Chapter 6 – Discussion of findings from Studies 1, 2, and 3

The research questions for this thesis are 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? In addressing the two questions, this chapter summarises women’s – and some men’s – responses to the research questions across the three studies, compares these responses to published research, and considers how they relate to the theoretical perspectives of this thesis and current social policy and social theories concerned with ageing, work, and retirement. The chapter concludes with a critique of the methods used in this research and the implications for future research.

How do women of the baby boom generation envisage paid work after the age of 65? – Summary of findings and discussion

Paid work

The question of how women envisage the possibility of staying on in paid employment or self-employment past the age of 65 years was explored in the focus group discussions (Study 1) in most detail. While the women in the Healthy Retirement Project (Study 3) were asked at what age they wanted to retire and at what age they expected to retire, the nature of survey research did not allow for further probing. The issue of retirement timing was not directly addressed in Study 2.

None of the women who participated in the focus group discussions wanted to continue working past age 65 at her current pace of work. However, most of the women in high-control occupations, such as professionals and managers, as well as some of the women in clerical and administrative positions were open to the possibility of undertaking part-time or project work, or a different type of paid work, past the age of 65. If given a choice, none of the women in low-control occupations would choose to work past the age of 65. However, many of these women were looking forward to providing unpaid work for their families and communities in later life.
In contrast, the preferred retirement age for nearly half of all baby boom women in the HRP 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. Further, the analysis of HRP data by occupational status found: 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. Both studies included women who had plans to change the type of their work in the future.

Despite the many negative aspects of contemporary workplaces, most women in the focus group discussions who commented on their paid work said that they liked it, or at least certain aspects of it. Paid work has different meanings to different women. While for some women personal fulfilment and identification with their work were the main motivation to work, others worked primarily for financial reasons. However, many of the women who said that they worked mainly for financial reasons also remarked that they enjoyed the social aspects of their work, the social networks, and the companionship with fellow workers. Benefits of work such as participation in the community, communication with other people, and human contact have also been identified by Rudolph (2000).

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 used a survey questionnaire that provided the women with set categories for their answers. Qualifying statements such as “yes, but only part-time” were not possible. In contrast, the focus group discussions provided the opportunity to further explore issues in a discussion with other women. 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.

Paid work has been considered as a “profoundly important source of social status and self esteem” (Probert, 1998, p. 2). While paid work seemingly provided women in professional, managerial and some clerical positions with a sense of fulfilment, control over their creative activity, and contribution to the community,
women in low-skilled occupations were less able to obtain these benefits from their paid work. However, they considered unpaid work as a meaningful and socially useful activity over which they had control. Consequently, it appears that women in low-skilled occupations derive similar non-financial benefits from unpaid work as women in more highly skilled occupations acquire through paid work.

This finding accords with Beck’s vision of an “activity society” (Beck, 2000a, p. 58), where paid work is only one form of activity alongside others, such as family work, parental work, voluntary work, and work for political activity. Beck’s call for uncoupling social esteem and security from paid work so that social status and identity do not depend only upon a person’s occupation would benefit women – and men – at all stages of life.

The nature of current workplaces is of great concern to women. Participants in Study 1 and Study 2 commented on women’s disadvantage in the workplace. In particular, the research participants pointed to women’s lower wages and reduced labour force participation, which has implications for career options and retirement savings. Workplace changes over the last decade have reinforced this disadvantage. The casualisation of the workforce has affected women more than men, the experience of corporate downsizing has led to less job security, and workplaces are perceived as lacking flexibility to suit women’s needs while at the same time employers increasingly demand flexibility from their workers. While some women have to work long hours, others are unable to find work, in particular those who try to join the workforce after having taken time out to raise children or care for their spouse or older relatives. As a consequence, women often feel time-deprived, rushed, pressured, and stressed. These perceptions of the contemporary workplace and its impact on women are reflected in the Australian literature and that from other Western countries (e.g., Jay Ginn, Debra Street, & Sara Arber, 2001; Littig, 2001; Probert, 1998; Rosewarne, 2001; Warburton et al., 1995; Winefield et al., 2002).

For example, Canadian research (Lange, 2000) undertaken in 1996 found that work restructuring for a neo-liberal economy and public sector cutbacks left people feeling exhausted, alienated, isolated, disconnected, pressured,
depressed, stressed, and angry. The research participants, who were mainly women, felt that they had sacrificed their self, their relationships, and their personal and family well-being for work. When they were re-interviewed two years later, they were found to have adjusted to the work upheaval and new business ideology, and their earlier expressed emotions of anger and fear had given way to disillusionment and a “fragmentation of roles where they felt torn apart by all their relational responsibilities” (Lange, 2000, Work and alienation section, para. 3).

Therefore, the issue of women’s paid and unpaid work after the traditional retirement age has to be considered in the context of globalisation and its ensuing changes to the nature of paid work (Merkes, 2002). It has been argued that globalisation is characterised by a

‘re-commodification of labor’ in which workers have increasingly lost all rights except their right to sell their labor power. All over the world, employers have downsized, outsourced, and have made permanent jobs into contingent ones. Employers have attacked job security requirements, work rules, worker representation, healthcare, pensions, and other social benefits, and anything else that defined workers as human beings and employers as partners in a social relationship, rather than simply as buyers and sellers of labor power (Brecher, Costello, & Smith, 2000, p. 3).

Beck (2000a) concluded that the fixed location of labour means that working people are losers in the struggle to distribute the global risks of globalisation. Yet choice was found to be very important to women – choice regarding the type of work they are involved in, the hours they work, in the timing of retirement, in the social supports available to them, and the choice of determining the aspects of a balanced life. Further, several women argued for the legalisation of voluntary euthanasia. They wanted to be supported in ending their lives if and when their quality of life deteriorated beyond an acceptable level.

In all three studies, the women commented on ageism in the workplace. The women in five of the eight focus groups reported that they had experienced or observed ageism in the workplace, several women in Study 2 surmised that their careers would be over soon due to ageism and/or inflexibility in the corporate
world, while two in five women in the HRP indicated that at their place of work older workers were not valued. A participant in Study 2 pointed out that older workers were less likely to have had training opportunities than younger workers. Other researchers achieved similar findings (for example, Encel, 2001; Minichiello, Browne, & Kendig, 2000; Noad, 2000; Rickart, 1999; Taylor & Urwin, 2001; Taylor & Walker, 1998; Victorian South Australian and Western Australian Equal Opportunity Commissions & Australian Employers Convention, 2001). Thus, older women are affected by multiple inequalities in the workplace: as women, and as older workers (Wilson, 2001). Being a member of a culturally and linguistically diverse community adds another disadvantage (Warburton et al., 1995).

**Unpaid work**

The research conducted for the three studies found that closely connected to women’s views and planning regarding work in later life are other life considerations, in particular women’s caring and community work, their financial situation, and a balance in their personal lives and in the environment.

Many women look forward to volunteering in retirement. One in three women in the HRP voiced this intention, many focus group participants noted their plans for volunteering in later life, and participants in Study 2 anticipated an increased level of volunteering in the future. Women’s motivations for providing unpaid work for their communities include a concern for others, giving something back to the community, keeping busy, and to increase social contact. The women perceived community work as providing mental stimulation, purposeful activity, social contact, and – unlike paid work – the flexibility to combine with other pursuits and with family responsibilities.

Unlike plans for paid work, the enthusiasm for future volunteering did not vary by occupational background. Further, an analysis of HRP data showed that baby boom women were more likely to look forward to volunteering in retirement if they were already volunteers, were in excellent health, and felt frequently happy. Financial security and job status had little impact on anticipations of volunteering in retirement, nor did birthplace, language spoken at home, marital status, or whether the women had dependent children.
Volunteer work fosters personal well-being (Thoits & Hewitt, 2001). Further, it has been noted that people with higher education levels and higher incomes have larger and more diverse social networks (Keupp, Kraus, & Straus, 2000). Therefore, volunteer work has potential benefits, in particular for blue-collar women, as it may maintain and increase women’s well-being and social networks, and counter isolation in later life.

In the US, Putnam (2000) observed declining social capital, of which volunteering is one component. In contrast, Australian research (Wilkinson & Bittman, 2002) found that the extent of volunteering has increased and the authors suggested that the number of volunteers and the hours of voluntary work are likely to increase over the next two decades.

At the psychological level, it could be argued that continuity theory provides an explanation for older people’s involvement in voluntary work and work past the traditional retirement age. Continuity theory assumes that “in making adaptive choices, middle-aged and older adults attempt to preserve and maintain internal and external structures and that they prefer to accomplish this objective by using continuity” (Atchley, 1989, p. 183). Further, older workers try to sustain structure in their daily lives by participating in the activities they value most highly. For example, Kim and Feldman (2000) argued that

for individuals who have been deeply involved in volunteer work, hobbies, or leisure pursuits, that would mean continued or increased involvement in those activities after retirement. … Among older workers whose sense of self-worth is highly tied to their professional accomplishments, participation in bridge employment, part-time work, temporary work, consulting, or professional associations will be more avidly sought and more rewarding when achieved (para. 6).

Consideration can also been given to the theory of a Third Age (Bury, 1995; Gilleard & Higgs, 2002; Laslett, 1989) as a possible explanation of anticipation of paid and unpaid work beyond the age of 65, in particular for those women who plan a career change or want to increase or take up community work. This theory holds that humans experience the following four ages: an age of dependence,
socialisation and education (First Age), followed by an age of independence, maturity, responsibility, earning, and saving (Second Age), a Third Age of personal fulfilment, and a Fourth Age of final dependence, decrepitude and death (Laslett, 1989). However, as Ginn and Arber (1995) pointed out, the Third Age of self-development, autonomy, consumption, and youthful lifestyles, is a bourgeois option, which is unavailable to those on low incomes or in poor health. This was illustrated by the women in the focus group discussions, with women in professional and managerial positions painting the picture of an active and fulfilling retirement, while those in low-skill occupations had fewer and more modest plans for their retirement.

In the context of community work, the research participants raised two issues of concern. They were unsure whether in the future older people would be able to volunteer in areas of skill, and they requested some form of recognition for unpaid community and caring work. The latter concern has also been raised by Hugman, (1999) who observed that in unpaid work for the benefit of family and community the actual tasks performed often resemble those for which other people are paid a wage, and therefore should be appropriately recognised.

Like community work, caring is a type of unpaid work which is predominantly provided by women (Australian Bureau of Statistics, 2000b), is usually associated with financial disadvantage for the carer (Gee et al., 2002; Mitchell & Thompson, 2001), and may have repercussions for the carer’s health and well-being (Status of Women Canada, 1998). Not surprisingly, the women who participated in the three studies of this research expressed concerns for the care of their ageing parents and other relatives. They found the required support services in short supply, and observed that governments were reducing entitlements and cutting services such as nursing home care and carer support. Many of the women in the focus group discussions reported that they juggled paid work and caring responsibilities, which often left them exhausted and with insufficient free time. They anticipated that in the future the expectations on women’s time from partners, children, and older relatives would increase.
Retirement income

Few women were confident that they had or would accumulate sufficient savings for their retirement. This finding agrees with a recent US study (Keegan et al., 2002, p. 5), which found that few baby boomers were satisfied with their financial situation and many said that their personal financial status was “the worst thing” in their lives.

The topic of superannuation came up in all eight focus groups, was discussed at length, and was also raised by participants in Study 2. The HRP survey did not include specific questions about Australia’s superannuation system. The issues that were raised concerning the superannuation system were numerous. They included the following:

- the superannuation system is too complex and too difficult to understand;
- the media and governments provide conflicting messages about the required savings for older age;
- the system is modelled on the male work experience and disadvantages women;
- some funds charge excessive fees;
- financial advisers and fund managers are frequently perceived as biased and dishonest.

Concerns that the superannuation system treats women unfairly have also been raised in the literature. For example, the system’s increasing complexity was pointed out by Clare (2001) and Noad (2000). Kelly, Percival, and Harding (2001) described women as a vulnerable group in regard to superannuation because they are more likely to work part-time or in casual employment, because their earnings when working full-time are lower than those of men, and because they are more likely to have interrupted labour force careers due to child bearing and rearing.

Marriage break-down and divorce were also raised by some women as potentially impacting on a woman’s retirement income. In accordance with this view, a group of Australian researchers from the National Centre for Social and Economic Modelling (Kelly et al., 2001) noted that “divorce has a very detrimental effect upon a women’s future retirement income. Many women who are at home raising
children or working in low-paid part-time jobs assume that they will enjoy a comfortable retirement because of their husband’s superannuation. But now that one-third of marriages end in divorce, for a very substantial proportion such an assumption may not prove correct” (p. 5).

Thus, the research participants’ apprehension about their financial situation in later life appears to be justified. Of particular concern is the current policy shift in favour of savings in private superannuation schemes by neo-liberal governments. In this regard, the focus group participants expressed very clearly and unanimously that they want the government age pension to stay. This finding is in agreement with research carried out by Shaver and Thompson (2001) who observed that the “age pension continues to carry a strong ethos of legitimacy and rightfulness” (p. 24).

Ginn, Street, and Arber (2001a) confirmed the research participants’ view that retirement income systems disadvantage women. They argued that “women pay for pension regimes, both through their employment and social reproduction, yet often gain inadequate benefits in later life. … Thus the political economy of demography which is used to justify neo-liberal pension reforms has profound gender implications” (p. 32).

The factors which in previous times used to complement and reinforce each other – full employment, guaranteed pensions, high tax revenue, and leeway in public policy – have changed. Paid employment is becoming precarious. The foundations of the social welfare state are collapsing as growing demands cannot be met from the empty coffers of governments.

Beck’s (2000a) assessment of future governments’ capacity to provide age pensions is not comforting. He proposed that in the political economy of insecurity the new power differential is acted out between territorially fixed political players, such as governments, parliaments, and trade unions, and the non-territorially fixed economic players of capital, finance, and commerce. As a consequence, the work society is coming to an end, and rising unemployment can no longer be explained as a consequence of cyclical economic crises. The foundations of the welfare state are collapsing because governments are no longer able to collect
sufficient taxes to continue providing welfare and health services to the extent that people have become used to. Beck argued that the risks have been shifted from the state and the economy towards the individual – expressed in a demand for greater labour market flexibility – and that “old age poverty has been programmed in advance” (p. 3).

**Balance**

Achieving a balance between work and other areas of life is important to women of the baby boom generation. In seven of the eight focus group discussions the women stressed the importance of achieving a balance in life, and that they were only prepared to continue working at an older age if a balance could be achieved between work and other areas of their lives, such as family, friends, study, community work, and time for themselves. Participants of Study 2 also regarded a balance between work and the rest of life as essential. In Study 2, spirituality and environmental sustainability were suggested as further elements of a balanced life. The survey questions for Study 3 did not include the issue of balance. The importance of a balanced life has also been observed by Onyx (1995) who explored the meaning of work and retirement for older professional women.

Several research participants visualised a post-materialist future; a more ethical society where a balance in one’s personal life and in the environment is valued. Will these women’s voices be heard and responded to? Will women achieve greater equality and fairness in later life? Will we as a society overcome inequalities of gender and power? The participants in Study 2 did not consider the probable future desirable, and the women in the focus groups were rather pessimistic about the future.

The importance of individuals’ connections with their physical, social, and community environments has been well documented (for example, Raphael et al., 1999; Toupin, 2001). It is also reflected in the responses of the women who participated in Study 1 and Study 2. This issue was not explored in Study 3. The two studies found that communities are important in women’s lives, and women’s intention to provide volunteer work in later life is an expression of this appreciation. The focus group research did not explore what aspects of
community are particularly highly valued. However, participants in Study 2 listed spirituality, equality, ethics, social and environmental values, an emphasis on self-sustainability, and Indigenous people’s valued role as appealing aspects of the Oztopia and Island nation scenarios.

The above findings regarding a balance in life are reflected in a recent study by the Australia Institute (Hamilton & Mail, 2003), which had asked Australians aged 30-59 years whether during the last ten years they had made voluntary and long-term changes in their lifestyles that resulted in a lower income. The authors of this study concluded that 23% of the research participants had “downshifted” (or over 30%, if those who had returned to study or started a business were included), with an increasing trend to downshift in more recent years. This phenomenon was found across income levels and family type. The motivations for this change included more time with the family, a more balanced life, more fulfilment, and a healthier life.

The need for lifelong learning and free education and training was emphasised in Study 1 and Study 2, in particular if people are expected to prolong their working lives. Further, many women commented on their plans to study or learn new skills in future years. The importance of lifelong learning in the evolution towards knowledge-based societies has also been recognised by the OECD (2003).

**Planning for the future**

Most women who participated in the research had thought little about retirement, yet they reported that they worried about their financial situation in retirement. For example nine in ten women in the HRP 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. Is this a contradiction? It is likely that women do not want to think about the future because too many aspects of the future are out of their control, because they do not have sufficient savings for a comfortable retirement – they find it too distressing to ponder the future. I assume that this was a reason why it was so difficult to recruit blue-collar women for the focus group discussions. In fact, one Neighbourhood House Coordinator reported that she was unable to find women willing to participate in my research because potential research
participants said that they did not want to think about the future. Those women who participated in the research often struggled to express their views, an indication of how difficult they found this discussion and that this was not a frequently discussed topic.

Some women in the focus group discussions have also pointed out that planning for later life is difficult because of a rapidly changing society, lack of understanding of financial and investment matters, or a changing family situation where adult children move back home or need financial support. This changing family situation has also been described in the media as “the boomers and their boomerang children” (Horin, 2002). In particular, women in low-skill occupations said that they found it difficult to plan ahead.

Even if women found it easier to plan for their retirement, what level of income would be necessary to provide an adequate standard of living during retirement? The literature provided no agreed definition of what is adequate. The Association of Superannuation Funds of Australia Limited (1999) suggested that a figure of 60% of pre-retirement income is commonly understood to be adequate, although many people expect up to 100% of pre-retirement earnings, and financial planners frequently suggest 50-75% or more of final salary. In accordance with this assessment, the Senate Select Committee on Superannuation (2002) noted that “the desirable target for a person on average earnings is a replacement rate of 70-80 per cent of pre-retirement expenditure (which equates to approximately 60-65 per cent of gross pre-retirement income), a target which would need to be higher for those on less than average weekly earnings, and lower for those on high incomes” (p. xv).

Women’s concept of retirement is shaped by their gender roles. For example, Bernard, Itzin, and Skucha (1995) found that "a predominant attitude was that women do not actually retire in the sense of stopping work, because women continue with their domestic responsibilities. This indicates the extent to which women's attitudes toward retirement have been shaped by traditional gender roles" (p. 65). Yet, they observed that “despite general agreement about the increasing diversity of pathways into retirement, there is less understanding or
agreement about the potential role of key variables such as social class or gender in this process” (p. 57).

Changes in the workforce over the last decade, such as the rise of precarious employment, the disappearance if life-time careers, a more unequal distribution of work, and a shift in power away from workers have affected both women and men, however in different ways. The women who participated in this research correctly observed and described many of these changes. At a personal level, the impact of the changing world of work has been described as adding stress and feelings of insecurity, in particular financial insecurity, to women’s lives. However, in sharing these concerns, many women also showed a sense of humour and optimism, and some pointed to the opportunities that may arise from change.

Several of the women from blue-collar backgrounds attributed the blame for the changes in the work environment over the last decade to politicians and male chief executive officers in the corporate sector. Further, they expressed downwards envy in a passionate way, targeting “undeserving” welfare recipients. Latham (1997) illustrated the phenomenon of downwards envy in the following way:

A growing proportion of newly insecure workers see their interests being threatened, not from people and groups above them on the social ladder, but from below: welfare recipients, the unemployed, single mums and so on; generally people outside the system of production. This involves a perception of double standards in the entitlements system of the welfare state: a middle group themselves exposed to continuous change and uncertainty in the workplace while other citizens are the recipients of guaranteed government income (para. 24).

The majority of women who participated in this research were well educated and in relatively secure employment. Very few voices of less privileged women were heard, but these women clearly described their personally and financially unsatisfactory work arrangements or lack of paid work, and expressed their loathing of people in power, in particular politicians and corporate executives. As Beck (2000a) argued, the feminisation of the world of work will continue, that is, the “precarious, discontinuous and contradictory aspects of female labour” (p. 64)
will grow, and the full employment society is a feature of the past. Participants in Study 2 pointed to the likelihood of a Bladerunner scenario with aspects such as fear, isolation, and greater inequality. Therefore, the future appeared bleak, in particular to women in low-paid and low-control occupations.

What are the policy implications of an ageing female workforce? – Summary of findings and discussion

One of the two research questions is concerned with the implications of women’s views and aspirations for social policy, and more generally, the policy implications of an ageing female workforce. This section summarises the research participants’ suggestions for policy change and examines these in the context of existing government policies and published research findings. The implications for social policy are highlighted, including recommendations for policy change.

Paid work

Study 3 (HRP) did not seek suggestions for policy changes from the survey participants. However, the participants of Study 1 and Study 2 contributed to this topic. The suggestions regarding paid work included broad statements and specific strategies. The broad statements referred predominantly to equality for women in the workforce, in particular, equal pay and more flexible work to suit women’s needs.

Specific strategies to make work more flexible included:

- an increase in job-share and other flexible work arrangements to meet the needs of older workers who are in semi-retirement;
- purchased leave;
- flexitime;
- compressed weeks\(^\text{29}\);
- part-time and job-share; and
- working from home.

The research participants proposed that ageist attitudes in the workforce need to be addressed and employers should attract and retain older workers, offer

\(^{29}\) The option to work more hours per day but fewer days within a one or two week period.
“upskilling and reskilling” for older employees, have succession development planning in place, and focus on healthy workplaces. Further, changes to WorkCover insurance premiums were suggested so that employers would not be disadvantaged by employing older people. The suggestions for policy change were incremental and can already be found in some workplaces.

What would be the incentive for employers to implement such changes? Research undertaken for the Australian Employers Convention (2001), which was established in 1999 to promote the benefits of an age-balanced workforce to business in Australia, compared the net human resource benefits between older workers (i.e., those aged 45 years and older) and the rest of the workforce. Despite slightly higher costs in absenteeism and work injuries, the net benefit of a worker aged 45 and older was found to be $1,956. Lower labour mobility and estimated training benefits made up the main benefits. Unlike some other OECD countries, seniority-based pay is uncommon in Australia. It has been argued that seniority-based pay makes older workers less attractive to employers (Carey, 2002).

Government incentives may also persuade employers to recruit and maintain an older workforce. While the National Strategy for an Ageing Australia (Andrews, 2002b) pointed to the fact that a “need for and value of better utilising skilled mature age workers will increase as the supply of younger workers declines. Ongoing engagement of mature age workers will be important to achieve sustained economic growth as the population ages” (p. x), there is yet little evidence that Australian government departments set an example by recruiting and employing older workers.

Government incentives for employers in Australia are limited to the employment of mature workers who have been unemployed. For example, the May 2001 Federal Budget provided $147 million to assist older jobless people by providing additional places in employment, disability, education, training, and transitional programs (Andrews, 2002b). However, Australia has removed disincentives for the employment of mature workers, such as abolishing compulsory retirement age in several jurisdictions and legislating against age discrimination in workplace agreements (Andrews, 2002b). Further, the Australian Government has
announced that it intends to introduce Federal age discrimination legislation during 2003 (Attorney General's Department, 2002).

Researchers (for example, Access Economics, 2001) have argued that by the 2020s the working age population will stop growing. Australia’s Federal Government has drawn the conclusion that therefore the employment participation rate of people over 55 years will have to increase if Australia is to achieve sustained economic growth (Andrews, 2002b). The Australian Labor Party has no stated policy position on prolonging working lives. However, in a recent media statement, the Shadow Minister for Family and Community Services suggested that the Howard Government plans to increase the age pension age and “wants Australians to work until they drop” (Swan, 2003, para. 3).

My research found that many women of the baby boom generation are not averse to engaging in paid work beyond the age of 65. In particular, women in professional and managerial occupations, women who derive satisfaction and status from their work, and women whose work is not physically demanding are open to consider paid work in later life. With the right incentives and conditions, a proportion of these women are likely to stay in the workforce for longer. To achieve women’s preferable future, social policy will have to take account of women’s multiple roles – for example, as workers, mothers, daughters, grandmothers, partners in a couple relationship, friends, carers, citizens, and as individuals who want to achieve a balance in their lives and to align their work with their values.

The vast majority of women who participated in the focus group research emphasised the importance of a balanced life, and respondents to Study 2 identified post-materialist values and features of the Oztopia and Island nation scenarios as desirable. The baby boomers have experienced rapid social change and influenced culture and social policy. Thus, as a large group of voters and consumers, it can be expected that a significant proportion of female baby boomers will demand more flexible working conditions to achieve a better work-life balance, better support for people with caring responsibilities, and recognition for unpaid work. Choice is important to baby boomers, and they are a diverse
group. Therefore, social policy of the future will need to provide a wide range of options across all spheres of life to cater for Australia’s diverse community.

Prolonged working lives should be a choice. Global risks are not distributed evenly, and neo-liberal governments’ reliance on the “free market” will leave many older women vulnerable. While governments of the future may have fewer material resources, government regulation can achieve some protection for particularly disadvantaged groups of older women, such as those in ill health, with few financial resources, and/or no significant social networks.

Removing disincentives for mature age employment and regulation of the superannuation industry are steps in the right direction. However, employers at large do not appear to have recognised the benefits of mature aged workers and an age-balanced workforce (Bittman, Flick, & Rice, 2001; Taylor, 1998). It is unlikely that the enormous structural changes to the economy and workplaces that have occurred over the last decade and that disadvantage older women will be rectified by incremental change.

Unpaid work
The research participants’ main policy suggestions regarding unpaid work included recognition for community and caring work, and creating more and better opportunities for volunteering. The National Strategy for an Ageing Australia (Andrews, 2002b) recognised that appropriate opportunities and supports will be important for people who volunteer their skills and their time. Similarly, a recent report prepared for the German parliament (Deutscher Bundestag, 2002) recommended that opportunities for civic activities (bürgerliches Engagement) should be promoted, recognised, protected, and opened up. A culture of recognition would comprise the provision of material, human, and financial resources, making civil activities more visible, and training. However, the report opposed the recognition of unpaid work for the purposes of pensions, which was suggested by several focus group participants in Study 1.

The International Year of Volunteers in 2001 has seen numerous activities and events to celebrate and recognise volunteers, but it has not brought significant social policy changes for people who volunteer their time and skills for the benefit
of the community. In addition to promotional events, the Australian Government provided $7 million in small grants for equipment in 2001 (Commonwealth of Australia, 2001) – hardly the kind of recognition that the women in Study 1 and Study 2 had in mind.

As outlined earlier, Beck’s vision of civic money for civil labour (Beck, 2000b, p. 418) would fulfil the above demands through a system of voluntary social activity by citizens who are organised in cooperative ways. Those in need of financial support would receive civic money, while others would receive recognition in form of “Favour Credits”, training, pension credits, and so on. As civic money would replace social welfare payments, it could be financed partly through governments’ social welfare budgets. As more than 20% of all working-age Australians already rely on income support, most of these for the majority of their income (Commonwealth Department of Family and Community Services, 2002), the introduction of civic money would also simplify the complex system of Centrelink payments.

Financial provision for retirement

Superannuation and other retirement income

The majority of policy ideas generated by the research participants in Study 1 and Study 2 referred to financial matters, and in particular to the Australian superannuation system. The following suggestions were made:

- superannuation funds should recognise time out of the workforce for family reasons and study;
- better regulation of superannuation funds;
- introduction of a government guarantee for superannuation savings (note: this comment was made before research participants were aware of the full extent of the superannuation funds’ negative returns during the 2001-02 financial year);
- superannuation savings should be less heavily taxed;
- superannuation should be replaced with a system that suits women better;
- superannuation funds should treat same-sex partners like heterosexual couples;
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
- a higher rate of compulsory contribution should be introduced.

Recommendations that would make the system more equitable for women and others with broken work patterns included the following:
- examining the removal of the $450 earnings threshold;
- removing the work test for making voluntary contributions;
- extending the government co-contribution concept;
- removing front-end taxes in the long-term, including the contributions tax and the surcharge; and
- introducing incentives to extend working lives.

Other suggestions regarding financial matters included the provision of financial advice that is independent, honest, and easy to understand; public education about financial planning and investment products in workplaces and schools; and financial planning and assistance with departure from work. Some research participants proposed the introduction of special discounts and benefits for older people in addition to what is provided, for example, to Seniors Card holders in Victoria. There was unanimous agreement in all eight focus group discussions about the value of the government age pension and that it should continue to be available to older people.

The recommendations by the Senate Select Committee on Superannuation (2002) reflect some of the suggestions that were put forward by the research participants in Study 1 and Study 2. These include reducing taxes on superannuation savings (the Committee recommended a move to back-end taxes only), simplifying the superannuation system, introducing incentives to extend working lives, and removing the $450 earnings threshold for Superannuation Guarantee contributions. While the Committee acknowledged that the superannuation system disadvantages people with broken work patterns, its recommendations are incremental. Even if its recommendations were accepted and implemented, they would not eradicate the system’s inequities, which disadvantage women.
Researchers who have examined Australia’s superannuation system agree that women are disadvantaged by the system and that they will accumulate substantially less superannuation than men (for example, Clare, 2001; Kelly et al., 2001; King, Walker, & Harding, 1999). Recommendations to address women’s disadvantage focus predominantly on improving the existing system. For example, they refer to the removal of contributions taxes, consolidation of savings, the removal of the $450 earnings threshold, community education, simplification of the system, broader coverage of superannuation to include the self-employed and casual employees, and the disclosure of fee levels (for example, Association of Superannuation Funds of Australia Ltd, 2002a, 2002b; Marston, 2002; Preston, 2002; Wolthuizen, 2002).

However, some authors have taken a broader view. In its submission to the Senate Select Committee on Superannuation, the Council on the Ageing (Australia) (Marston, 2002) proposed a more holistic set of changes, encompassing strategies to increase women’s and mature people’s participation in the workforce, to strengthen Australia’s universal public health system, to recognise caring work, and to improve community based and residential aged care, as well as consumer protection and an increase in the government age pension.

Further, Olsberg (2001a; 2001b) presented a comprehensive set of possible policy strategies to address women’s disadvantaged position in the superannuation system. In addition to some of the strategies mentioned above, such as tax reduction and the consolidation of funds to minimise fees and charges, she called for:

- family friendly workplace policies;
- paid maternity leave;
- affordable, quality child care;
- government-funded superannuation contributions to carers; and
- a broader representation of women in decision-making positions across all sectors of superannuation.
Since the research for this thesis was conducted, share markets worldwide have experienced significant losses. Individual superannuation fund holders have borne the consequences as most Australian superannuation funds reported negative returns during the 2001-02 financial year. The vast majority of Australians are not able to choose their superannuation fund. Further, investment decisions for superannuation funds are made by fund managers (with the exception of a small number of people who manage their own funds), but individual fund holders bear the risks. It is not surprising that such lack of control over one’s savings and the complexity of the superannuation system erode confidence in the system.

In December 2002, the Australian media reported that the Federal Government Department of Finance has canvassed raising the age at which people can retire and access their superannuation, and that an internal report recommended that the age of pension eligibility should be increased to 70 years (Gordon, 2002; Kearney, 2002). This was emphatically denied in a media release by the Minister for Family & Community Services (Vanstone, 2002) who assured Australians that the Australian Government “has absolutely no intention of increasing the qualifying age for the aged pension”.

At the Ageing of Australia’s Population Conference it has been argued that

Over the past decade, most OECD countries have reduced current or future public pension expenditure by reducing the generosity of payments, increasing the number of years needed to qualify for a public pension, and increasing the degree of advance funding by encouraging or requiring current workers to pay into a private pension scheme (Johnson, 1999, p. 21).

Increasing longevity will add additional years to retirement unless working lives are prolonged, and a trend to increase the age of eligibility for public pensions is evident in other OECD countries. In Australia, we need to bring the topic of prolonging working lives into mainstream social and economic debate and give people from a diverse range of backgrounds a voice to contribute to this discourse, to ensure that existing inequities are not exacerbated.
Guaranteed minimum income

With one exception, research participants did not comment on any models of a guaranteed minimum income, although the Oztopia scenario included such a feature (i.e., OzIncome). However, a male research participant from the US suggested the introduction of an economic model that comprises a minimum universal guaranteed personal income and a maximum limit for personal material wealth. Van Parijs (2000), a Belgian academic, illustrated the idea of a minimum income in the following way:

In the course of the last two centuries, it has been independently thought up under a variety of names — “territorial dividend” and “state bonus”, for example, “demogrant” and “citizen’s wage”, “universal benefit” and “basic income” —, in most cases without much success. In the last two decades, however, it has gradually become the subject of an unprecedented and fast expanding public discussion. Some see it as a crucial remedy for many social ills, including unemployment and poverty. Others denounce it as crazy, economically flawed, ethically objectionable proposal, to be forgotten as soon as possible, to be dumped once and for all into the dustbin of the history of ideas (p. 2).

Of the political parties represented in the Australian Parliament, only the Australian Greens support the concept of a “Guaranteed Adequate Income” (The Australian Greens, "n.d."). Concepts of a minimum guaranteed income have been more widely discussed in Europe and in the US than in Australia. However, Tomlinson and Schooneveldt, two Australian academics, are undertaking work on a universal benefit system, the “Basic Income Guarantee Australia” (BIGA) and promote the concept on their website (http://www.basicincome.qut.edu.au/index.jsp).

As outlined earlier, Beck (2000a) considered the introduction of such an income – he referred to it as civic money – as the alternative to the Brazilianisation of the western world. While the idea of a minimum guaranteed income has appeal, it is unlikely that the Australian public would embrace and support it in the near future. The appeal of a civic income lies in its potential to solve many problems associated with social inequality and in its advancement of a more inclusive society. Tomlinson (2001) claimed that an unconditional universal basic income would not just enhance citizenship, but also boost productivity and enhance
personal creativity. However, the views regarding “undeserving” social welfare recipients voiced by several women in the focus group research and reported to be increasingly common in Australia (Latham, 1997) are a threat to an inclusive community and must change if overall community acceptance of a minimum income is to be achieved.

The crisis discourse

Population ageing is frequently discussed in the media and among policy makers as representing a crisis for industrialised countries (Burtless, 2002; Peterson, 1999). The underlying assumptions are that older people are a social and economic burden, that population ageing will result in a serious dependency ratio imbalance, and that there is a close correspondence between the size of the aged population and increased public expenditure (Kinnear, 2001). However, some researchers have argued that an ageing population is unlikely to create significant problems in the future (Gibson & Goss, 1999; Kinnear, 2001).

In the overseas literature, Australia has been singled out as a positive example for good public policy. For example, Peterson (1999) painted a gloomy picture of the global ageing crisis, but remarked that in Australia due to timely policy reforms “including tight limits on public health spending, modest pension benefit formulas, and new personally owned savings programs that allow future public benefits to shrink as a share of average wages” (para. 18) public retirement costs as a share of GDP are expected to rise only slightly. The expenditure on public pensions in Australia is expected to rise from currently 3% of GDP to 4.5% of GDP in 2040 (Barnes, 1999). It is already much higher in most OECD countries where public old age pension spending averages currently 7.5% (OECD, 2001, p. 151).

Further, a recent OECD report (2000, pp. 133-134) asserted that in Australia the growth in the dependency ratio is lower than the OECD average and will create somewhat less pressure than in other countries. Public expenditure in health and aged care is also unlikely to rise to an alarming level. Gibson and Goss (1999), from the Australian Institute of Health and Welfare, explored projections of the likely future consequences of population ageing for health and aged care expenditure and concluded that alarmist views are not justified.
In his recent work, Beck (2000c) emphasised that it is cultural perception and definition that constitutes risk, and that “believed risks are the whip used to keep the present-day moving along at a gallop. The more threatening the shadows that fall on the present day from a terrible future looming in the distance, the more compelling the shock that can be provoked by dramatizing risk today” (p. 214). In this way, the “ageing-population-crisis” discourse can be used by governments, the media, insurance and finance companies for their own purposes. For example, it has been argued that the crisis rhetoric associated with population ageing has been exploited by neo-liberal governments to promote privatisation of pensions (Street & Ginn, 2001).

How have other countries responded to the challenges of an ageing population? A recent OECD report (OECD, 2000) stated that notable changes have taken place in policies that affect the work-retirement transition and the structure of retirement income financing. These policies have been aimed at slowing and eventually reversing early retirement and achieving “a better balance among private and public pensions, taxation and, especially earnings” (p. 7). In other words, policies in OECD countries are aiming to shift the risks away from the state to the individual.

Smaller reforms in OECD countries have supported the employability of older workers, responded to the health and care needs of an older population, and introduced changes to the operation of financial markets dealing with large increases in private pension savings. Most OECD countries were found to assume that markets and health care systems “are largely capable of adapting to the needs of an ageing society – with incremental help from policy reform” (OECD, 2000, p. 7). Wilson (2002) challenged the reliance on the market. She asserted that “the economic orthodoxy of the ‘free market’ reduces the capacity of countries to cope with their many social problems" (p. 660) and concluded that free trade, economic restructuring, and the globalisation of finance tend to produce harmful consequences for older people.
Policies for an ageing female workforce

Overall, the participants in the focus groups and those in the policy discussion group found it much easier to share personal experiences and views than to consider the future or focus on policy. However, the participants offered a wide range of ideas, suggestions for change, and strategies whose implementation would lead towards more equity for women. Some of the suggestions for policy change go beyond incremental change, such as the demand for recognition of unpaid work according to its worth to the economy or the replacement of the Australian superannuation system with a system designed to suit women’s needs. The implementation of these policy suggestions would require a paradigm shift, which is unlikely to occur in the near future. Nonetheless, developments such as the collapse of insurance systems worldwide since September 2001 – similar to that forecast in the Australia on a bad day scenario – may offer opportunities for the development and implementation of more radical policies. In the meantime, implementing those suggestions that require incremental change has the potential to improve women’s futures.

Policies for an ageing female workforce should be based on the values of inclusiveness, fairness, self-determination, and social justice. The participants in Studies 1 and 2 of this research project proposed policy change to achieve the following outcomes:

- more flexible workplaces;
- the choice – not the compulsion – to opt for a longer working life;
- equality in the workforce for women and men, young and older people;
- opportunities to engage in paid and unpaid work;
- recognition for unpaid community and caring work;
- opportunities for lifelong learning;
- eradication of the inequities in the current Australian superannuation system;
- community education about financial planning;
- continuation of the age pension;
- consideration of people with post-materialist values;
- environmental sustainability;
- healthy ageing; and
- a wide range of options across all spheres of life to enable choice.
The implementation of such policies requires visionary political, business and community leadership, and involves all levels of government, employer organisations, unions, and community leaders. Further, an inclusive process of consultation and citizen participation in the decision making process is crucial. Hence, Considine (1994) has argued that all policy making must be based on the widest possible level of participation because of its role in generating solidarity and the continuous reconciliation of competing values inside the policy system.

**Recommendations for policy change**

In summary, the policy recommendations resulting from this study are concerned with change in three areas: prolonging working lives, improving income systems, and achieving a balanced life. Policy development for these areas should be based on a set of principles and values, which is detailed below.

*Principles and values for policy development*

Policies for an ageing female workforce should be based on the values of inclusiveness, fairness, self-determination, and social justice. Choice is important to baby boomers, and they are a diverse group. Therefore, social policy of the future will need to consider a wide range of options across all spheres of life to cater for Australia’s diverse community.

To achieve women’s preferable future, social policy will have to take account of women’s multiple roles – for example, as workers, mothers, daughters, grandmothers, partners in a couple relationship, friends, carers, citizens, and as individuals who want to achieve a balance in their lives and align their work with their values. Inclusive processes of consultation and citizen participation in the policy development processes are crucial.

*Prolonging working lives*

Prolonged working lives should be a choice. However, for those who consider staying in paid employment past the age of 65 years, favourable working and tax conditions might influence their work and retirement decisions.

More flexible workplaces to achieve a better work-life balance are important for the whole workforce, not just for women. However, flexibility at work is essential if mature female workers are to be encouraged to prolong their working lives.
Specific strategies to achieve increased flexibility should include purchased leave, flexitime, compressed weeks, part-time and job-share arrangements, and working from home.

Increased opportunities for skills development are required if older employees are expected to stay in the workforce for longer. Further, the topic of prolonging working lives needs to be brought into mainstream social and economic debate, with people from a diverse range of backgrounds given opportunities to contribute to such a discourse.

Incentives for prolonging working lives will be necessary, such as a reduced income tax rate for people who are 65 years or older. Tax incentives should also be used to persuade employers to recruit and maintain an age-balanced workforce.

Government regulation should seek to achieve protection for particularly disadvantaged groups of older women, such as those in ill health, with few financial resources, and/or no significant social networks.

The retention of professional registration should be made easier for people who have worked in a different field. This may require the provision of specific training and/or refresher courses.

Women who do not wish or are not able to be in paid employment beyond the age of 65 years often provide unpaid work for the benefit of their families and communities. Such unpaid work needs to be encouraged and supported to a much greater extent than at present. Additional opportunities for involvement in community work that take women’s interests, skills, and experience into account are required, together with a culture of recognition. A culture of recognition should encompass the provision of training and material, human, and financial resources, and should make civil activities more visible. However, the provision of community work should not be a requirement for access to government income support.
Government-funded superannuation contributions should be provided to people who provide unpaid personal care work. Further, better supports, for example, more respite care, should be available for people with caring responsibilities.

Improving income systems

At present, Australia operates a highly targeted and punitive social security system. More than one in five Australians of working-age rely on this system for income support, most of these for the majority of their income (Commonwealth Department of Family and Community Services, 2002). It is likely that this proportion will increase in the future. Therefore, it is proposed that a system be explored that would provide a guaranteed minimum income for all Australians. A basic income would be above the poverty line, without means test or work requirement, and available to all Australians. A range of different models exists already, and an exploration should focus on a suitable model for Australian circumstances. Coinciding with such an exploration should be a gradual simplification of welfare benefits and a public discourse about all aspects of a future minimum income system.

Community education about financial planning and investment products should be increased. Governments should fund not-for-profit organisations to provide financial advice that is independent, honest, and easy to understand.

The Australian superannuation system should be improved to eradicate inequities. This should include the following strategies:

- recognition of time out of the workforce for family reasons or study, to be funded by the Commonwealth Government;
- increased regulation of superannuation funds to ensure transparency of financial transactions (e.g., full disclosure of fees and commissions);
- removal of the $450 earnings threshold;
- removal of entry and exit fees to allow for consolidation of funds;
- removal of the work test for making voluntary contributions;
- changes to defined benefit funds (i.e., funds where superannuation benefits are based on the salary of the years leading to retirement), so that people are
not financially disadvantaged if they work part-time during the years prior to retirement;

- extension of the government co-contribution concept to people who provide unpaid caring work;
- capping and transparency of fees and charges, including commissions;
- legislation for full compensation in the event of theft or fraud;
- removal of front-end taxes;
- taxation concessions for people who postpone withdrawing superannuation savings;
- equal treatment of same-sex partners and heterosexual couples in all Australian States and Territories – this could be achieved by passing the Superannuation (Entitlements of same sex couples) Bill 2000; and
- broader representation of women in decision-making positions across all sectors of superannuation.

Several of the above recommendations are supported by the Australian Labor Party (ALP), including the removal of entry and exit fees, legislation for compensation, and capping fees and charges. The ALP also supports a cut to the contributions tax from the current 15% to 13% or alternatively a cut to 11.5% for people aged 40 years and over (Sherry, 2002). The Australian Liberal Party’s superannuation policy (Australian Liberal Party, 2001) does not include any of the above recommendations.

**Achieving a balanced life**

Achieving a balanced life requires attention to ecological, social, and spiritual sustainability. Ecological and spiritual issues were mentioned by a few research participants, but not explored in this study. However, elements of social sustainability were examined. These include health, lifelong learning, and the development of social capital.

Medicare, Australia’s universal public health system, should be maintained and strengthened, healthy ageing should be promoted, access to private health care for older people should be made more affordable, and voluntary euthanasia should be legalised.
Opportunities for lifelong learning should be increased and diversified, and free training and education should be available to people of all ages.

The development of social capital should be encouraged and supported by the following strategies:

- provision of mentoring programs to promote the sharing of talents and skills;
- opportunities and technologies for communication within the community, in particular continued and increased access to and training in information technology for disadvantaged groups;
- increased availability of communal spaces and systems that support community relationships; and
- acceptance and celebration of diversity through cultural and artistic activities.

The policy recommendations presented in this section go beyond the policies of the political parties that are currently in government (i.e., the Liberal Party and the National Party). Several recommendations that refer to the improvement of the superannuation system are supported by the Australian Labor Party, while the Australian Greens support the introduction of a guaranteed adequate income for all Australians.

**Critique of methods**

**Summary of methods**

This thesis was based on theoretical concepts of Considine’s model of public policy, futures studies, and Beck’s notion of risk society. As the researcher, I brought a feminist perspective and a concern for social justice for women to the research. Further, I am a woman of the baby boom generation and therefore the research topic was and still is of relevance to my life.

The research has aimed to understand the meanings that people give to their human experiences (Minichiello et al., 1995, p. 164), in the case of this research the meaning of work and retirement in later life, together with the research
participants’ thoughts, plans, hopes, fears, and aspirations for that time of their lives. Women of the baby boom generation have been studied as active subjects and given a voice. The research has attempted to place the research participants’ views within a broader historical and social context and analysis. In addition, the thesis has outlined and examined relevant social policy initiatives and sought information from the research participants on how to improve social policies. By combining qualitative and quantitative research methods, it was possible to explore women’s views in-depth and gain an understanding of the representativeness of these views among Australian women of the baby boom generation.

The research undertaken for this thesis comprised three studies to examine the following 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? Study 1 consisted of eight focus group discussions with a total of 49 women who were born between 1946 and 1964.

Study 2 – BabyBoomWomen@Work2020 – used futures studies methodologies to explore social policy futures. Four scenarios for the year 2020 were developed and displayed on an Internet website for a twelve months period. The scenarios described possible future policy environments in which baby boom women over the age of 65 engage, or do not engage, in paid work. Respondents were asked to comment on the scenarios, in particular to identify probable and preferable elements of the scenarios, policy issues, and possible policy solutions. The four scenarios and the same questions as on the website were also used in a policy discussion group with women. The findings of the focus group discussions and the data from Study 2, i.e., the responses to the website and the responses from the women in the policy discussion group, were analysed using thematic analysis. NUD*IST, a qualitative computer software program was used to assist with data management.

Study 3 comprised the analysis of quantitative data from an existing survey, the Healthy Retirement Project. The HRP was a study of mature-age workers’ expectations as they approach retirement and their adjustment as they retire. The study was undertaken by the Lincoln Gerontology Centre for Education and
Research, Faculty of Health Sciences, La Trobe University. Analyses focused on women born between 1946 and 1964 (n=1,359), contrasting their views with those of older women in the HRP. The focus of Study 3 was on attitudes towards retirement, retirement plans, and the preferred and expected age of retirement. The findings of Study 3 were analysed using SPSS, a statistical software package.

Strengths, weaknesses, and limitations of the methodology

This thesis straddled intersecting research fields and used an eclectic mix of methodologies to examine the research questions from different angles. This is in agreement with Inayatullah (2002), who proposed that "futures should be eclectic, mixing quantitative, qualitative, short range and long range, predictive and critical approaches" (p. 91). Accordingly, Reinharz (1992) argued that

Feminists choose multiple methods for technical reasons, similar to mainstream researchers, and for particular feminist concerns that reflect intellectual, emotional, and political commitments. Feminist descriptions of multimethod research express the commitment to thoroughness, the desire to be open-ended, and to take risks. Multiple methods enable feminist researchers to link past and present, 'data gathering' and action, and individual behavior with social frameworks. In addition, feminist researchers use multiple methods because of changes that occur to them and others in a project of long duration. Feminists describe such long projects as 'journeys'. Sometimes multiple methods reflect the desire to be responsive to the people studied. By combining methods, feminist researchers are particularly able to illuminate previously unexamined or misunderstood experiences. Multiple methods increase the likelihood of obtaining scientific credibility and research utility (p. 197).

A strength of this research is its use of different methods and research tools: qualitative and quantitative methods, and the combination of face-to-face with computer-mediated communication. Further, the combination of futures methodologies with CMC 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.

Research theses do not often consider the future. Mostly, they examine phenomena of the past. However, the topic of baby boomers’ work and retirement futures has become of widespread interest over the last years, but very little research on this topic has been published that goes beyond the financial implications of an ageing population and that has a focus on women.

It has been argued that “Utopia, the ideal society, has been an important vehicle for social criticism and social improvement” (Crook, 2000, p. 216). While there are countless possible futures, four conceivable futures were developed for Study 2, and research participants identified probable and preferable elements of these futures. In this way, it was possible to gain insight into the research participants’ desired futures.

Slaughter (2002) argued that three paradigmatic methodologies have operated within futures studies over the past decades, each of them methodologically distinct: forecasting as an attempt to assert control and a measure of certainty over an unknown future; scenarios as an attempt to explore diversity within the forward view; and social construction of reality as an “attempt to operationalise the deepest purposes of critical futures work in ways that consciously and deliberately lead toward more humanly viable futures than those currently in prospect” (p. 31). The latter is reflected in Inayatullah’s (1998) method of causal layered analysis and Beck’s (1992) discourse of risk society and his vision of a “multi-activity society in which housework, family work, club work and voluntary work are prized alongside paid work and returned to the centre of public and academic attention” (Beck, 2000a, p. 125). This research project has attempted to contribute to better futures for women.

The three studies had several limitations. Study 1 included a majority of women in professional, managerial, and/or clerical positions. Only nine of the 49 women were from blue-collar backgrounds. This reflects the difficulty of recruiting women in low-skilled and low-control occupations for the research despite a financial incentive. Further, it was beyond the scope of this thesis to focus on groups of
women with additional disadvantages, such as Indigenous women, women with a
disability, women with low literacy, and women from a culturally and linguistically
diverse background.

The author of a Queensland study that explored women’s views on retirement
funding (Noad, 2000) reported similar difficulties in attracting research
participants from a range of different occupational backgrounds. The women who
volunteered to participate were generally well qualified full-time professionals or
managers, and mostly employed in the public sector. However, the study could
recruit only few women in lower-paid occupations and was unable to involve
casual and shift workers.

Study 2 achieved only a small number of respondents (n=50) and responses
(n=67) despite a hit rate of over 3,000. However, it yielded a large quantity of
data as some participants sent me lengthy e-mails and attached articles and
papers that they had written on the topic. While the small number of research
respondents was disappointing, similarly low response rates have been reported
in the literature (Smith, 1997). Further, the discussion board did not generate a
discussion. Instead, participants posted messages that did not refer to the
postings of other participants. This may be due to my lack of skills in moderating
in an online environment, or to the participants’ potential lack of familiarity with
online discussions.

The respondents to Study 2 are by no means representative of the general
population. The nature of the research tool – the Internet – does not allow for
verification of sex, age, or any other attributes of research participants, and the
use of the Internet is not common in all populations groups. Although all
responses were relevant to the topic, some were not useful as data. For example,
some respondents asked questions but did not comment.

There are several possible reasons for the low response rate to the CMC
research component. Smith (1997) noted a degree of suspicion in stranger-to-
stranger communication in cyberspace, even when the topic is of mutual interest.
Further, the material on the website was lengthy and complex, and may have
required more time and focus on the topic than the participants were prepared to
offer. A response rate survey on the website aimed to find out why people who visited the website did not participate in the research. Too much to read, not enough time, a preference for face-to-face discussion, and no incentive to participate were provided as reasons for non-participation.

While the use of the Internet is increasing, not all people have equal access to this technology. In Australia, people on lower incomes, those who live in regional or rural areas, women and older people are less likely to use the Internet (Australian Bureau of Statistics, 2000a). Therefore, those who participate in online research do not represent the voices of the general population. I anticipated that the individuals who participated in this online research study would be likely to have tertiary education and a personal or professional interest in the topic. This was considered as acceptable, as the other two studies attempted to reach research participants from a broad range of different socioeconomic and cultural backgrounds.

I wrote the four scenarios based on the work of the Global Scenarios Project (Economic Planning Advisory Commission, 1996). It has been suggested that scenarios should be developed and written in a collaborative environment as “individuals operating alone are not as good as a team at assembling a group of divergent scenarios” (Ogilvy, 1996, p. 208). While a broad range of people contributed to the Global Scenarios Project, it is acknowledged that the development of the four scenarios for BabyBoomWomen@Work2020 would have benefited from additional and diverse views and experiences.

As outlined earlier, Inayatullah’s (1998) method of causal layered analysis provides a framework that includes four layers of analysis: a) the litany, b) the social, economic and technological, c) the worldview/discourse, and d) the myth/metaphor layer. This thesis has focused predominantly on the first two layers of analysis. A futures methodology approach was used for one of the three studies, and the thesis as such did not have a focus on futures epistemology. To use Inayatullah’s method of causal layered analysis to a greater extent was beyond the scope of this thesis.
The HRP was an existing project and I had no control over the design of its survey questions. Consequently, not all the aspects covered by Study 1 and Study 2 could be investigated in Study 3. However, the design and implementation of such a large study would have been clearly beyond the scope of my research project. A significant proportion of the survey questions were relevant to my research questions, and thus provided a unique opportunity to confirm some of the results of Study 1 within a different context.

When examining how women of the baby boom generation differ from previous generations, ideally they would be compared at the same point in the life cycle, that is at the same chronological age. However, this was not possible in this study. Further, the HRP sample consisted predominantly of older baby boomers, and therefore is not representative of the whole generation of female baby boomers.

**Implications for further research**

The Internet is gaining popularity as a medium to conduct research. It enables quick and inexpensive communication with individuals who are geographically distant, and in its asynchronous forms people can choose their own time and place to respond to a research request. It provides a safe environment as it can be used at home, the workplace, or a public place such as a library. CMC allows easy handling of data and does not require transcription as the text is already provided.

However, the literature on the Internet as a data gathering tool is scant, in particular regarding qualitative research. Research methodologies that combine face-to-face and CMC research are even less common. Further research with a mix of methods is required to determine the characteristics of qualitative research that are best suited to the Internet environment.

Through the website, this research project became known to people in Australia and overseas who were interested in the topic and/or were undertaking research in related areas. This would not have been possible without the website, and the resulting international networking was an unexpected benefit of the research.
Research projects that do not use the Internet as a research tool may also benefit from a website that promotes the research and raises awareness about the research topic.

Arguably, this research project is pioneering research into female baby boomers’ work and retirement futures. As this topic becomes more common in the public arena, further research may explore in more detail the themes presented in this thesis. More work is also required to study the views of women who are particularly disadvantaged – women in blue-collar occupations, women with a disability, Indigenous women, culturally and linguistically diverse women, and women with little education and low literacy.

The policy initiatives and recommendations that were discussed as part of this research were predominantly very broad. Further studies – and an increased participation of women in the policy process – are needed to develop policy options and detailed strategies for women’s preferred futures, and to ensure fairness and equity for Australia’s diverse community.
Chapter 7 – Conclusion

This concluding chapter presents a summary of the methods and findings of the research project, followed by implications for further research and policy development.

Summary of methods and findings

Australian women of the baby boom generation, their working futures, and the work-retirement transition were the focus of this research, both from the view of individual women and from a social policy perspective. The research considered the Australian situation and compared it with other OECD countries. Other social policy areas that will need attention in the future, including housing, transport, community and residential care, and health policy, were not considered in this research.

Considine’s model of public policy, futures studies, and Beck’s concept of risk society provided the theoretical base for the research. Further, this research project has been undertaken from a feminist perspective and with a concern for social justice.

Three studies were undertaken for this research. Study 1 was concerned with women’s 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 research was chosen as an appropriate qualitative research method. A total of eight focus groups and 49 women were involved in this study.

Study 2 was concerned with current thinking on the research topic in Australia and overseas. Like Study 1, Study 2 also employed qualitative research methods. Computer-mediated communication (CMC) was used for this study. This involved a website with four scenarios for the year 2020. The scenarios described possible future policy environments in which baby boom women over the age of 65 engaged, or did not engage, in paid work. Respondents were asked to comment on the scenarios, in particular to identify probable and preferable elements of the scenarios, policy issues, and possible solutions. Informants were individuals with
a personal and/or research interest in the topic. Women and men of all ages from Australia and overseas countries were invited to participate in this study, and 50 individuals provided data for the study.

In addition to the website, Study 2 also included a policy discussion group with female academics and senior administrators (n=5), who were members of a women’s network. 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 for Studies 1 and 2.

Study 3 comprised the analysis of quantitative data from the existing Healthy Retirement Project (HRP), a longitudinal study of mature-age workers’ expectations as they approach retirement and their adjustment as they retire. The HRP was undertaken by the Lincoln Gerontology Centre for Education and Research, Faculty of Health Sciences, La Trobe University. Analyses focused on women born between 1946 and 1964 (n=1,359), contrasting their views with those of older women in the HRP (n=1,706). The focus of Study 3 was on attitudes towards retirement, retirement plans, and the preferred and expected age of retirement. The data of Study 3 were analysed using SPSS, a statistical software package.

In summary, the participants in this research offered a wide range of ideas, suggestions for change, and strategies for achieving equality and equity for women. Some of the suggestions for policy change went beyond incremental change, such as the demand for recognition of unpaid work according to its worth to the economy, the replacement of the Australian superannuation system with a system specifically designed to suit women’s needs, or the introduction of a guaranteed basic minimum income for all Australians. The implementation of these policy suggestions would require a paradigm shift, which is unlikely to occur in the near future. Nonetheless, developments such as the collapse of insurance systems worldwide since September 2001 – similar to that forecast in the Australia on a bad day scenario – may offer opportunities for the development and implementation of more radical policies. In the meantime, the implementation of those suggestions that require incremental change have the potential to improve women’s futures.
Policies for an ageing female workforce should be based on the values of inclusiveness, fairness, self-determination, and social justice. The participants of this research project proposed policy change to achieve the following outcomes:

- more flexible workplaces;
- the choice – not the compulsion – to opt for a longer working life;
- equality in the workforce for women and men, young and older people;
- opportunities to engage in paid and unpaid work;
- recognition for unpaid community and caring work;
- opportunities for lifelong learning;
- increased regulation of the current Australian superannuation system and eradication of its inequities;
- community education about financial planning;
- continuation of the age pension;
- consideration of people with post-materialist values;
- environmental sustainability;
- healthy ageing; and
- a wide range of options across all spheres of life to enable choice.

This research project crossed research fields and used an eclectic mix of methodologies to examine the research questions from different angles and in different ways. The methodology comprised common data collection tools – focus group discussions and a survey – with more innovative and less well documented ways of collecting research data (i.e., an Internet website and future scenarios).

PhD theses mostly examine phenomena of the past. This research thesis has explored the topic of baby boomers’ work and retirement futures because it has become very topical over the last few years, with the media providing more misinformation than facts. However, very little research on this topic has been published that goes beyond the financial implications of an ageing population and that has a focus on women.

The limitations of the research project included the difficulty of recruiting women in low-skilled occupations for Study 1 despite a financial incentive. Further, it was not possible to examine in detail groups of women with particular disadvantages,
for example Indigenous women, women with a disability, women with low literacy, and women from culturally and linguistically diverse backgrounds.

Study 2 attracted a relatively small number of participants. However, these proved to be a rich source of information. The low response rate was possibly due to a degree of suspicion in stranger-to-stranger communication, and the length and complexity of the material presented on the website. A discussion did not eventuate on the website’s discussion board, possibly due to the lack of a skilled online moderator and/or participants’ lack of familiarity with online discussions. Further, no incentive for participation was provided. The participants in Study 2 were not expected to be a representative sample of the baby boomers, as participation in this study required access to a computer and the Internet, familiarity with Internet browsing and participation in online research or online discussion forums.

I had no control over the design of the HRP, and therefore not all issues covered in Study 1 and Study 2 were covered by the HRP survey questionnaire. However, due to the large number of participants in the HRP, a range of issues relevant to the research topic of this thesis could be explored and conclusions drawn in regard to the representativeness of particular views and opinions.

**Implications for future research and policy development**

The Internet is increasingly used as a tool for gathering research data. However, the literature on CMC research is scant, in particular regarding qualitative research. Research methodologies that combine face-to-face and CMC research are even less common and less well documented. More research with a mix of methods is required to determine the characteristics of qualitative research that are well suited to the Internet environment. Further, research projects that do not use the Internet as a research tool may also benefit from a website that promotes the research and raises awareness about the research topic as was the experience with Study 2.

This thesis has explored female baby boomers’ work and retirement futures. More work is required to study in more detail the themes that were identified in
this research project, as well as the views of women who are particularly disadvantaged – women in blue-collar occupations, women with a disability, Indigenous women, culturally and linguistically diverse women, and women with little education and low literacy. Further, the policy initiatives under discussion in this thesis were broad. Further studies – and an increased participation of women in the policy process – are needed to develop policy options and detailed strategies for women’s preferred futures, and to ensure fairness and equity for Australia’s diverse community.

The policy recommendations resulting from this research project are concerned with change in three areas: prolonging working lives, improving income systems, and achieving a balanced life. Policy development for these areas should be based on a set of principles and values. These include the principles of choice, being mindful of women’s multiple roles, and inclusive processes of consultation and citizen participation, and the values of inclusiveness, fairness, self-determination, and social justice.

These policy recommendations go beyond the policies of the political parties that are currently in government (i.e., the Liberal Party and the National Party). Several recommendations that refer to the improvement of the superannuation system are supported by the Australian Labor Party, while the Australian Greens share my vision for the introduction of a guaranteed adequate income for all Australians.

It is hoped that the views and policy suggestions proposed in this thesis will contribute to the policy development process and stimulate further exploration.
Appendix 1 – Poster presentation

**Women of the Baby Boom Generation and Work After Age 65**

1. Introduction

With an ageing Australian population, increased longevity and better health, paid work after the age of 65 years may become an option or a necessity in the future.

Research question:
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?

In addition to the study described here, two further studies have been conducted: 8 face-to-face focus group discussions with women (n=49), and a survey of over 3,000 women.

2. Methods

- Internet websites
- 4 future scenarios for the year 2020
- QI discussion group with women

Website:
- online – 09/03/01 to 09/03/02
- content – 4 scenarios, questions, discussion board
- target audience – woman and men of all ages with an interest in the topic
- promotion – email lists, search engines, newsgroups, emails

3. Findings

The women and men who participated in this study valued aspects of the Ozbek and Island Nation scenarios such as:

- spirituality
- equity
- strong social and environmental values
- an emphasis on sustainability
- a valued role for Indigenous people

Policy change is needed regarding:
- work-life balance
- health, education and retirement income systems (in particular Australia’s superannuation system), caring and housing arrangements
- support for people with caring responsibilities
- our attitudes towards the environment
- the reflection of Australia’s diverse community across all spheres of life

4. Implications

The study identified a range of broad and specific strategies that governments should embrace in their planning for an ageing population to create a future where older women – and men – have work and retirement choices and a valued role in a diverse and inclusive community.

5. Conclusion

Women and men’s preferred future includes a focus on spirituality, equality, social inclusion, and environmental sustainability. To achieve this, broad policy changes are required in the areas of paid and unpaid work, health, education, housing, retirement income system, and care for the environment. Further, harmony and celebration of diversity should be promoted.
Appendix 2 – Journal article


---

**BabyBoomWomen@Work2020**

- Reflections on the Methodology of a Research Project Using Futures Scenarios and Computer Mediated Communication

**Monika Merkes***

*La Trobe University, Australia*

This paper reports on a research project in progress undertaken at La Trobe University, Australia using futures scenarios and computer mediated communication. The project aims to identify elements of preferred futures and develop suggestions and ideas to inform policy development concerned with paid and unpaid work and retirement options for women of the baby boom generation in 2020. The scenarios have been displayed on an interactive website since March 2001 (http://HS033287.health.latrobe.edu.au/bbww/), together with a list of questions and an invitation for readers to respond directly via email to the researcher, participate in a discussion group on the website, or respond to the questions online. The paper has a focus on the methodology of the study, in particular CMC and the development of the study's scenarios.

---

Keywords: computer mediated communication, methodology, social policy, retirement, women, work

*Correspondence: PO Box 279, Ivanhoe 3079, Australia.*

*Email: M.Merkes@latrobe.edu.au*

**Introduction**

Like other industrialised western countries, Australia has an ageing population. Longer life expectancy and an increasing proportion of older people in the community are expected to put pressure on government income support systems. These pressures are exacerbated by older workers - men more than women - leaving the workforce.

With an increasing proportion of older people in the Australian population, paid work after the age of 65 years may become an option or a necessity in the future. This discourse is now entering the public domain. For example, the Federal Minister for Aged Care views older workers as having "enormous potential for the Australian economy if we can unlock this source of labour" (Bishop, 1999). Accordingly, she has suggested that older people should continue to make a contribution to the economic and social life of Australia, and that this would involve a longer working life in the paid workforce and an increased volunteer sector.

An ageing workforce requires fresh policies. In Australia, there are currently significant disincentives to continued part-time or self-employment for older workers: high benefit reduction rates on the age pension, and taxation penalties for those who attempt to combine partial income from superannuation benefits with part-time and/or self-employment.

For the individual, work after the traditional retirement age has the capacity to contribute to financial security in older age and the potential to add purpose and meaning to life. However, there is very little research on this issue. Most research to date has focused on early retirement and on men. New research is needed as the baby boomers who have different work experiences, attitudes and expectations approach the traditional retirement age.

The issue of women's paid and unpaid work after the traditional retirement age has to be considered in the context of globalisation and its ensuing changes to the nature of paid work. It has been argued that globalisation is characterised by a "re-commodification of labor" in which workers have increasingly lost all rights except their right to sell their labor power. All over the world, employers have downsized, outsourced, and have made permanent jobs into contingent ones. Employers have attacked job security requirements, work rules, worker representation, healthcare, pensions, and other social benefits, and anything else that defined workers as human beings and employers as partners in a social relationship, rather than simply as buyers and sellers of labor power" (Brecher, et al., 2000: 3).
Women’s experience of paid work differs from that of men. While women’s labour force participation has increased steadily in all Western industrialised countries since the 1960s, a gender gap between men’s and women’s labour market participation is still a common feature. Even when length of employment, qualifications, occupation and age are accounted for, women have historically received lower wages than men. Further, a significant proportion of women work part-time, and many more women than men are dependent on social security payments. Not all part-time jobs are permanent and enjoy conditions such as holiday pay, sick leave and job security. Women who work part-time tend to be locked out of career structures designed for full-time employees (Williams & Thorpe, 1992: 58).

It has been argued that women are disadvantaged by horizontal and vertical occupational segregation. Horizontal segregation refers to the recruitment of men and women into sex-typed masculine and feminine occupations (e.g., women in care giving, teaching, services, offices; men in technical design and operation, maintenance and repair, construction, transport and traffic), while the term vertical segregation has been used to describe the way men are most commonly found working in the highest levels within occupations, while women are found in the lower grade occupations and the lowest levels within the same occupation (Rantaliho, 1997: 19; Williams & Thorpe, 1992: 59-61).

This paper reports on an Australian research study using futures scenarios and computer mediated communication (CMC) to identify elements of preferred futures and develop suggestions and ideas to inform policy development concerned with paid and unpaid work and retirement options for women of the baby boom generation in 2020. The focus of this paper is on the methodology of the study, in particular CMC and the development of the study’s scenarios.

The project
BabyBoomWomen@Work2020 is part of a research project undertaken at La Trobe University in Melbourne, Australia. The project explores how women of the baby boom generation (i.e., those born between 1946 - 1964) envisage work after the age of 65, and the policy implications of an ageing female workforce. The research project comprises three studies:

- Study 1 includes focus group discussions with female baby boomers exploring how they view paid and unpaid work after the traditional retirement age.
Study 2 is the subject of this article. It involves futures scenarios displayed on a website and aims to identify elements of preferred futures and develop suggestions and ideas to inform policy development concerned with paid and unpaid work and retirement options for women of the baby boom generation.

Study 3 comprises the analysis of data from the Healthy Retirement Project, a longitudinal study undertaken by the Australian Institute for Primary Care. Study 3 examines data from the Healthy Retirement Project which relate to retirement planning and views on retirement, contrasting the views of women of the baby boom generation with those of men of the same age and with older groups of men and women.

Studies 1 and 2 collect qualitative data, while Study 3 examines a subset of quantitative data from an existing project. The data from the three studies together with relevant literature will be used to critically reflect on existing policy concerned with work and retirement options for women of the baby boom generation and to inform policy development. The three studies are undertaken by the author of this article as part of her doctoral thesis in public health. At the time of writing, BabyBoomWomen@Work2020 is a research study in progress.

The Methodology of BabyBoomWomen@Work 2020

Computer Mediated Communication

The Internet is an excellent medium for quick and inexpensive communication with individuals who are geographically distant. It offers opportunities to reach research participants that may otherwise be more difficult and costly to locate. 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 con-
tend with, as with non-Internet based surveys, is that of sampling bias (Coomber, 1997). Other challenges for researchers who use CMC include computer literacy and recruitment. 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. Older people are already the fastest growing group of people using the Internet, and the proportion of women using the Internet is approaching their representation in the population. Further, Internet research is more likely to attract respondents from English-speaking western countries than from the rest of the world - the vast majority (approximately 70%) of people who have currently access to the Internet live in the U.S., Canada, or Europe (NUA Internet Surveys, 2001).

The Website

This study aims to identify elements of preferred futures and develop suggestions and ideas to inform policy development concerned with paid and unpaid work and retirement options for women of the baby boom generation in 2020. The design of the study involves an interactive website which went online in March 2001. The website is hosted by one of the servers at La Trobe University, School of Public Health. It includes:

• four scenarios for the year 2020;
• a list of questions and an invitation for readers to respond directly via email to the researcher, participate in a discussion group on the website, or respond to the questions online (this feature was added in June 2001);
• references;
• hyperlinks to relevant organisations and publications;
• information about Studies 2 and 3, including preliminary findings from the first three focus group discussions;
• information about the researcher; and
• a response rate survey (added in May 2001) which seeks feedback from those readers who have visited the website but have not participated in the research.

The postings to the website and emails in response to the website make up the data for this study.
The target audience for the website includes women and men of all ages who have an interest in the topic. The rationale for choosing such a broad audience - rather than limiting it to female baby boomers - is twofold: Firstly, it is difficult if not impossible to verify age, gender or other characteristics of people who make postings to a website. Further, it is unlikely that a website would attract women from a wide range of different socioeconomic and cultural backgrounds. However, Study 1 seeks to achieve this through face-to-face focus group discussions. Secondly, the study BabyBoomWomen@Work2020 endeavours 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 it is likely that this topic is mostly of 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.

The website was promoted through registration with search engines, postings to email lists with a focus on policy, research, women, health, media studies, Internet research and futures studies, emails to individuals, newsgroups, and registration with other websites for the purpose of providing a hyperlink to the study’s website. Originally, it was anticipated to keep the website online for six months. However, this period has been 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 resulting in a different URL, and a lower than expected response rate.

The Scenarios

Four scenarios for the year 2020 have been 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 age pension. The scenarios describe possible future policy environments in which baby boom women engage, or do not engage, in paid and unpaid work. Futures research and scenario planning have utilised scenarios in a range of ways for the purposes of planning, change management, policy development, and research. Scenarios have been described as “contrasting pictures that provide a framework for considering a range of alternative futures” (Slaughter, 1996: 101).
The four scenarios are based on work undertaken by the Global Scenarios Project. This 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 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 individualism and materialism only.

The scenarios that were 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). Oztopia describes an Australia that is actively participating in a globalising world, and has developed its spirituality and sense of community. Bladerunner is also an active participant in a global world, but its predominant values are individualism and materialism. Australia on a bad day describes a country that has failed to compete and participate in the global communities, a free market economy that has brought uncertainty and insecurity for most of its citizens. The island nation depicts an Australia with strong shared community values, a weak economy, poor participation globally, and a return to nationalism.
These four scenarios provided the starting point for the scenarios of the study BabyBoomWomen@Work2020, which were written by the author of this article. At the time of writing the scenarios, three face-to-face focus group discussions with women who were born between 1946 and 1964 had been conducted (subsequently, additional focus groups have been completed). The issues raised in these focus groups and in relevant literature were considered in the development of the scenarios.

The scenarios describe future environments in which women of the baby boom generation have - or lack - the opportunities and choices to engage in paid and unpaid work. Since March 2001, the scenarios have been displayed on an interactive website together with a list of questions and an invitation for readers to address these questions or provide any comment on the topic. The questions included:

- 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)?
BabyBoomWomen@Work2020

- 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)

Discussion

The combination of futures methodologies with web-based technologies to explore women’s futures is quite unique. However, two other studies have used focus group research and CMC. These include 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* (pending publication). This study focused on family life, paid work, health and well-being.

While the use of the Internet is increasing, not all people have equal access to this technology. In Australia, people on lower incomes, those who live in regional or rural areas, women and older people are less likely to use the Internet (Australian Bureau of Statistics, 2000). Therefore, those who participate in online research do not represent the voices of the general population. It was anticipated that the individuals who participated in this online research study would be likely to have tertiary education and a personal or professional interest in the topic. Another component of the project (i.e., Study 1) attempted to reach research participants from a broad range of different socioeconomic and cultural backgrounds.

The number of responses to this study has been low. Only 21 postings/emails addressing the questions were received during the first seven months. An equal number of individuals emailed the researcher commenting on the website, pointing her to relevant research, or expressing a personal or professional interest in the research. The number of “hits” to the website, i.e., the number of times a page is called from the server, was just under 2,000 during this period. The length of the material on the website may have contributed to the low response rate (the four scenarios and the questions which can be downloaded as a pdf file from the website take up eleven pages).
During July and August 2001 the website was not available for two weeks and not functional for a further four weeks due to problems with the server. Subsequently, the website was reinstalled on a different server and its URL changed. This has affected the continuity of the study and may have discouraged people from re-visiting the website.

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).

The research on response rates to web-based research is scant and inconclusive (Cook, et al. 2000; Sheehan 2001; Smith 1997; Witmer, et al. 1999). Witmer, Colman and Katzman (1999: 147) 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”. They considered a 50% response rate minimally adequate for traditional survey research, response rates around 20% not uncommon for unsolicited surveys, and found response rates to online surveys to be 10% or lower. The use of incentives is common with face-to-face methods such as focus group research. However, incentives are difficult to incorporate in web-based research as research participants may be located in different countries or may choose to stay anonymous.

Building on the work of the Global Scenarios Project (Economic Planning Advisory Commission, 1996), the four scenarios were written by the author of this article. It has been suggested that scenarios should be developed and written in a collaborative environment as “individuals operating alone are not as good as a team at assembling a group of divergent scenarios (Ogilvy, 1996: 208). While a broad range of people contributed to the Global Scenarios Project, it is acknowledged that the development of the four scenarios for BabyBoomWomen@Work2020 could have benefited from additional and diverse views and experiences.
Conclusion

This paper has provided an overview of a research study using CMC and futures scenarios to identify elements of preferred futures and develop suggestions and ideas that may be used to inform policy development concerned with paid and unpaid work and retirement options for women of the baby boom generation in 2020. The focus of the paper was on the methodology of the study, in particular CMC and the development of the study’s scenarios.

While a combination of scenarios for the future and CMC offers opportunities to reach research participants that may otherwise be more difficult and costly to locate, and allows research participants to make their contribution from the safety and comfort of their home, workplace or community Internet facility, limitations were experienced during the course of the study. To date, the number of responses to the website is very low. This may be due to the length of the material that research participants are required to read, to the technical difficulties experienced, or the way the website has been promoted. More research is needed to find out whether scenarios can be effectively used with web-based research for the purposes of policy development, and determine the most effective ways of promoting such a website. Further, additional research is required examining response rates for different types of web-based research.

The four scenarios Oztopia, Bladerunner, Australia on a bad day and The island nation - are available at <http://HS053287.health.latrobe.edu.au/bbww/scenarios.htm>

Note


References


