom women. Older women were also more likely to perform voluntary or community work – although there was no difference between the groups when current hours of work were taken into account –, to be content with the amount of spare time in their lives, and to have thought a lot about retirement. Baby boom women were more likely to worry about their financial situation in retirement and to expect that they would never retire. However, when financial status and job status were controlled, there was no difference between the two groups regarding their likelihood of being worried about their financial situation in retirement.

At the time of the survey, the older women were aged between 53 and 76 years, and all were still in the workforce either part-time or full-time. In 1998, when the HRP survey was undertaken, the total female labour force participation in Australia was 53.9%. Only 3% of women aged 65 or over were still in the workforce, compared with 19.4% of those aged 60-64, and 43.4% of those aged 55-59 (Australian Bureau of Statistics, 1999c, p. 74). Because most Australian women between the ages of 53 and 76 were already retired, the group in this sample was not representative of Australian women in this age group. This might explain some of the differences that were found between the baby boom women and the older women in the HRP.

Further, the sample of older women included fewer blue-collar workers than the baby boom women, and they worked fewer hours per week. As the older cohort of women reported more satisfaction with their financial and work situation than the baby boom women, it is likely that many of these older women had stayed in the workforce for other than wholly financial reasons.
Comparison of findings from Study 1 and Study 3

In this section, the findings of Study 1 and Study 3 are compared. The focus group research (Study 1) and the Healthy Retirement Project (Study 3) examined a range of common topics, including:

- work satisfaction;
- attitudes regarding paid work;
- extent of caring work;
- volunteer or community work;
- ageism in the workplace;
- work and retirement plans; and
- current and anticipated future financial situation.

Professional women in the focus groups expressed enjoyment of their work and they derived meaning and satisfaction from it. In contrast, women in blue-collar occupations reported that they worked for financial reasons and would prefer either not to work or to have more interesting work. However, many stressed the positive social aspects of work. This finding is supported by the analysis of the HRP data. The analysis found that women across all job categories liked their work to a similar degree, but the more educated a woman was, the more likely she was to find her work very satisfying, and the less likely she was to work only for financial reasons.

Both studies found a high reported stress level amongst women. However, the HRP found that reported job stress levels rose with educational attainment, the blue-collar women in the focus groups gave the strongest accounts of being “overworked and underpaid”.

The women in both studies reported having caring responsibilities. Approximately 13% of the women in the Healthy Retirement Project indicated that they had the main responsibility in caring for someone with a long-term illness, disability, or other problem, while women in five of the eight focus groups commented on their juggling paid work and caring responsibilities.

The women in a majority of focus groups commented on the importance of community work. Many already provided unpaid community work and intended to
continue this in the future. Others who did not already volunteer had plans for such work in the future. Close to one in five women in the HRP reported that they provided voluntary work or unpaid community work on a regular basis, while more than one in three said that they looked forward to doing voluntary work in retirement.

The experience of ageism in the workplace appeared to be similar in the two studies. The women in five of the eight focus groups reported that they had experienced or observed ageism in the workplace, while two in five women in the HRP indicated that at their place of work older workers were not valued.

The women in the focus groups appeared to be more likely to consider working beyond the age of 65 years. However, the women from blue-collar backgrounds expressed a strong wish to retire as early as their financial situation allowed them to do so. In all but two focus groups (i.e., in all groups with the exception of those comprised of blue-collar women) the majority of women expressed an openness to the possibility of working past the age of 65 or indicated that they may have to continue work in a paid capacity for financial reasons. Some women could not see a reason to ever retire, but they anticipated working fewer hours in their later years. In contrast, for nearly half of the women in the HRP the preferred retirement age was 55-59 years. Only 8.9% said that they wanted to work beyond the age of 64 years. However, there was a linear association between the level of education and the expected retirement age (i.e., the higher a woman’s education, the more likely she was to expect a later retirement age). Further, the HRP sample overall included a small proportion (6%) of women who were recruited to the study because of their intention to retire soon. This would have influenced the responses to the survey questions about retirement intentions. Both studies included women who had plans to change the type of their work in the future.

The range of activities that women were looking forward to in retirement was similar in both studies (i.e., hobbies, travel, and spending time with grandchildren and their partner). The women who participated in the focus groups were also looking forward to learning activities in their later years. The HRP survey did not provide an opportunity for women to comment on this.
The women in both studies expressed concern about their future health and financial situation. Very few of the women in the focus groups were confident that their savings would be sufficient for retirement. This concern was mirrored by the women in the HRP.

Overall, the views and attitudes of the women in the two studies were similar (see Figure 9). The greater readiness of the focus group women to consider work beyond the age of 65 years may be explained by the different methodologies. The Healthy Retirement Project was a survey and provided the women with set categories for their answers. However, the focus group discussions provided the opportunity to further explore issues in a discussion with other women.

Figure 9
Comparison of findings between baby boom women in Study 1 and Study 3

<table>
<thead>
<tr>
<th>Similarities</th>
<th>Differences</th>
</tr>
</thead>
<tbody>
<tr>
<td>most women like their work, or at least certain aspects of it;</td>
<td>women in the focus groups were more likely to say that they wanted to work past the traditional retirement age.</td>
</tr>
<tr>
<td>more highly educated women have a higher work satisfaction and find their work more pleasurable and interesting;</td>
<td></td>
</tr>
<tr>
<td>women with lower educational attainment are more likely to work solely for financial reasons;</td>
<td></td>
</tr>
<tr>
<td>many women feel stressed;</td>
<td></td>
</tr>
<tr>
<td>women want to work less in the future;</td>
<td></td>
</tr>
<tr>
<td>some have plans to change their type of work in the future;</td>
<td></td>
</tr>
<tr>
<td>the more highly educated a woman, the less likely she is not to want to work in the future and the more likely she is to expect a later retirement age;</td>
<td></td>
</tr>
<tr>
<td>many women want to do voluntary work in the future;</td>
<td></td>
</tr>
<tr>
<td>many women have caring responsibilities;</td>
<td></td>
</tr>
<tr>
<td>women do not have enough free time;</td>
<td></td>
</tr>
<tr>
<td>women have experienced ageism in the workplace;</td>
<td></td>
</tr>
<tr>
<td>many women have thought little about their retirement;</td>
<td></td>
</tr>
<tr>
<td>women look forward to the following activities in retirement: hobbies, travel, spending time with grandchildren and partner;</td>
<td></td>
</tr>
<tr>
<td>women worry about their future health and finances.</td>
<td></td>
</tr>
</tbody>
</table>