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The implications of Australian women's precarious employment for the later pension age

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Abstract
The increase in pension eligibility ages in Australia, as elsewhere, throws into relief the consequences of gender inequality in employment. Because of career histories in lower paid and more insecure employment, a higher percentage of women than men are dependent on the age pension rather than on superannuation or savings and investments, and so will be disproportionately affected by deferred access. Yet, fewer women than men hold the types of 'good jobs' that will sustain them into an older age. Women are more likely to be sequestered in precarious employment, with reduced job quality and a greater potential for premature workforce exit. This article counterposes macro-level data drawn from national cross-sectional labour force statistics and the longitudinal Household Income and Labour Dynamics Australia survey, with case study analysis, based on interviews with 38 women in midlife insecure jobs, in order to identify the types of life course and labour market barriers that contribute to women's reliance on the pension and the systemic disadvantage that will render them particularly vulnerable to any further erosion of this safety net. The analysis moves between this empirical evidence and a discussion, drawing on the theoretical literature, of the failure in equal opportunity endeavours over recent decades and what this means for later life workforce participation for women.

JEL Codes: D91, J16, J71, J88

Keywords
Economic insecurity, gender, income inequality, low-paid work, occupational segregation, older women, pension age, precarious employment, retirement income, superannuation

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Introduction

Increases in the pension eligibility age to 67 or 68 years will come into effect over the next decade in many countries, including Australia (Organisation for Economic Co-operation and Development (OECD), 2013: 26–40).[1] Not so many decades ago, relatively few people could expect to live much beyond 70 years. For people born in the early 1950s, life expectancy at birth was 67 years for males and 73 years for females (Australian Bureau of Statistics (ABS), 2011).[2] But much is made of increased longevity in the arguments for new requirements to work to older ages with life expectancy around 80 years for males and over 84 years for females born in Australia in the 21st century, consistent with many other developed countries (ABS, 2016c; OECD, 2015a).

A retirement age 67 or 68 years or later is predicated on an idea of a working life wherein a person aged in his or her 60s now is in a position to keep working extra years until superannuation or the aged pension becomes accessible. This seems a most likely scenario for those who are well established in 'good jobs'. But the means-testing of the aged pension in Australia implies that people in 'good jobs' are less likely to be eligible for the pension than those in lower paid occupations and insecure work. It is those in low-paid jobs who have been unable to accumulate alternative resources such as savings or superannuation, who are in the weakest position to extend their years of paid work, and are thus most in need of the pension, and least able to afford delayed access to it. This is a gender issue, as argued below.

The case study research reported in this article, involving 38 midlife women in insecure jobs, points to barriers which would prevent such women from continuing to work well into their 60s. In-depth interviews exploring each woman's labour market and life course background showed that although most had a post-school qualification, by midlife many were entrapped in low-paid and precarious employment with poor prospects for later life workforce participation. Such jobs might be thought to offer an open-ended and flexible relationship to work, with potential to extend labour market participation through one's 60s. Unfortunately, such an assumption is not borne out by analysis of evidence from the longitudinal Household Income and Labour Dynamics Australia (HILDA) Survey (Watson, 2013).

For the women interviewed for the case studies reported here, their trajectories into precarious jobs reveal significant weaknesses in the 'equal opportunity for women' projects of recent decades. This article explores structural barriers to women's employment equality and the reasons why the policy requirement to work until one's late 60s may be difficult for many to achieve. Paradoxically, women need to work longer than men of a similar age because of a gender wealth gap that includes, but goes beyond, a pay and income gap (Austen et al., 2014). This accumulating gap in economic assets translates to a smaller pool of resources available to supplement public pensions which are under pressure in the age of austerity. More women (56%) than men (44%) in Australia rely on an age pension (Australian Institute of Health and Welfare (AIHW), 2013), reflecting a significant discrepancy in superannuation holdings: at retirement age, the gender superannuation gap is approximately 50% (Senate Economic References Committee, 2016: 9).

The first part of the article briefly surveys the main explanatory frameworks pertaining to gender and the labour market, establishing the need to take account of structural barriers to older women's economic security. The employment experiences

and trajectories of the women in the study are then examined in some detail, in order to establish the interaction of structural barriers with life course events, and conclusions from their experiences are cross-referenced to secondary data based on the large-scale HILDA survey. The conclusion seeks to draw together the main implications of the research for the proposed later retirement age for women.

Women's employment in Australia: 1966–2016

Women's participation in the Australian labour market has grown from 36% in 1966 to 59% in 2016 (ABS, 2007, 2016b). In 1966, 75% of working women were in full-time work in a workforce where most paid employment was full-time and permanent – the old 'standard employment relationship' (Vosko, 2010) – and mostly the domain of males (ABS, 2007). This effect was consistent with the terms of the post-war 'gender contract' whereby women's roles were circumscribed by care-giving and unpaid labour in the domestic sphere supported by the male wage earned through full-time secure employment (Cass, 1994: 107; Vosko, 2010: 7).

However, by 2016, only 53% of employed females – effectively 22% lower than in 1966 – were in full-time jobs with 47% in part-time jobs (ABS, 2016b). While not discounting women's preferences for flexible, part-time jobs to fit with caring responsibilities, current labour statistics show a total labour underutilisation rate of 16% for women (ABS, 2016b). This phenomenon is paired with high levels of casualisation (employment without paid leave entitlements) in the female workforce. At November 2014, 23% of employed females were in casual jobs compared to 18.4% of employed males (ABS, 2016b). For all of Australia's success in keeping a lid on unemployment especially through the global financial crisis, the flexibility of the Australian labour market with its high levels of casualisation both supported and diluted this outcome (OECD, 2012: 13). Australia had the highest level of involuntary part-time employment among OECD countries (OECD, 2012: 37; see also Vosko, 2010: 107).

The concentration of women in casual employment marked by both insufficient hours and low levels of job security indicates that optimal levels of women's labour force participation have not been matched by equal opportunity. Women are strongly concentrated in occupations and industry sectors that have high levels of part-time and casual employment.

In 21st century Australia, we continue to see substantial gender segmentation in the labour market. In 2016, 54% of employed females in Australia are concentrated in just 4 of the 19 ANZSIC[3] industry sector classifications: (1) 'health care and social assistance', (2) 'education and training', (3) 'accommodation and food services' and (4) 'retail trade' (ABS, 2016a). Women's employment is as concentrated now as it was 30 years ago when 54% of employed females were in these sectors. Segmentation is also reflected in occupational breakdowns by gender, where 77% of employed females are classified as 'sales', 'community and personal service', 'clerical and administrative' or 'professional' workers. Around 27% of female workers are classified as professionals, with a large proportion of those, around 40%, working those old stalwarts of women's employment – as teachers and nurses (ABS, 2016a). A core question is, 'Why has women's workforce participation remained so narrowly configured?'

There seems to be two stories which can help to answer this question. The first story relates to the persistence of the gendered division of labour despite decades of equal opportunity endeavours. The other story relates to the growth of precarious employment and the narrowing of opportunities for secure, well-paid employment across the board. The interaction of these two explanatory trends needs further analysis in order to satisfactorily explain the situations of the mature-aged women in the research considered in this article.

Slow progress for gender equality in the 21st century: Theoretical explanations

Progress in achieving gender equality in employment is the subject of considerable scholarly interest with extensive investigation and theorising as to why the labour market has been so resistant to change. Gender sociologist, Paula England, describes the 'gender revolution' as 'uneven and stalled' (England, 2010). Gosta Esping-Andersen (2009) calls it the 'incomplete revolution'. Old patterns of gender-based segmentation are still highly visible in the 21st century despite significant advances especially in relation to education levels, overall employment participation rates and on certain indicators such as women's improved representation in higher status jobs (Charles, 2011; England, 2010). Charles and Grusky (2004) attribute the gendering of service sector employment expansion in post-industrial economies to both 'a compositional effect' and an 'adaptive effect', as much of the service work created has become the province of women with substantial domestic responsibilities (pp. 4, 28).

Alternative explanations for occupational segregation (Estévez-Abe, 2005; Estévez-Abe et al., 2001) focus on the intersection between the skills composition of the workforce, the preferred production strategies of countries to promote international competitiveness and the nature of complementary welfare state provisions. Such institutional explanations are explored in the Varieties of Capitalism (VOC) literature (Hall and Soskice, 2001), which differentiates liberal and coordinated market economies, based on state and firm approaches to skill, labour mobility, governance, employment relations and welfare. Applying a 'gender lens' to the VOC analysis, Rubery (2009) identifies the effects of interacting components of national systems of production (involving industrial organisation, wages and skill structures), labour markets (shaping participation, training and careers), consumption (patterns of income and distribution) and reproduction (family organisation, welfare and education). Pfau-Effinger (1998) identifies three main national models of the relationship between work and care: (1) that of the male breadwinner/female carer, (2) the dual breadwinner/dual carer model and (3) a dual breadwinner/state carer model. In these different national models, part-time work may be concentrated in low-skill and insecure jobs, it may be a reversible arrangement available in skilled career jobs or it may provide an entry port for low-skilled women. In Sweden, part-time work appears mainly to involve a transitional variation of hours for mothers returning from maternity leave, whereas in Australia the growth of part-time employment from the 1990s appears to have been a labour cost reduction strategy, concentrated in low-paid jobs, classed as low skilled (Vosko, 2010).

As long ago as the late 1980s, Walby (1989) cited the historical antecedents of contemporary segregation including the outright exclusion of women from many occupations, differential pay rates for the same jobs and the exclusion of women from paid employment after the major world wars (p. 216). Walby's explanations for occupational segregation have continuing resonance for some scholars in the context of the post-industrial 'new economy' with its persistent gender pay gap, occupational segregation and continuing male dominance in occupations with the highest status, salaries and levers of power (Perrons et al., 2006: 18).

Mandel and Shalev (2009) see the relationship between skill composition and occupational segregation as being one in which women with lower level skills are more at risk of sequestration in low end 'feminised' occupations, particularly in liberal market economies characterised by 'unregulated labor markets and porous social safety-nets', which offer 'flexibility at the cost of employment insecurity' (p. 172). McCall and Orloff (2005) usefully summarise this perspective on occupational segregation in the following way:

> Strong gender segregating effects are embedded in durable cultural norms of gender-appropriate behaviour that shape choices within a structure of constraint; yet at the same time, both gender and nongender specific political and economic institutions and policies can reinforce or mitigate these tendencies. (p. 168)

Other explanatory frameworks, particularly those with a specific focus on the 'precarisation' of the labour market, with its link to theories of labour market segmentation (Deakin, 2013) are equally as compelling. The next section provides an empirically based analysis of why holding a precarious job in midlife is likely to prove so challenging for Australian women's potential for holding out in the workforce until their late 60s, when they become eligible for an age pension.

Research in the critical tradition

A critical research paradigm was particularly apt for the research objective of providing a greater level of understanding of precarious work as it affects midlife women. Critical research is concerned with power relations in society, oppression and economic inequality (Sarantakos, 2005: 51). It is aligned with a political economy approach in which the economy is seen as 'an important part of a social whole and requires tracing in detail the links between economic, political and social developments' (Browning and Kilmister, 2006: 5).

In total, 38 women aged between their mid-40s and mid-50s participated in the study: 32 through semi-structured, in-depth interviews and six women through a focus group. The women came into the study through snow ball and purposive sampling. They worked in administration, retail, call centres, community services and several in information technology (IT) or education – those occupations and industries which are largely the province of women and where there are high levels of casualisation, and other forms of job insecurity (Australian Council of Trade Unions (ACTU), 2012: 15).

While the sample size enabled the clustering of situations, it also enabled the collection of material that falls within the domain of case study research (Sarantakos, 2005: 211), yielding depth knowledge about a single case or a small number of cases and

garnering a sense of the 'complexities and contradictions of real life' (Flyvbjerg, 2006: 237, 241), which is particularly important for a critical research project (Kincheloe and McLaren, 2008: 405). The discussion group facilitated broad reflections on precarious work and proved useful in consolidating the key findings of the research. The process of analysing the material from the interviews was influenced by the principles of grounded theory, a technique of data analysis for qualitative studies which seeks to 'identify categories and concepts that emerge from the text and link these concepts into substantive and formal theories' (Ryan and Bernard, 2003: 278). In accordance with grounded theory, the method facilitated observations of connections and comparisons among subjects, identification of causes and consequences, and the formulation of explanatory propositions (Sarantakos, 2005: 120). From this emerged the key 'categories and concepts' alluded to by Ryan and Bernard (2003: 278).

The theoretical generalisations enabled by this case study and grounded theory approach were cross-referenced, for purposes of empirical validation, to quantitative generalisations based on an analysis by Watson (2013) of data from the HILDA survey of a panel of 17,000 participants, conducted annually since 2001 (Melbourne Institute of Applied Economic and Social Research, 2016).

Pathways into precarious employment

The women in the study had come of age in the 70s and early 80s and as such had multiple advantages over earlier generations. The old models which had consigned women to a narrow role of domestic duties were on the wane. At the same time, educational opportunities had greatly expanded in line with an enlargement of opportunities in employment (Strachan, 2010). Equal pay legislation was enacted in Australia in the late 1960s and early 1970s followed by Australia's Sex Discrimination Act 1984 prohibiting discrimination in employment on the basis of gender and the Equal Opportunity for Women in the Workplace Act 1999 and the Workplace Gender Equality Act 2012, which aimed to promote gender equity in employment. Most, but not all, women in the study were well educated and had worked in stable jobs in traditional areas of female employment in their 20s and 30s but by midlife were entrapped in low-paid and precarious jobs. These women should have been well set up in employment by midlife, but for most there had been a rupture in their working lives. This meant a disconnection from the 'good jobs' they had held in the past followed by a transition into a precarious job. What dynamics of the labour market enabled such poor outcomes for women by midlife and made it so difficult to make a transition back into a 'good job'?

Women in the study had left or lost 'good jobs' in the past for a multitude of reasons, but caring responsibilities not surprisingly emerged as one of the most important. One participant, Mary,[4] reflected the views expressed by other women – both married and sole parents – in the study:

> The thing that stands out for me is that regardless of how many skills you have and how many degrees you have, or how ambitious or motivated you are, you have to compromise your ambitions because you are restricted by your child caring and rearing role because that is your first priority. So that you always need something (a job) that allows you the flexibility around

> your children's hours when they are younger and then even as they get older … I have made a lot of compromises. When you are working part time regardless of how many qualifications, skills and degrees you have, part time status gives you a different level of interaction professionally.

Mary's comment shows the extent to which 'caring security' (being able to satisfactorily ensure a stable care arrangement for children while employed) is a determining factor as to the relationship that mothers have to employment (Carney and Junor, 2014). This was even more pronounced as a factor for the sole parents in the study, of whom Mary was one. Advancement at work and professional development was seen as difficult to achieve. Moreover, as Mary noted, being a *part-time worker* itself affects relationships to work and in the workplace and hence possibilities for occupational progression (OECD, 2010: 220).

Other important factors that had resulted in loss of a job included organisational change processes and the irreversible outcomes of decisions to pursue alternative paths in relation to work. Laura, 55, single, tells the story of her employment trajectory in the past 3 years:

> I left a secure, permanent job in the public service (after 13 years). It was a big mistake … The job market is merciless in its treatment of new staff. You need to be an instant expert. It is very difficult for someone with loss of confidence and self-esteem … In this time (3 years) I have applied for over 600 jobs with a rate of 1 interview for every 10 jobs I applied for. And out of these, resulted in two jobs … but only lasted the extent of probation. I found myself underperforming due to depression and lack of confidence.

Stephanie, 49, married, had been working on and off in various short-term casual jobs over the last 10 years. Her hope now was to be self-employed, but she too found herself barred and trapped:

> I left (long term job) as I was pretty burnt out. I took further studies … I was always expecting to get some part time work and having been working for a long time, I actually thought I had some transferable skills that would be useful in a whole lot of areas, but it was really hard trying to find some work.

Patricia, 54, married, was working as a wards clerk in a hospital in an outer suburb of Melbourne where she had been for 18 months at the time of interview. Prior to that she had been a long-term employee as a sales representative, a job which she had left due to the frustration with the company she was working for combined with a desire to help her daughter with her grandchildren. She described the employment trajectory since starting work at a hospital:

> I was casual for the first 12 months, on call, so working unpredictable hours and from time to time working night shift filling in for sick and absent permanent workers. You felt you had to accept whatever work was offered not wanting to say no in order to remain on the 'favoured' list for work or you might go to the bottom of the list and not get called up … Then I got one day a week permanent but working casual the other days so still the same thing (no predictable

> income, hours etc) … The management get away with it because if you're an older woman you think you can't get another job.

Terri, 44, and single, had left a full-time permanent job in order to move to Australia from New Zealand several years before. At the time of interview, she had recently lost a casual job that she had held for 3 years in a call centre for a telecommunications company which had taken its operation off shore. She described why she had stayed for so long:

> I was working for (bank) on contract doing accounts and when that ended, I went on websites and applied for so many jobs. I managed to get that job and it was call centre work. This is the sort of job I probably would have done when I was 20 years old and I felt I wouldn't last that long. Then a year, two years come and go, and I am thinking, 'well ok, I could be here for as long as probably'. When a person starts a job you're trained and after that you know everything. With me, after two and half years, I knew everything about the job and I didn't like to go and search for another job. I would have to go through the interview process and train again.

Rochelle, 53, single, had been following a 'portfolio' career, of contracted project work and self-employment:

> I have been doing that for 13 years now … don't think anyone would employ me full time. I need to constantly go back and study or upgrade my qualifications … by the time I complete any quals, my age is against me as well … the dilemma is – do I take time off from work to study and what I am going to achieve at the end of that study? If I am going to want to work full time … then yes that would make sense … but then if I am going to be employed in whatever … there are many other people around who have had more experience than me on the ground … so it is a dilemma at this age …

What was very clear from their stories was that there had been little opportunity for return to a 'good job' once this had been lost. It seemed the expansion of opportunities for women from the 1960s and 1970s had in some important ways fostered an illusory sense of security and achievement for many women. Much of the growth in women's employment had been in 'feminised' occupational and industry sectors and these were precisely the ones which from the 1990s had become increasingly subject to 'precarisation'. This meant a narrowing of opportunity for the attainment of a stable 'good job' wherein there would be a potential for maintaining attachment into later life.

Insights from the HILDA survey

Longitudinal analysis of HILDA data, tracking work histories since 2001, has found a significant entrapment effect within casual employment, especially for women and workers over 45 years (Watson, 2013). While casual jobs can lead to permanent jobs, depending on various factors, there is also a high rate of transition to joblessness and a high rate of long-term continuity in the casual job. These findings are consistent with those of the longitudinal study undertaken by the Workplace Research Centre between 2006 and 2009, involving around 7000 participants (Van Wanrooy et al., 2009).

The dynamics behind the entrapment effect are complex, but two factors stand out from Watson's analysis of HILDA data. The first is that, because of its nature, casual employment serves to undermine labour force attachment, which is the single most important predictor of good future labour market outcomes. Casual jobs mean workers are more likely to be in and out of different jobs, as well as cycling in and out of unemployment. Such fragmented workforce attachment undermines the chances of finding secure, permanent employment. The second factor is that much casual employment is specifically designed to be a 'dead-end' within many industries. Casual jobs are not probationary jobs and they are not designed to offer pathways to permanency (Watson, 2013: 14). In addition, Watson demonstrates that advanced educational qualifications such as a degree have a weak effect in helping women to make a transition from casual to permanent employment (p. 9). By any stretch, the HILDA analysis does not augur well for women around the age of 50 years needing to eke out a living for up to another 20 years in a casual job.

Watson (2013) demonstrates the high levels of labour market segmentation in Australia characterised by sharp divisions between 'secure' and 'atypical' employment. Deakin (2013) points out that this division perpetuates discrimination based on gender, age and ethnic origin (p. 1). And this is sharply realised in the Australian situation with women's high concentration in part-time, precarious employment (Vosko, 2010: 19). It might also be said that segmentation is both a cause and effect of gender divisions in employment.

These findings have important implications for retirement incomes policy. They imply a significant social risk for a woman who is entrapped in a precarious job in midlife, whether for reasons of care-giving, or as a result of workplace restructuring, or because of a desire to navigate the labour market in search of career fulfilment.

Implications of the interaction of insecurity and degraded job quality

The story does not end there, however, in terms of the barriers the women faced in working for many more years when they were entrapped in a precarious, casual job by midlife. Another set of reasons for precarity came to light in the area of job quality. Working in a factory, Margot reported,

> Because it is a casual workforce, they can monitor how quick you are. All those people in the office, white collars, they're working out who's fast and who's not. And if you are not up to it – because they have you through a (labour hire) agency, you're not back there. It is like human battery hens.

Work intensification in an administrative role in a public sector organisation had forced out permanent employee, Laura:

> We were monitored on an hourly basis against performance benchmarks and if we did not reach them you would receive an email so there was a lot of pressure. They were always watching over you. There were productivity bonuses for the office, they called it team work, but it was a

> real pressure cooker. In nine years the individual benchmarks were doubled. Most people really struggled on a daily basis to make it.

Losing her permanent job, she became long-term unemployed with more vulnerability to such practices in a probationary position she was compelled to accept under welfare-to-work requirements:

> They graphed my performance which was 5% below the average at the beginning. By the end of the probationary period, I had achieved the average but I had already been sacked on the basis of the earlier performance. As a human being you are expendable.

The pressures in call centre and market research work were described by Eliza:

> There is a strike rate or quota per hour so they want a certain number of interviews per hour completed and they average out to what they think is achievable and they average out by looking at the number of people in the project and how many interviews they need per hour from each person on the project. What they do is take an average, worked out mathematically and the average is what they expect, that and above but not below. If it's below, every hour or two they will be coming to you to tell you that they have just had a printed list of the lapse time between calls you've made, how long you were on each interview and how many interviews you've got this far.

In the cases cited here, work intensification strategies were used instrumentally for a range of purposes: as a way of turning up the pressure so that people left jobs of their own accord perhaps saving redundancy payments; letting go a probationary worker who was seen not to fit in; and, of course, to coax additional effort. These are hardly the conditions which will be highly conducive for continuing employment participation for people well into their 60s. It was hard to see that the women in the study could manage to work in these jobs until they were 60 years, and it is barely conceivable that they could remain in them until their late 60s.

Work intensification combined with surveillance and monitoring of performance, in a range of jobs, emerged as one of the most distressing aspects of the experience of precarious employment in the study. The link between greater job insecurity and work intensification was explored in a Rowntree Foundation Study undertaken in the UK in the 1990s, revealing impacts on the health and well-being of workers (Burchell et al., 2002). The World Health Organization (WHO, 2008) identifies precarious employment as a major factor contributing to health inequalities, including mental illness and stress-induced heart disease, both major drains on Government health system budgets (p. 5). A famous longitudinal study of health outcomes for civil servants in England found that job strain incorporating high demands with low autonomy and control over decision-making in the workplace was positively co-related with an increased risk of coronary heart disease (Kuper and Marmot, 2003: 152). While that was not a study of employment insecurity per se, these features are markers of precarious work. A Canadian study (Clarke et al., 2007: 314) reports that 'For individuals in precarious employment relationships, the frequency of poor health increased with age'. These authors contend that 'precarious work is not sustainable for most workers' (p. 325).

Other scholars have speculated about the disempowering nature of much contemporary employment, making connections to poor mental and physical health. Sennett (2006) points to the anxiety for individuals in meeting the constantly shifting demands of contemporary work practices and work places, which he says are 'disempowering to the mass of workers' (p. 127). Similarly, Deranty (2008) argues that there is a heavy psychological cost for workers from the fear and insecurity of much contemporary work and from the general climate of 'precarisation of existence' that is in train. Menéndez et al. (2007) review a wide range of international evidence to suggest that this indeed is likely to be the case and argue that there are health risks of precarious employment for women. There are strong grounds for considering how the health effects of insecurity in work build up over time and are pertinent to the potential for working into their late 60s with particular significance for women, given their concentration in precarious jobs.

Conclusions

For all the endeavours of the last 30 or 40 years to achieve gender equality, progress has been uneven and slow as gender sociologists Paula England (2010) and Maria Charles (2011) point out. However, as noted earlier, there are some deficits in the explanatory frameworks of the mainstream gender sociologists, in relation to the experiences of the women in the study.

Around half the women had a university degree and most, a post-school qualification. While the persistence of gender segregation in both employment and education were important lenses in understanding their poor employment prospects, the crisis they faced in midlife also reflected some fundamental changes in the labour market. Education and work experience could not prevent a slide in occupational status in relation to these changes. As to what had happened to the 'good' jobs they had held in the past, the strengthening of labour market segmentation between core and atypical, mostly precarious, employment (Deakin, 2013) is certainly an important factor as attested by the HILDA data (Watson, 2013). However, their experiences also point to the related phenomenon of 'job polarisation' where growth is concentrated in both the highest and lowest wage occupations, and there is an ongoing decline in middle skill and middle income jobs. The forces behind job polarisation are multifaceted and include the effects of technological advances and labour replacement, offshoring and outsourcing of employment, and organisational restructuring with the aim of reducing jobs with the full suite of employment rights and entitlements (Autor, 2010; Goos et al., 2010; Jaimovich and Siu, 2012).

The loss of middle level jobs, and growth of low wage and precarious jobs, can also be attributed to the pressures on public sector funding (ACTU (2012) Independent Inquiry into Insecure Employment (p. 51)). In addition to the losses in secure public service employment, it has also meant an ongoing loss in many traditional areas of 'good' jobs such as university, secondary and primary teaching. In Australia, for example, around 50% of tertiary teaching is undertaken by casual staff with few openings for tenured employment (May et al., 2011). Unions covering primary and secondary schooling express similar concerns about the high level of job insecurity in their sectors

(Australian Education Union Victoria, 2014; Queensland Teachers Union, 2016). But there is also a private sector equivalence with losses in quality jobs from aggressive cost cutting and profit-taking in a highly competitive and globalised economy (Ehrenreich and Ehrenreich, 2013).

Women are in some ways more exposed to the forces which have compromised opportunity for well-paying, quality employment than men because of the narrower range of industry and occupational sectors where they are concentrated. Women's vulnerability is exacerbated by the demands of caring responsibilities and the particular disadvantages of being a single parent, which was a particularly strong finding of the research. Esping-Andersen (2009) proposes that there is a significant divide in women's employment. On the one side, there are skilled and educated women, with similarly high skilled partners, who are most likely to continue in employment in tandem with parenting. They take advantage of maternity leave provisions and return to work quickly. Esping-Andersen calls this the 'masculinisation of women's life course' (p. 20). For sole mothers, breaks from employment are likely to be longer and return to work more difficult as attachment to an employer is broken. Sole parenting exacerbates and combines with the other barriers faced by midlife women in employment who have lost permanent jobs.

The situation for sole mothers is, of course, an amplified version of the 'care penalty' faced by women in general, in relation to parenting, care of elders and family members with disabilities – all situations represented in the study. As feminist economist Nancy Folbre (2015) points out, the economic contribution of care work is invisible in national accounting frameworks. This has vast consequences for the valuing and rewarding of women's contributions across the life course and their financial situation in later life. In Australia, it is not only a loss of income from employment but also the loss of important benefits such as employer contributions to compulsory superannuation.

In addition, in their evaluation of what type of employment arrangements is most compatible to women seeking to blend paid employment and caring, without undermining long-term career prospects and ensuring 'caring security' for children, Carney and Junor (2014: 484) show that casual employment offers a low potential for achieving this. The findings of their research add another layer of understanding in relation to the damage that casual employment wreaks on women across the life course. Their findings are also consistent with those of Esping-Andersen (2009) in relation to the divide in employment opportunities for women in good jobs and those in poor quality jobs, most likely sole mothers.

To conclude this article, 'What does the future hold in relation to the impending and foreshadowed increases in the pension eligibility age, for Australian women currently in midlife and in precarious employment?' For those in the study, there were several potential pathways. Certainly, some women would pull through from a precarious job into a better job, perhaps with the help of some retraining, although the analysis of large-scale HILDA data is not very optimistic on this point. For others, the precarious job was sufficiently hospitable to continue for the long term so that some would manage to 'get by' with a frugal life style. A few could contemplate an early withdrawal from the labour market in the event of an extraneous factor such as an inheritance. If married, their partners' resources and income might in some cases enable early retirement.

However, there were women for whom the later pension age of the late 60s or 70 will constitute a significant social risk. They will face very uncomfortable options. As this

article attests, precarious jobs for midlife women carry two related risk burdens. The first is that precarious jobs are inherently unstable and lead into unemployment and marginalisation in the workforce. This may mean that some women will have to rely for extended periods, especially in the years leading up to pension eligibility, on below poverty-line unemployment payments (in Australia, the Newstart Allowance; Australian Council of Social Service (ACOSS), 2014; OECD, 2012). In 2015, the Council on the Ageing observed, 'Mature age workers make up just over a quarter of the Newstart population and about one third of the long term unemployed, with many unemployed for over two years' (COTA, 2015: 7).

The second risk is that a debilitating precarious job may lead some women to ill-health or disability. This may facilitate eligibility for a disability support payment which as a pension is better than an unemployment payment, but in any case is a highly undesirable outcome.

Significant social disadvantage in later life for women is linked to poorer employment outlooks analyses below and also to women's lower levels of wealth relative to men as documented by Austen et al. (2014). One aspect of the income and wealth differential is women's significantly lower level superannuation holdings, resulting from their lower capacity for contributions across the life course (Australian Institute of Superannuation Trustees, 2014: 7). There is a significant 'wage scarring' effect of women's part-time work, often also casual, which affects women's lifetime earnings (Chalmers and Hill, 2007). Midlife and older women need to return to full-time employment after child raising to make up the deficits of their years in part-time or no employment. But this is an unlikely scenario for many, given the barriers they face, both to finding full-time work compatible with family care responsibilities and to transitioning into jobs that allow them to retain their former occupational status and build careers. As the Australian Human Rights Commission observes, women's employment and economic inequality translates to a significant potential for accumulation of poverty over the life course rather than the accumulation of wealth (Australian Human Rights Commission, 2009).

The policy of a later pension eligibility age takes no account of the viability for women in precarious jobs of continuing to work on to these later ages, however economically desirable this might be for them. While we might hope that gender equality in employment will be achieved over the next two to three decades, current levels of inequality do not augur very well for this outcome. Nevertheless, the pending crisis for many women in later life may inspire renewed efforts for better outcomes. Such efforts will necessarily link to growing concerns about rising inequality as an impediment to economic growth (OECD, 2015a; Ostry et al., 2014).

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Notes

1. In the 2014 Federal Budget, the Australian Government announced a world-first proposal to increase the eligibility threshold for the means-tested age pension to 70 years by 2035. While relevant legislation was blocked in the Senate, the policy remains on the Liberal Party's agenda and could be part of its platform for the 2019 federal election.

2. Life expectancy increases with age such that a 65-year-old male in 2013 born in 1948 has a life expectancy of 84.2 years and a 65-year-old female, 87.1 years (Australian Institute of Health and Welfare (AIHW), 2016)
3. Australian and New Zealand Standard Industrial Classification (ANZSIC).
4. All names and identifying details have been changed to preserve anonymity of participants.

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